



Waqf Literacy, Islamic Religiosity, Subjective Norm, Perceived Behavior Control, and Attitude on Muhammadiyah Citizens' Interest in Becoming Wakif

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Abstract. Muhammadiyah citizens consisting of Muhammadiyah members and those who work and study or attend Muhammadiyah organizations. There are interesting objects to analyze because Muhammadiyah can collect waqf assets, especially cash waqf of Rp 2.4 trillion per year. This is a very large amount. If invested productively, the results or profits can be channelled for the progress and prosperity of the Muhammadiyah organization and Muslims. This research aims to determine the influence of the variables Waqf Literacy, Islamic Religiosity, Subjective Norm, Perceived Behavior Control, and Attitude in influencing the interest of Muhammadiyah citizens to become wakif. The analytical method used is quantitative with a Structural Equation Model (SEM) approach. The software used is SmartPLS 3.0. The sample used was 188 respondents from 14 provinces in Indonesia. This research indicates that Muhammadiyah citizens' interest in becoming wakif can be directly influenced by the variables of Islamic Religiosity and their Perceived Behavior Control (PBC). However, the indirect influence on Muhammadiyah's citizens' interest is insignificant. This result can be seen from the research results that the variables Islamic Religiosity, Waqf Literacy, Subjective Norm, PBC, and Attitude do not significantly influence the interest of Muhammadiyah citizens in becoming wakif. One of the causes of this insignificance is the direct influence between the Attitude variable and interest insignificantly. So, the implications of this research were increasing Islamic Religiosity and PBC in Muhammadiyah citizens becoming waqif. Implications for further research include adding or replacing variables that influence people's interest in becoming a waqif, are trust and transparency

Keywords: Muhammadiyah, Interest, Waqif, Islamic Religiosity, Waqf Literacy.

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INTRODUCTION

Poverty in Indonesia continues to increase from 2020 to 2021 and has increased by 4.17% (Central Statistics Agency, 2022). The Indonesian government has implemented many programs to reduce poverty, but poverty continues to grow. One of the instruments in Islam to overcome poverty is the waqf instrument. Waqf is different from zakat instruments in terms of collection and distribution. Waqf can be collected from all humanity, not only Muslims and the

benefits of waqf for all humanity are not seen from religion or ethnicity. The rewards from waqf also continue to flow to the wakif until the afterlife. So, waqf has a wider social impact than zakat. (Masrizal et al., 2023; Sapir et al., 2023; Zawawi et al., 2023) .

Table 1. Development of Waqf in Muhammadiyah

No	Information	2023
1	The waqf land owned by Muhammadiyah	21 million square meters
2	The waqf land has been utilized	50%
3	The waqf land has not been used	50%
4	The potential for cash waqf from Muhammadiyah members	IDR 2.4 trillion annually

Source : (Furqon, 2020)

Muhammadiyah is a community organization that is more than a century old. Table 1 shows the waqf land owned by Muhammadiyah until 2023, which reached 21 million square meters. However, only 50% has been utilized, while 50% of the total waqf land has not been used (Hamdani, 2020). One form of land waqf utilization program is productive waqf through cash. Persyarikatan Muhammadiyah has been designated by the Indonesian Waqf Board (BWI) as nazhir of cash waqf since October 8, 2020. The potential for cash waqf from Muhammadiyah members could reach IDR 2.4 trillion annually (Furqon, 2020).

The conditions above are the basis for this research, namely knowing the behaviour of Muhammadiyah citizens' becoming wakifs, especially wakifs in cash waqf instruments. This is to identify factors that can increase the realization of cash waqf collection. One of the behavioural models used in research on consumer behaviour or interests is *the Theory of Planned Behavior* (TPB). The TPB model was first developed by Ajzen (Bosnjak et al., 2020), that the factors that can influence a person's behavior in purchasing decisions are Attitude factors, Subjective Norms, and *Perceived Behavior Control* (PBC). Several previous research results show that these factors can influence consumer behaviour significantly, such as research conducted by Huda et al., Saifudin & Puspita, and Masrizal et al. (Huda et al., 2018; Masrizal et al., 2023; Saifudin & Puspita, 2020). However, as the TPB model developed, modified TPB emerged, where researchers added factors other than attitudes, subjective norms and *Perceived Behavioural Control* (PBC) in influencing consumer interest or behaviour. These additional factors are knowledge and Islamic religiosity factors. Research by Huda et al. (2018), Larasati et al. (2018), and Masrizal et al. (2023) proves that knowledge and Islamic religiosity factors can influence a person's interests. However, the research of Zawawi et al. (2023) has different results from other studies in that the knowledge factor does not significantly influence.

