

Determinants of Banten Young People's Intention to Pay Waqf Through Digital Platforms

Mohamad Ainun Najib*

Ahmad Dahlan University of Technology and Business, Jakarta, Indonesia
najib.marza@gmail.com

Yayat Sujatna

Ahmad Dahlan University of Technology and Business, Jakarta, Indonesia
yayatsujatna@gmail.com

*Corresponding author

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Abstract

The potential for cash waqf in Banten reaches IDR 55 billion per month or IDR 667.2 billion per year, but the realization is still far from expectations. One of the factors is related to the low literacy of the community, especially generation Y and Z about waqf. In a survey conducted by the Indonesian Waqf Board, the waqf literacy index score of Banten province in 2020 was 45.47 and the Waqf Basic Understanding Index Score was 50.88, this figure is in the low category. This study aims to determine the factors that influence the intention of Banten young people to donate through digital platforms, by adopting the concept of the Theory of Planned Behavior (TPB) which consists of subjective norms, perceived behavioral control, behavioral attitudes plus reliability and their influence on the intention to donate. This study uses an associative quantitative approach, the analysis was carried out using Structural Equation Modeling (SEM) with the SmartPLS application tool to test seven hypotheses of the relationship between variables in the model. Respondents, as many as 124 people were selected through a purposive sampling technique to get Muslim respondents interested in waqf through digital platforms. The results showed that subjective norms do not have a positive effect on behavioral intentions, perceived behavioral control has a positive and significant effect on behavior intention, religiosity has a significant positive effect on behavioral intention, attitude has a significant positive effect on behavioral intention. This study implies the need to improve their understanding through more intensive education and counseling, and the use of digital platforms that can facilitate access, transparency, and trust, developing and promoting digital platforms that are easily accessible, user-friendly, and secure. a more personalized approach in waqf campaigns, which emphasizes the religious aspects and direct benefits of waqf itself, to encourage waqf intentions.

Keywords: Generation X and Y; Theory of Planned Behavior; Cash waqf

Abstrak

Potensi wakaf uang tunai di Banten mencapai Rp55 miliar per bulan atau Rp. 667,2 miliar per tahun, tetapi pada realisasinya masih jauh dari harapan. Salah satu faktornya terkait literasi masyarakat khususnya generasi Y dan Z tentang wakaf masih rendah, Dalam survey yang dilaksanakan Badan Wakaf Indonesia skor indeks literasi wakaf provinsi Banten pada Tahun 2020 diangka 45,47 dan Skor Indeks Pemahaman Dasar Wakaf mendapatkan angka 50,88, angka tersebut masuk dalam kategori rendah. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi niat anak muda Banten untuk berwakaf melalui platform digital, dengan mengadopsi konsep Theory of Planned Behavior (TPB) yang terdiri dari norma subyektif, kontrol perilaku yang dipersepsikan, sikap perilaku ditambah dengan keandalan dan pengaruhnya terhadap niat berdonasi. Penelitian ini menggunakan pendekatan kuantitatif asosiatif, analisis dilakukan dengan menggunakan Structural Equation Modeling (SEM) dengan alat bantu aplikasi SmartPLS untuk menguji tujuh hipotesis hubungan antar variabel dalam model. Responden sebanyak 124 orang dipilih melalui teknik purposive sampling untuk

mendapatkan responden muslim yang tertarik berwakaf melalui platform digital. Hasil penelitian menunjukkan bahwa norma subjektif tidak berpengaruh terhadap niat berperilaku, kontrol perilaku yang dipersepsikan berpengaruh terhadap niat berperilaku, religiusitas berpengaruh terhadap sikap niat berperilaku, sikap berpengaruh positif signifikan terhadap niat perilaku. Penelitian ini mengimplikasikan perlu meningkatkan pemahaman mereka melalui pendidikan dan penyuluhan yang lebih intensif, dan menggunakan platform digital yang bisa mempermudah akses, transparansi, dan kepercayaan, mengembangkan dan mempromosikan platform-platform digital yang mudah diakses, user-friendly, dan aman. pendekatan yang lebih personal dalam kampanye wakaf, yang mengedepankan aspek religiusitas dan manfaat langsung dari wakaf itu sendiri, untuk mendorong niat berwakaf.