Significant to a person's interests.

Based on the background description above, it is necessary to research the behaviour of Muhammadiyah citizens', especially the interest of Muhammadiyah citizens' becoming waqf. The factors used are knowledge, attitude, subjective norms, Perceived Behaviour Control (PBC), and Islamic religiosity to influence Muhammadiyah citizens' interest in becoming waqif.

LITERATURE REVIEW

Cash Waqf

Waqf is a social financial instrument in Islam. Apart from waqf, infaq and sedekah are Islamic social financial instruments with sunnah laws. However, waqf is unique to others because it is long-lasting through continuous charity work even though the wakif has died. This advantage becomes the main capital for people to donate their wealth. Thus, donated assets, such as land, buildings, and burial plots, are often long-lasting. If these assets are not produced, the benefits of the waqf will not spread widely to humanity. So currently, assets are starting to develop that can be used to donate, such as cash waqf, share waqf, green waqf, cash waqf linked to sukuk, and blue waqf (Iman et al., 2021; Masrizal et al., 2023; Mutmainah et al., 2022; Rini et al., 2023, 2024).

Previous research on the benefits of cash waqf shows that cash waqf can increase the benefits of waqf from fixed assets or assets. Cash waqf can be a solution for infrastructure development (Fawwaz et al., 2021; Suhaili & Palil, 2017; Utomo et al., 2020; Zakaria et al., 2019). Cash waqf in Indonesia is related to Islamic Financial Institutions (Lembaga Keuangan Syariah/LKS) Receiving Cash Waqf (Penerima Wakaf Uang/PWU) in the form of Islamic banks as determined by the Indonesian Waqf Board (Badan Wakaf Indonesia/BWI) (Fahrurroji, 2019). The potential for cash waqf in Indonesia reaches IDR 180 trillion yearly (National Committee for Sharia Economics and Finance, 2021), but this potential has not been realized (Utomo et al., 2020). So now many researchers have started researching people's behaviour or interest in becoming wakif from cash waqf. It is hoped that the results of this research will increase the amount of cash waqf collected in Indonesia.

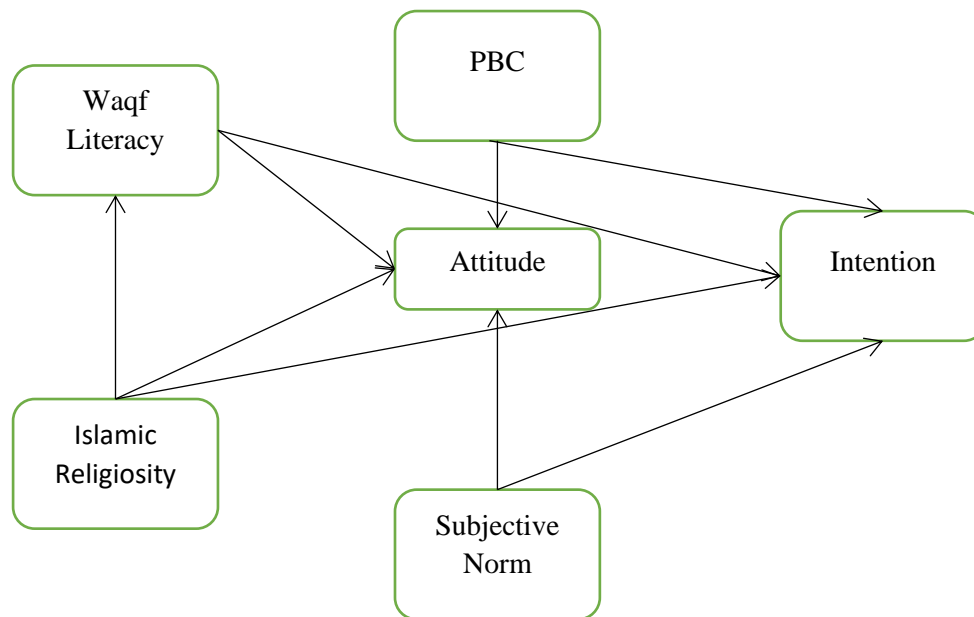
Previous Research

The approach used in research to determine behaviour and factors that influence the behaviour of Muhammadiyah citizens' is the *Theory of Planned Behavior approach*. The variables in the *Theory of Planned Behavior* developed by Ajzen are Attitude, Subjective Normal and

Perceived *Behavioral Control* (PBC) variables (Bosnjak et al., 2020). However, several studies on Muslim behaviour have added several variables in analyzing Muslim behaviour, namely the Knowledge and Religiosity variables (Larasati et al., 2018; Sahal et al., 2020; Zawawi et al., 2023).