Kata kunci: *Generasi X dan Y; Teori Perilaku Terencana; Wakaf tunai*

INTRODUCTION

Waqf is an Islamic law with a worship value and a social and economic dimension. In the worship dimension, a person who makes a waqf will receive a reward from Allah SWT. This reward will continue to flow, not only for the person who makes the waqf while they are still alive but also until the person who makes the waqf passes away. As long as the donated property remains productive, it will continue to be a source of continuous rewards. The Prophet Muhammad saw's hadith details three deeds, including shodaqoh Kariya worship, or waqf, that endure even after the perpetrator's death. Because the reward is huge and continuous, waqf with the best assets among the companions became a lifestyle; the average companions had done waqf except those who were unable and did not have assets.

Waqf not only covers religious aspects but also social and economic aspects. One of the forms of Wakaf sees the community's life as a form of social worship, advancing social goals within the framework of devotion to Allah swt. (Rusydia, 2017) in Fathurrohman (2012). Among the Waqf management practices with socio-economic functions, like the Al-Azhar University in Cairo, managing a company whose activities come from the Wakaf fund and the university as a wakaf management institution using its profits only for the education world. Middle Eastern countries like Qatar and Kuwait use the Wakaf funds to rent office buildings, with the proceeds from the lease going towards Islamic supplies. The government in Egypt borrows the Wakaf funds to finance its activities (Fitri & Wilantoro, 2018).

Waqf, a public endowment fund that provides benefits and welfare for the community, is closely related to activities in Indonesia, where the majority of the population is Muslim (Medias, 2017). The management of educational institutions sourced from waqf funds has long begun in Indonesia; even now, it has developed not only the education sector but other sectors such as health, agriculture, plantations, and even business institutions funded from waqf funds. Since its inception, the Islamic community has mandated waqf to bolster its economic strength, alongside zakat, infaq, and other contributions. An institution's professional waqf management can significantly improve the community's financial welfare, fulfill its rights, and alleviate its suffering (Iman, Nurul, 2022).

The high unemployment rate is one of the reasons for Indonesia's high poverty rate (Arif Novriansyah, 2018). Unemployment is a period of economic crisis that will continue (Puspadjuita, 2017). It is known that in August 2020, the number of unemployed Indonesians reached 29.12 million people. The COVID-19 pandemic has led to a significant increase in unemployment, with 2.16 million individuals of working age unemployed, 0.76 million not in the labor force (BAK), 1.77 million unemployed, and 24.03 million with reduced working hours (BPS, 2020). In addition to the issue of extreme poverty, the Central Statistics Agency (BPS) reports that in 2021, Indonesia's extreme poverty rate stood at 4 percent, or 10.86 million people, compared to the national poverty rate of 10.14 percent, or 27.54 million people. Meanwhile, the level of extreme poverty, especially in coastal areas, is relatively higher than other areas and has more complex problems.

With a total population of 11.90 million and an area of 9,662.92 KM², Banten Province consists of eight regencies and cities: Serang Regency, Pandeglang Regency, Lebak Regency, Tangerang Regency, Cilegon City, Tangerang City, South Tangerang City, and Serang City. 94.82% of Banten's 11.9 million residents identify themselves as Muslims, who make up the majority of the population (Banten Provincial Statistics Agency, 2021). Banten is one of the most densely populated provinces in Indonesia.

The Ministry of Home Affairs, through the Population and Civil Registration Office, explained that Banten Province is one of Java's densest provinces, with a population of 11.90 million. Of these, 11.12 million (94.82%), or the majority of the population of the westernmost province of Java, is Muslim. In 2022, the number of millennial residents in Banten Province aged 24-39 reached 3,143,816 (BPS: 2022). According to age criteria, most of the people living in Banten belong to the Millennial generation, Generation Z, and Generation X (Badan Pusat Statistik Provinsi Banten, 2021). According to statistics, people in the productive age group constitute the millennial generation (Badan Pusat Statistik Provinsi Banten, 2021). The millennial generation, according to the IDN Research Institute (2019), consists of people between the ages of 20 and 35.