The result of research by Masrizal et al. (2023) shows the factors influencing Muslims' interest in conducting cash waqf. The approach used in Masrizal's study is *the Theory of Reasoned Action* (TRA). The factors influencing Muslim interests are Islamic Religiosity, Subjective Norms, Waqf Literacy, Trust, Attitude, and Intention. The research results of Masrizal et al. (2023) show that Islamic Religiosity has a positive effect on waqf literacy and subjective Norms, and Islamic Religiosity positively impact on attitudes (Masrizal et al., 2023). Demographic variables can also influence attitudes determining Muslims' interest in making cash waqf. This result can be seen from the results research by Sapir et al.(2023), which shows that demographic variables positively influence Muslims' attitudes towards making cash waqf (Sapir et al., 2023). The research by Mujahidah & Rusydiana (2023) focuses on the factors that influence the intention of Indonesian Muslim youth to make cash waqf. The approach used by Mujahidah & Rusydiana is *the Theory of Planned Behavior*, which adds the variables of Islamic religiosity and Willingness or the ability to donate cash waqf (Mujahidah & Rusydiana, 2023). Other studies related to the interest of the community or Muslims in waqf are on factors that influence the intention of waqf stakeholders regarding the acceptance of waqf benefits, on strategies to increase interest in *cash waqf link sukuk*, on factors that influence the interest of millennial Muslims in making waqf money, and the factors that influence the interest of Muslims to do waqf back in Malaysia (Arianty et al., 2023; Haron et al., 2023; Kassim et al., 2023; Zawawi et al., 2023).

Previous research has not researched Muslim behaviour in the Muhammadiyah Association. So, the novelty of this research is the object of Muslim behaviour in Muhammadiyah in waqf, especially cash waqf and the approach used. This research uses the factors of Attitude, Subjective Norms, Perceived Behavior Control, Knowledge, Islamic Religiosity and Interest in analyzing the behavior of Muhammadiyah citizens.



Source: Previous Research Results, 2024

Figure 1. Framework of Thought

Figure 1 above is the framework for thinking regarding the relationship between research variables in this research. So, from this framework, research hypotheses are produced.

METHOD

The data analysis method used in this research is quantitative with a *Structural Equation Model* (SEM) approach. This approach was chosen because of the direct and indirect relationships between the variables in this research. The SEM method does not require a lot of data (Ghozali, 2014). The software used is SmartPLS 3.0

This research population comprises Muhammadiyah citizens' including Muhammadiyah management leaders, Muhammadiyah members with membership numbers, and Muhammadiyah sympathizers. Because the population size cannot be known, the determination of the research sample is based on Hair et al. (2013) theory that the number of samples is based on the number of research indicators multiplied by 5 or 10. The number of indicators for this research is 30, so the samples are between 150 to 300. 188 respondents filled out the research questionnaire.

The questionnaire used in this research was adopted from research by Amin (2022), Baber (2020), and Rizal & Amin (2017). The questionnaire to measure Waqf Literacy uses sources

from the Indonesian Waqf Board. Table 2 below shows the statements in the research questionnaire to measure each research variable.

Table 2. Research Instruments

Variable	Code	Statement	Source
<i>Cash Waqf Literacy</i>			
	LW1	I understand, in general, the concept of cash waqf, including movable property waqf.	(Indonesian Waqf Board, 2010)
	LW2	I understand, in general, the concept of cash waqf, including movable property waqf. I know the legal basis for cash waqf (UU No. 41 of 2004)	(Indonesian Waqf Board, 2010)
	LW3	I know that Nazhir must manage the waqf.	(Indonesian Waqf Board, 2010)
	LW4	I know that waqf money must be managed productively.	(Indonesian Waqf Board, 2010)
	LW5	I know that cash waqf management must collaborate with LKS PWU (Sharia Financial Institution for Cash Waqf Management)	(Indonesian Waqf Board, 2010)
	LW6	I know the procedures for becoming a wakif (giver of assets to be donated)	(Indonesian Waqf Board, 2010)
	LW7	I know the waqf procedures at LKS PWU (Sharia Financial Institution that Manages Cash Waqf)	(Indonesian Waqf Board, 2010)
	LW8	I know my ability to become a waqf	(Indonesian Waqf Board, 2010)
	LW9	I know my ability to produce waqf	(Indonesian Waqf Board, 2010)
	LW10	I know the benefits of managing cash waqf funds for the economy	(Indonesian Waqf Board, 2010)
<i>Attitude (Attitude)</i>			
	AT1	I support the cash waqf campaign program for the community	(Baber, 2020)