Banten is one of the provinces whose regional independence index is substantial when compared to several other provinces throughout Indonesia. Moreover, Banten Province is directly adjacent to Jakarta Province, which has a direct impact on the welfare of its people. This is because Jakarta, as the capital city, holds the highest level of regional independence in all of Indonesia, which has a spillover effect on Banten Province. Banten calculates the Waqf Potential of individuals with middle-class and upper-class incomes based on income groups (Nizar, 2016).

Table 1. Assumptions of Cash Waqf Calculation in Banten

Scenario	Number of Muslims	Waqf (Rp)/Month	Total Waqf (Rp)/Month	Total Waqf (Rp)/Year
Low	1,112,000	10,000	11,12 billion	133,44 billion
Moderate	2,780,000	10,000	27,8 billion	333,6 billion
Optimistic	5,560,000	10,000	55,6 billion	667,2 billion

Source: Processed 2024

First, the low scenario Assuming 10% of the Muslim population as waqf donors and an average monthly waqf amount of IDR10,000, we project the potential of cash waqf to reach IDR11,120,000,000 per month or IDR133,440,000,000 annually. In the moderate scenario, we estimate the total potential of cash waqf to reach IDR27.8 billion per month, or nearly IDR333.6 billion per year, assuming that waqf donors represent 25% of the Muslim population and the average waqf amount is IDR10,000 per month. Third, there is the optimistic scenario. According to this scenario, 50% of Muslims with middle-class incomes who spend an average of IDR10,000 per month are considered waqf donors. This assumption projects the cash waqf potential to reach IDR 55 billion per month, or IDR 667.2 billion annually. Although the potential of waqf in Banten is huge, the realization is still far from expectations. As Maryono revealed, Indonesia has a Muslim population of around 238 million. However, public participation in waqf is still relatively low. "Our community participation in waqf is still low; only 6% of Indonesia's total Muslims are waqf donors."

The following factors frequently become obstacles in the acquisition and management of waqf: Regarding the current waqf, its management is characterized by monotony and lacks focus on economic improvement and community empowerment. (Purwanto, 2023) in Rozalinda, 2015). The management of waqf assets geared towards empowerment necessitates the adoption of new and innovative concepts. One of these concepts is the asset-based community development approach, also known as the ABCD concept or Asset-Based Community Development. (Saifullah, 2016). Another obstacle is the stagnation of the concept of waqf among Muslims; many still believe that waqf only refers to land, buildings, and trees. Meanwhile, most nadzir (waqf managers) are unaware that money, copyrights, art rights, patents, and other objects can be waqf. Waqf is still passive, that is, it only receives the assets given by the Waqif, and is neither professional nor conventional or traditional. At this time, waqf has not been able to be productive. They mostly use waqf for mosques and education exclusively. They have not practiced waqf, which aims to empower individuals economically and socially. (Muslich, 2017).

Another problem is that the lack of maximum utilization of technology in waqf management hampers the administrative process and transparency. Advanced information technology can be used to record, manage, and report waqf activities more efficiently and transparently. However, the lack of adoption of modern

technology in waqf management systems means that administrative processes are often slow and non-transparent, hampering the optimization of existing waqf potential. (Anggraini et al., 2024)

The development of digitalization in Indonesia has progressed rapidly in recent years, driven by the growth of information and communication technology, increased internet penetration, and the adoption of digital technology in various sectors. According to recent reports, the number of internet users in Indonesia has reached more than 200 million people. This increase is supported by the expansion of telecommunications infrastructure networks, including 4G internet and early 5G development initiatives. APJII 2024 Data: According to the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia in 2024 will reach 221,563,479 out of a total population of 278,696,200, with an internet penetration rate of 79.5%. We Are Social 2024 Report: A report from We Are Social and Hootsuite noted that in January 2024, there were 185.3 million internet users in Indonesia, which is equivalent to 66.5% of the total population.