	AT2	The cash waqf program is prioritized for the community	(Baber, 2020)	
	AT3	I am sure that waqf money will provide benefits for myself	(Baber, 2020)	
	AT4	I am optimistic about the cash waqf movement	(Baber, 2020)	
<i>Subjective Norm</i>				
	SN1	My friends think that I should donate through cash waqf	(Amen, 2022)	
	SN2	Most people who are important to me think that I should contribute to cash waqf.	(Amen, 2022)	
	SN3	It is hoped that people like me will donate using cash waqf	(Amen, 2022)	
	SN4	If I used cash endowment donations, most of the people important to me would find it beneficial.	(Amen, 2022)	
<i>Perceived Behavior Control (PBC)</i>				
	PBC1	I think I will donate money through cash waqf	(Baber, 2020)	
	PBC2	The decision to donate money through cash waqf is completely within my control.	(Baber, 2020)	
	PBC3	The choice to donate money through cash waqf is completely within my control.	(Baber, 2020)	
<i>Islamic Religiosity</i>				
	IR1	Cash waqf is recommended in Islam	(Rizal & Amin, 2017)	
	IR2	Prophet Muhammad SAW taught us the importance of giving (alms)	(Rizal & Amin, 2017)	
	IR3	Cash waqf is one way to "spend" wealth in the way of Allah SWT	(Rizal & Amin, 2017)	
	IR4	Allah SWT pays attention to me when I give waqf money	(Rizal & Amin, 2017)	
	IR5	Giving cash waqf is a voluntary redistribution of wealth in Islam	(Rizal & Amin, 2017)	
	IR6	Cash waqf donations are a double reward in the afterlife	(Rizal & Amin, 2017)	
<i>Intention</i>				
	I1	I have the intention to donate money in the future	(Amen, 2022)	
	I2	I advise other people to donate cash waqf	(Amen, 2022)	
	I3	I will often donate money to Waqf in the future	(Amen, 2022)	

RESULTS

Test Validity With Outer Loadings

Outer loadings (measurement models) or convergent validity are used to test the unidimensionality of each construct. The loading factor indicator value that is greater than or equal to 0.5 can be said to be valid (Johan et al., 2020). The validity test results are shown in the following image:

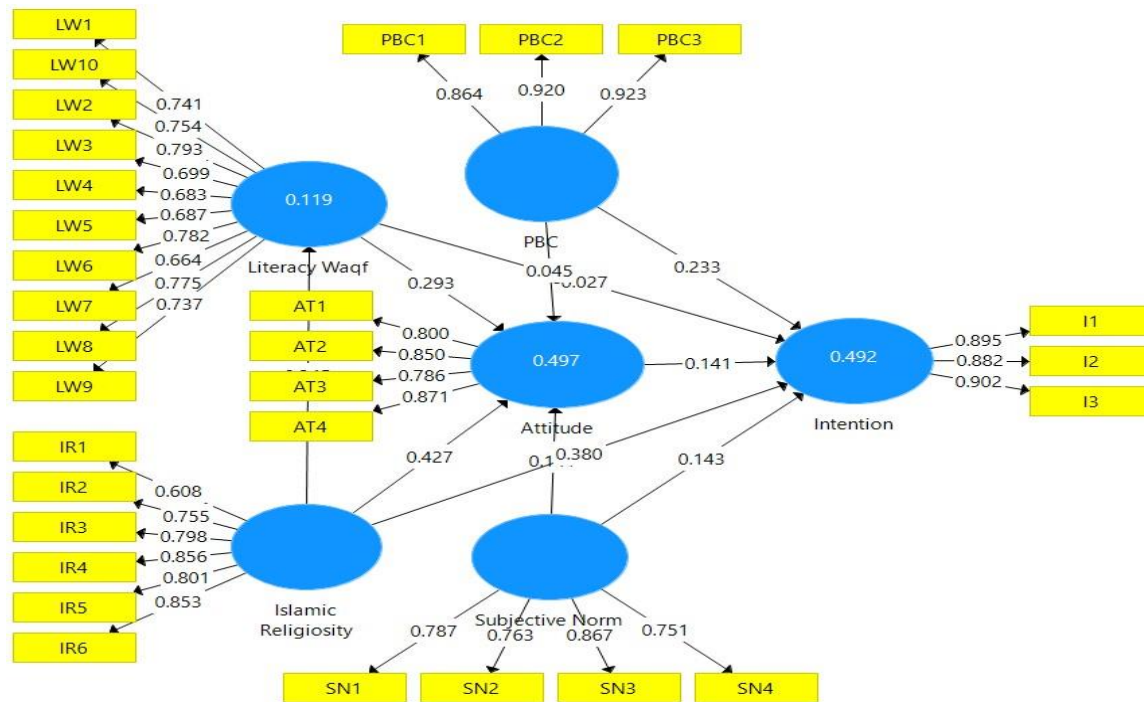


Figure 2. Research Model Validity Test

Looking at the validity test results for the Waqf Literacy variable, all loading factor indicator values are > 0.5 , which means that these indicators are valid for explaining the knowledge of Muhammadiyah citizens regarding cash waqf. The validity test results for the Islamic Religiosity variable show that all indicators have a loading factor value of > 0.5 . So, all valid indicators explain the Islamic Religiosity variable. The indicators that explain the Attitude variable also have a loading factor value of > 0.5 . These results indicate that all indicators are valid in explaining the attitude variable in this study. The validity test results for the Subjective Norm variable all indicators have a loading factor value > 0.5 . These results indicate that these indicators are valid for explaining the Subjective Norm variable. The indicators to explain this study's PBC and Intention variables have a loading factor value of > 0.5 . So, these results show that these indicators are valid in explaining this research's PBC and Intention variables. Overall,

the results of this research show that the indicators that form or explain the research variables are valid. So, the model formed is also valid.

Composite Reliability

Data reliability testing was carried out using composite reliability. Composite Reliability is assessed by means Cronbach's Alpha. The recommended value is 0.7 (Johan et al., 2020).

Table 3. Composite Reliability Results

Variables	Composite Reliability
Waqf Literacy	0,920
Islamic Religiosity	0,904
Attitude	0,897
Subjective Norm	0,871
PBC	0,930
Intention	0,922

Composite reliability results are above, and the overall test results are above 0.70. Thus, the data for the variables Waqf Literacy, Islamic Religiosity, Attitude, Subjective Norm, PBC, and Intention are reliable and reliable and can be used to test hypotheses.

Cross Loading

Ghozali (Ghozali, 2014) states that *cross-loading* aims to test data quality, where the correlation value of each variable with its indicators must be greater than the correlation of the variable with indicators of other variables. Note the following results:

Table 4. Cross Loading Results

Indicator	Attitude	Intention	Islamic Religiosity	Waqf Literacy	PBC	Subjective Norm
AT1	0.800	0.327	0.412	0.440	0.307	0.270
AT2	0.850	0.380	0.446	0.450	0.333	0.304
AT3	0.786	0.524	0.523	0.424	0.453	0.455
AT4	0.871	0.484	0.565	0.455	0.453	0.440
I1	0.452	0.895	0.546	0.314	0.469	0.350
I2	0.461	0.882	0.570	0.311	0.502	0.442
I3	0.504	0.902	0.537	0.351	0.512	0.400
IR1	0.393	0.633	0.608	0.333	0.498	0.350
IR2	0.381	0.301	0.755	0.177	0.318	0.154
IR3	0.489	0.465	0.798	0.302	0.327	0.279
IR4	0.486	0.490	0.856	0.230	0.379	0.209
IR5	0.471	0.408	0.801	0.244	0.315	0.190
IR6	0.541	0.508	0.853	0.285	0.445	0.308
LW1	0.343	0.291	0.217	0.741	0.335	0.418
LW2	0.361	0.300	0.204	0.793	0.373	0.431
LW3	0.439	0.237	0.251	0.699	0.326	0.355
LW4	0.509	0.247	0.343	0.683	0.303	0.361
LW5	0.378	0.157	0.260	0.687	0.268	0.343
LW6	0.320	0.291	0.230	0.782	0.398	0.374
LW7	0.197	0.160	0.140	0.664	0.198	0.383
LW8	0.354	0.296	0.262	0.775	0.440	0.374
LW9	0.346	0.214	0.245	0.737	0.422	0.350
LW10	0.501	0.388	0.288	0.754	0.418	0.353
PBC1	0.452	0.598	0.482	0.422	0.864	0.600
PBC2	0.392	0.430	0.410	0.436	0.920	0.424
PBC3	0.436	0.443	0.442	0.453	0.923	0.431
SN1	0.377	0.348	0.192	0.387	0.347	0.787
SN2	0.252	0.305	0.126	0.365	0.313	0.763
SN3	0.364	0.339	0.310	0.405	0.527	0.867
SN4	0.419	0.404	0.374	0.440	0.515	0.751

Table 4 above shows that the correlation value of the indicator with the variable is always greater when compared to *the cross-loadings of other variables* in one row. This result concludes that the research data is fit and meets the criteria to be used to test the hypothesis.