In addition to the aforementioned issues, the community's low literacy, particularly among Generation Y and Z, contributes to the low realization of waqf potential. In a survey conducted by the Indonesian Waqf Board (BWI, 2020), the waqf literacy index score of Banten province in 2020 was in the low category with a score of 45.47. Banten Province's Waqf Basic Understanding Index score for Banten Province is only 50.88, placing it in the low category. About waqf and its urgency; they still think that waqf is identical to land with a large value; millennial children still think that waqf will be done when they are rich; people who donate must be rich and have a lot of assets, even though waqf can be done with small money, especially since the provision of cash waqf has been decided to be legal by the MUI institution. In fact, the potential for young people to pay for waqf is very large. In addition to being a generation that likes to give, the millennial generation has also developed alternative donation methods beyond the use of technology and information media. In addition to social environment, values, and support from friends and family, they are also influenced by technology and information media (Mary E. Albritton, n.d.) (Grieshammer, 2019) Koczanski & Rosen, 2019). Millennials are known to be creative givers and also a generation known for their generous and creative methods of making donations. Their main method of donating is through technology and digital platforms; they give through social media, websites, and apps that support charity and social activities. Departing from the problems described above, the author will discuss the determinants of Banten people's intention and interest in waqf through digital platforms. In terms of research objects, the focus is on generations Y and Z. The author tries to analyze what factors can influence. Through this study, researchers will test and analyze variables related to attitudes, then subjective norms, also related to perceived behavioral control, and religiosity, which are thought to have a positive and significant influence on the intention of Banten's young people of generation Y and Z to donate through digital platforms. By

endowing through a digital platform, it is hoped that it can provide more value in the activity of paying waqf without disrupting their daily productivity. Coupled with the results of research conducted (Musahidah & Sobari, 2021) cash waqf using technological assistance can increase the participation of the millennial generation because payments are made faster and can be made anywhere.

Novelty in this research can be emphasized on several aspects including; Local Specific Banten as Geographical Focus: This research is relevant because Banten has unique cultural, religious, and economic characteristics. Factors such as strong religious traditions and the potential of cash waqf in the region have not been studied in depth in relation to digital technology. The focus on the younger generation in Banten provides insight into how traditional religious values are being adopted by groups that are more exposed to technology and globalization. Moreover, the younger generation is a generation that likes to donate. Plus, the millennial and z genes' close proximity to digital platforms as a means of waqf payment is a relatively new theme, especially in the local Indonesian context. This research can combine behavioral theory models such as Theory of Planned Behavior (TPB) with additional contextual factors such as religiosity. By combining the above elements, this research could make a significant academic and practical contribution to the digital waqf literature and help improve waqf promotion strategies in Banten as well as other regions in Indonesia.

LITERATURE REVIEW

Cash Waqf

The Qur'an mentions the word *waqf* four times in three different surahs (Rofiq, 2003). One of them is found in surah Al-An'am verse 30. The word *وَقِفُوا* (*wuqifu*), which means stopped or challenged, refers to the state of the disbelievers when faced with Allah on the Day of Judgment. In addition, there is "*مَوْفُوفُونَ*" in surah Al-Baqarah verse 282, which means "stopped" or "shown." Surah Al-Saffat verse 24 also mentions the word waqf. The word *waqifhum* means stop. This refers to Allah's command to the angels to imprison the polytheists in a location where they will face questions about the lies and sins they have committed in the world. This verse explains that the word waqf signifies stopping or preventing. Linguistically, the term waqf shares the same meaning as al-tahbis and al-tasbil, signifying the prohibition of making transactions, or *al-habsu ani thasarruf*. Alternatively, it can also mean to stop from the point of view of language. In Arabic, the word waqf refers to the object being waqfied (*Mauquf*). Since the people of Magrib (now Morocco) pronounce waqf as *al-Habsu*, they usually refer to their waqf nadzir as wazirul Ahbas, not wazirul waqfi. (Ibnu Manzdu, n.d.)

The jurists differ on the precise meaning of waqf. The definition of waqf, according to Imam Abu Hanifah (founder of the Hanafi school), is to hold property that belongs to the waqf (waqf giver) and transfer the proceeds to whomever he wishes for the needs and benefits of the community. (Al-Humam, n.d.) The Hanafi

school explains that waqf assets remain in the hands of the waqif and do not transfer to the nazir or waqf owner. This mazahab maintains that waqf assets are still subject to cancellation or exchange.

The Malikiyah scholars define waqf as using the waqf donor's property (similar to the ijarah system) to benefit those in need (*mustahik*). The waqf donor carries out these actions according to their agreement, which also includes the agreed period. (Dasuqi). According to the definition of waqf, the waqif maintains perfect ownership over his property, allowing the waqf giver to donate the proceeds while the waqf assets remain his property. In the view of the majority (*jumhur ulama*), when a waqf asset is donated, its ownership transfers to Allah. Scholars from the Shafi'iyah school of thought explain that the purpose of waqf is to protect property that can provide benefits; the material is eternal and has a system that transfers the donor's right of utilization to the Nazir, whose records are not prohibited by sharia.(Syarbini, 337 C.E.) According to this school of thought, the provisions of the waqf property (waqf object) are eternal in terms of the material, meaning that the benefits are continuous and the material does not quickly damage or lose its value.. According to this school of thought, the provisions of the waqf property (waqf object) are eternal in terms of the material, meaning that the benefits are continuous and the material does not quickly damage or lose its value.

Among the several definitions put forward by scholars, one definition that combines all the perspectives mentioned above, the view (Qahf, 2000), says that waqf can own property permanently or temporarily and can use its proceeds indefinitely or by donating it for various types of special or general good. Experts in fiqh elucidate the concept of waqf, and the Ministry of Religious Affairs of the Republic of Indonesia further elaborates on it. They define waqf as the prohibition of taking property without causing damage, and its permissible use to satisfy Allah SWT. The definition of waqf has been explained in the provisions of the Law of the Republic of Indonesia, with number 41 of the Year passed in 2004. The definition of waqf is a legal action by a waqf donor submitted and used either temporarily or permanently whose allocation is for the general public by Sharia principles.

Cash waqf is waqf performed by an individual, organization, or legal entity in the form of money (Compilation Team of the Directorate of Waqf Empowerment, 2008). Cash waqf is not specifically defined in Law No. 41/2014; instead, it only specifies its terms and conditions. According to Bank Indonesia, cash waqf is the transfer of waqf assets in cash that cannot be transferred or blocked except in a public emergency and does not affect the principal amount.

Cash waqf is an innovation in the Islamic social financial system sector in addition to zakat, infaq, and sadaqah. According to (Devi & Rusydiana, 2016) cash waqf provides opportunities for people from all walks of life to participate in cash waqf regardless of the amount. The eighth century AD, Imam Az-Zufar, one of the Hanafiyyah Madzhab, was the first to introduce cash waqf. He advocated investing cash waqf funds through mudharabah and using the proceeds for social assistance,

known as al-a'maal alkhairiyah. Ibn Shihab Azzuhri and Imam Bukhari also made similar statements. Imam Bukhari asserts that Ibn Shihab Az-Zuhri sanctioned the waqf of dinars and dirhams, transforming them into business capital and directing the earnings towards the waqf. (Rusydia, 2017) in (Muhammad: 1997).

According to (Rusydia, 2017) in Cizakca (2008), history demonstrates that cash waqf was already well-known in the Mamluk and Ottoman Turkish eras, and even the scholars permitted its use in the early days of Islam. However, the influence of cash waqf grew significantly in the 16th century AD, particularly during the Ottoman Turkish rule. According to (Rusydia, 2017) in Al-arnaut (2000), the development of the city of Istanbul, which rapidly became a trading center, was inseparable from cash waqf. Historical records from 1464 AD provide evidence of this.

Generation Y and Z

As of September 2020, the population of Indonesia was 270.20 million, up 32.56 million from the census taken a decade earlier (BPS, 2020). The results clarified that, with 27.94 percent and 25.87 percent of the population, respectively, Generation Y and Generation Z, or Millennials, dominate Indonesia's demographic composition. The Millennial Generation was born between 1981 and 1996, with an estimated age of 25 to 40, and Generation Z, those born between 1997 and 2012, are expected to be between the ages of 9 and 24. Because of this, Indonesia benefits demographically from having a higher proportion of people in the productive age group than in the unproductive age group; in other words, the productive age group dominates Indonesia.