Hypothesis test

Hypothesis testing in this research uses inner weights (structural model) processed with PLS.

The following output results for proving the hypothesis were obtained:

Table 5. Results for Inner Weight

	Original Sample Estimate	Mean of Subsamples	Standard Deviation	T- Statistics	P Value
Attitude -> Intention	0.141	0.143	0.108	1.309	0.191
Islamic Religiosity -> Attitude	0.528	0.531	0.077	6.835	0.000
Islamic Religiosity -> Intention	0.445	0.448	0.057	7.838	0.000
Islamic Religiosity -> Waqf Literacy	0.345	0.361	0.066	5.214	0.000
Waqf Literacy -> Attitude	0.293	0.287	0.104	2.830	0.005
Waqf Literacy -> Intention	0.014	0.010	0.083	0.168	0.866
PBC -> Attitude	0.045	0.038	0.083	0.543	0.587
PBC -> Intention	0.239	0.236	0.099	2.428	0.016
Subjective Norm -> Attitude	0.141	0.148	0.071	2.002	0.046
Subjective Norm -> Intention	0.163	0.174	0.084	1.940	0.053
Islamic Religiosity -> Waqf Literacy -> Attitude	0.101	0.102	0.037	2.723	0.007
Islamic Religiosity -> Attitude -> Intention	0.060	0.065	0.053	1.143	0.254
Waqf Literacy -> Attitude -> Intention	0.042	0.037	0.032	1.289	0.198
Islamic Religiosity -> Waqf Literacy -> Attitude -> Intention	0.014	0.014	0.012	1.152	0.250
PBC -> Attitude -> Intention	0.006	0.005	0.015	0.423	0.672
Subjective Norm -> Attitude -> Intention	0.020	0.023	0.021	0.942	0.347
Islamic Religiosity -> Waqf Literacy -> Intention	-0.009	-0.008	0.029	0.330	0.742

Table 5 shows the results of hypothesis testing of direct and indirect relationships or influences between variables. The results of this research hypothesis test are as follows:

1. First Hypothesis

Waqf Literacy has a significant direct influence on Attitude with a significant P value of 0.005, less than 0.05.

2. Second Hypothesis

Waqf Literacy has an insignificant direct influence on Intention because the P Values are significant at 0.866, more than 0.05.

3. Third Hypothesis

Islamic Religiosity has a significant direct influence on Waqf Literacy with a significant P Value of 0.000, less than 0.05 .

4. Fourth Hypothesis

Islamic Religiosity has a significant direct influence on Attitude with a significant P Value of 0.000, which is smaller than 0.05

5. Fifth Hypothesis

Islamic Religiosity has a significant direct influence on Intention with a P-value of 0.000, which is less than 0.05

6. Sixth Hypothesis

Subjective Norm has a significant direct influence on Attitude with a P-Value of 0.046, which is smaller than 0.05

7. Seventh Hypothesis

Subjective Norms have an insignificant direct influence on intention because the P-value is 0.053, greater than 0.05.

8. Eighth Hypothesis

Perceived Behavior Control (PBC) has an insignificant direct influence on Attitude because the P Values of 0.587 are greater than 0.05.

9. Ninth Hypothesis

PBC significantly influences Intention with a P-value of 0.016, smaller than 0.05.

10. Tenth Hypothesis

Attitude has an insignificant direct influence on Intention because the P-value is 0.191, which is greater than 0.05

11. Eleventh Hypothesis

Islamic Religiosity significantly indirectly influences Attitude through Waqf Literacy with a P-value of 0.007, which is smaller than 0.05.

12. Twelfth Hypothesis

Islamic Religiosity has an indirect, insignificant influence on Intention through Attitude because the P Values are 0.254 greater than 0.05

13. Thirteenth Hypothesis

Waqf Literacy has an indirect, insignificant influence on Intention through Attitude because the P-value is 0.198, greater than 0.05.

14. Fourteenth Hypothesis

Islamic Religiosity has an insignificant indirect influence on Intention through Waqf Literacy and Attitude because the P-value of 0.250 is greater than 0.05.

15. Fifteenth Hypothesis

PBC has an indirect, insignificant influence on Intention through Attitude because the P Values of 0.672 are greater than 0.05.

16. Sixteenth Hypothesis

Subjective Norm has an insignificant influence indirectly on Intention through Attitude because the P Values are 0.347 greater than 0.05

17. Seventeenth Hypothesis

Islamic Religiosity has an indirect, insignificant influence on Intention through Waqf Literacy because the P-value of 0.742 is greater than 0.05.

The results of the seventeen research hypotheses show that the variables that can influence Muhammadiyah citizens' interest in becoming wakif are knowledge about cash waqf (Waqf Literacy), level of belief (Islamic Religiosity), the role of people around them (Subjective Norm), control (Perceived Behavior Control), and Attitude.

The results of the coefficient of determination (*R-Square*) show that the ability of the variables Waqf Literacy, Islamic Religiosity, Subjective Norm, PBC, and Attitude in explaining the intention of Muhammadiyah citizens to become wakif is 0.478 or 47.80%, which means that the opportunity for other variables to explain the variable intention was 52.2%. This research also shows that the coefficient of determination for the Waqf Literacy, Subjective Norm, PBC, and Islamic Religiosity variables in explaining the Attitude variable is 0.486 or 48.6%. This result means that other variables that explain the Attitude variable are 51.4%. The coefficient of determination for the Islamic Religiosity variable in explaining the Waqf Literacy variable is 0.114 or 11.4%. So, it can be seen that other variables that can explain Waqf Literacy are 88.6%.

DISCUSSION

Waqf literacy in this study has a significant direct influence on Attitude (H1). The results of this hypothesis test support the study by Masrizal et al. (2023), which found that the Waqf Literacy variable has a significant effect on the formation of respondents' Attitudes. So the higher the Waqf Literacy of Muhammadiyah residents regarding cash waqf, the higher the attitude or Attitude of Muhammadiyah residents regarding cash waqf and becoming a waqif. The hypothesis in this study is that the Waqf Literacy variable does not have a significant influence on the intention of Muhammadiyah residents to become waqif (H2). The results of this study differ from the results of the study by Masrizal et al. (2023), which found that the Waqf Literacy variable significantly influences intention.

Islamic Religiosity in this study has a significant direct influence on Waqf Literacy (H3). This result is linear with the results of the study by Masrizal et al. (2023) but different from the study by Dawami (2020) that Islamic Religiosity does not significantly influence consumer preferences. Research on the influence of Islamic Religiosity on knowledge is still minimal. Thus, the differences and similarities between the results of this study and previous studies are an opportunity to develop the relationship between the variables of Islamic religiosity and knowledge. The results of testing the fourth hypothesis (H4) that there is a significant influence between the Islamic Religiosity variable on Attitude show linear results with the studies of Jatmiko et al. (2024), Masrizal et al. (2023), and Maulina et al. (2023). The results of this study differ from the research of Usman et al. (2022) that Islamic Religiosity has a significant indirect effect on Attitude. A comparison of the results of this study with previous studies shows that Islamic Religiosity has a direct and indirect relationship to Attitude. Islamic Religiosity also has a significant direct effect on intention (H5). The results of this study are linear with the research of Maulina et al. (2023), Rizal & Amin (2017), Amalia et al. (2019), and Jayanto & Munawaroh (2019). Research by Maulina et al. (2023) on the influence of Islamic Religiosity on cash waqf intention. Research by Rizal & Amin (2017) on the influence of Islamic Religiosity on cash waqf intention. Research by Amalia et al. (2019) on the influence of Islamic Religiosity on halal tourism intention. Research by Jayanto & Munawaroh (2019) on the influence of Islamic Religiosity on zakat paying intention. These results indicate that Islamic Religiosity can influence intention other than waqf, namely halal and zakat. Subjective Norms have a significant direct influence on attitude (H6). The results of this study are linear with the results of Masrizal et al. (2023). There is still very little research that connects subjective norms

to attitude. So it can be concluded that the Subjective Norm variable has a direct influence on the attitude variable based on the results of this study and the research of Masrizal et al. (2023). However, Subjective Norm does not have a significant direct influence on intention (H7). These results differ from the results of research by Baber (2020), Maulina et al. (2023), Usman et al. (2022), Jatmiko et al. (2024), Muharromah et al. (2023), and the results of research by Asyari et al. (2024). The results of this study are in line with the results of the study by Mujahidah & Rusydiana (2023) that Subjective Norm does not significantly directly affect cash waqf intention.

The results of this study indicate that the PBC variable does not have a significant direct effect on attitude (H8). The results of this study are different from the results of the study by Xiang et al. (2023) that PBC has a significant direct effect on attitude. PBC in this study has a significant direct effect on intention (H9). The results of this study are in line with the results of the studies by Xiang et al. (2023), Haron et al. (2023), Muhammad et al. (2023), Asyari et al. (2024), and Jatmiko et al. (2024). However, the results of this study are different from the study by Mujahidah & Rusydiana (2023) that PBC does not significantly directly affect the Cash Waqf Intention variable.

The attitude variable in this study has an insignificant direct effect on the intention variable (H10). The results of this study are different from the results of the study by Masrizal et al. (2023), Dawami (2020), Xiang et al. (2023), Usman et al. (2022), Muharromah et al. (2023), and Mujahidah & Rusydiana (2023) that attitude can directly influence cash waqf intention. The difference in these results indicates that there needs to be research directly on the relationship between these two variables. Thus, the concept of a direct significant influence of the Attitude variable on intention becomes a strong concept.

This study's results indicate a significant indirect relationship between the variables of Islamic Religiosity and Attitude through Waqf Literacy (H11). The research of Masrizal et al. (2023) is linear with this study. The significance of the indirect relationship of Islamic religiosity to attitude is also seen in the research results of Usman et al. (2022). However, Islamic Religiosity in this study has an insignificant indirect effect on Intention through attitude (H12). The results of this study are different from the research of Masrizal et al. (2023) that there is a significant indirect effect between Islamic Religiosity and Intention through Waqf Literacy. Waqf Literacy has an insignificant indirect effect on Intention through attitude (H13). The results of this study are different from the research of Masrizal et al. (2023).

Islamic religiosity in this study has an indirect, insignificant effect on intention through Waqf Literacy and attitude (H14). The results of this study are different from the results of Masrizal et al. (2023) because the results of Masrizal et al. (2023) showed that attitude has a significant effect on intention. Meanwhile, the results of this study showed that attitude has an insignificant effect on intention. PBC and Subjective Norm have an indirect, insignificant effect on intention through attitude (H15, H16). These results are different from the research of Masrizal et al. (2023). Islamic Religiosity also has an indirect, insignificant effect on Intention through Waqf Literacy (H17). These results differ from the results of Masrizal et al. (2023) study that Islamic Religiosity has a significant indirect effect on Intention through Waqf Literacy.

The results of this study indicate that only the indirect effect of the Islamic Religiosity variable on Attitude through Waqf Literacy is significant. The results of this study support the results of Masrizal et al.(2023). This significant indirect effect shows that the Attitude of Muhammadiyah members will increase with the increase in Waqf Literacy based on Islamic Religiosity.

CONCLUSION

This research contributes to the interest of Muhammadiyah citizens in becoming wakif from cash waqf. Variables that can directly influence Muhammadiyah citizens' interest in becoming wakif are Islamic Religiosity and Perceived Behavior Control (PBC). Meanwhile, other variables, namely Waqf Literacy, Subjective Norm and Attitude, do not directly influence the interest in becoming a wakif among Muhammadiyah citizens. The Islamic Religiosity variable, Waqf Literacy variable, and Subjective Norm significantly influence Attitude. Meanwhile, the PBC variable has no direct effect on Attitude. The Islamic Religiosity variable also directly influences the Waqf Literacy variable. The only significant indirect influence is the influence of the Islamic Religiosity variable on Attitude through Waqf Literacy.

Meanwhile, the indirect Islamic Religiosity variable on Intention through Attitude is not significantly influenced. The Islamic Religiosity variable on Intention through Waqf Literacy and Attitude is not significantly influenced. The Waqf Literacy variable on Intention through Attitude is not significantly influenced. The Subjective Norm variable on Intention through Attitude is not significantly influenced. The PBC variable on Intention through Attitude is not significantly influenced. The Islamic Religiosity variable on Intention through Waqf Literacy

is not influenced considerably either. So, it can be concluded that of the 17 hypotheses, only 7 are significant or accepted, and the remaining 10 are not significant or rejected.

The implications of the results of this research for Muhammadiyah leaders and Muhammadiyah nazhir managers can pay attention to increasing Islamic Religiosity, Waqf Literacy, Subjective Norms, PBC, and the Attitude of Muhammadiyah citizens regarding cash waqf. So, the amount of cash waqf collected by the Muhammadiyah organization will continue to increase. The implications for future research include adding or replacing variables that influence people's interest in becoming wakif. This result is based on the interest determination coefficient value of only 47.8 %. The variables that need to be considered for future research are Trust, Transparency and other variables that can increase people's interest in becoming wakif.

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