The Millennial Generation, sometimes referred to as Generation Y, is a demographic group that falls between the ages of 25 and 40 and was born in the 1980s and 1990s. Members of the millennial generation were born roughly between 1980 and 2000. They are known for being the most educated, diverse, and now largest, generation in American history (Grieshammer, 2019). The millennial generation is split into two groups: junior and senior millennials. Senior millennials were born between 1983 and 1990, and junior millennials were born between 1991 and 1998. The IDN Research Institute published a report in 2020 that stated the millennial generation is comprised of people between the ages of 20 and 35. Of the 179.1 million people in Indonesia that fall into the productive age group (14 to 64 years old), 63.4 million or 24 percent of the population are millennials. Of the province's 11.90 million residents, 3.32 million (38.11%) are millennials, according to the 2020 population census findings (Banten Provincial Statistics Agency, 2021).

Generation Z, defined as those born between 1995 and 2010, demonstrates traits including social media participation, technology proficiency, expressiveness, and a propensity for multitasking and tolerance. The convergence of current technological advancements and the traits of Generation Z could potentially give rise to a consumerist mentality among them. Growing up totally reliant on technology and the internet, Generation Z exhibits distinct behavioral tendencies when it comes

to overcoming the difficulties associated with character education in the digital age. (Kertamukti, 2016)

The internet generation, often known as Generation Z, is expanding and changing in many facets of the digital world. Digital natives, or members of Generation Z, are proficient with a wide range of technology and stand out from earlier generations due to their ability to multitask. Bencsik and Machova (2016) found that the development of Generation Z parallels the process of digitalization, leading to them quick access to knowledge and increasing levels of creativity, intelligence, and proficiency with technology. Furthermore, their proficiency with technology and knowledge sets them apart from previous generations. The advent of digitalization and the emergence of this generation of internet users present challenges for a number of industries, including mass media, which must work to grow by establishing a digital platform that will allow them to keep up with online trends and modify the characteristics of Generation Z as mass media consumers (Zuhra, 2017).

Theory of Planned Behavior (TPB)

According to Fishbein & Ajzen (1975), as stated by (Hussain et al., 2016) a person's behavior is influenced by their beliefs. The theory behind planned behavior (TPB) is based on the idea that people are more likely to behave in a planned way by analyzing the information they have access to and deciding what to do based on that information and the likely or actual consequences of that decision.

Three variables, including attitudes, subjective norms, and perceptions of behavioral control, influence intention, according to this theory (Ajzen, 1991; Nugroho et al., 2018). The Theory of Planned Behavior (TPB) is a framework theory for changing attitudes, subjective norms, and behavioral control that will be used as the basis for changing between behaviors.

RESEARCH METHOD

This research employs a quantitative method. According to (Hermawan & Hariyanto, 2022), quantitative research is a research approach that is objective, includes quantitative data collection and analysis, and uses statistical testing methods. The quantitative research method is an attempt to reach conclusions on the hypothesis proposed by analyzing quantitative data. We use an associative descriptive method to explain the connection between two or more variables.

The study's participants are members of Generation Y and Z who reside in Banten Province and have an interest in waqf. The number of indicators utilized in all variables determines the sample size, according to Ferdinand's (2002) opinion, which is the basis for the sample size determination in this study. The number of indicators multiplied by five to ten is the number of samples. Thus, the study's sample size of 119 respondents was determined by adding the entire number of variable indicators ($17 \times 7 = 119$) and multiplying the result by 10. Respondents to questionnaires were mailed directly, providing the study's data. Smart PLS software

version 3.2.9 is used to process the data, and the partial least square (PLS) method of structural equation modeling (SEM) is used for data analysis. This study's data analysis steps include reliability assessment, discriminant validity testing, convergent validity testing, construct validity testing, and hypothesis testing.

RESULTS AND DISCUSSION

Assessment of the Measurement Model (Outer Model)

To assess the accuracy of measured variables or indicators in measuring constructs, the measurement model test, also known as the outer model evaluation, is utilized. At least four indicators—the convergent validity test, discriminant validity test, indicator reliability test, and internal consistency reliability test—can be visible to perform the outer model evaluation in SmartPLS. The following figure displays the outer model:

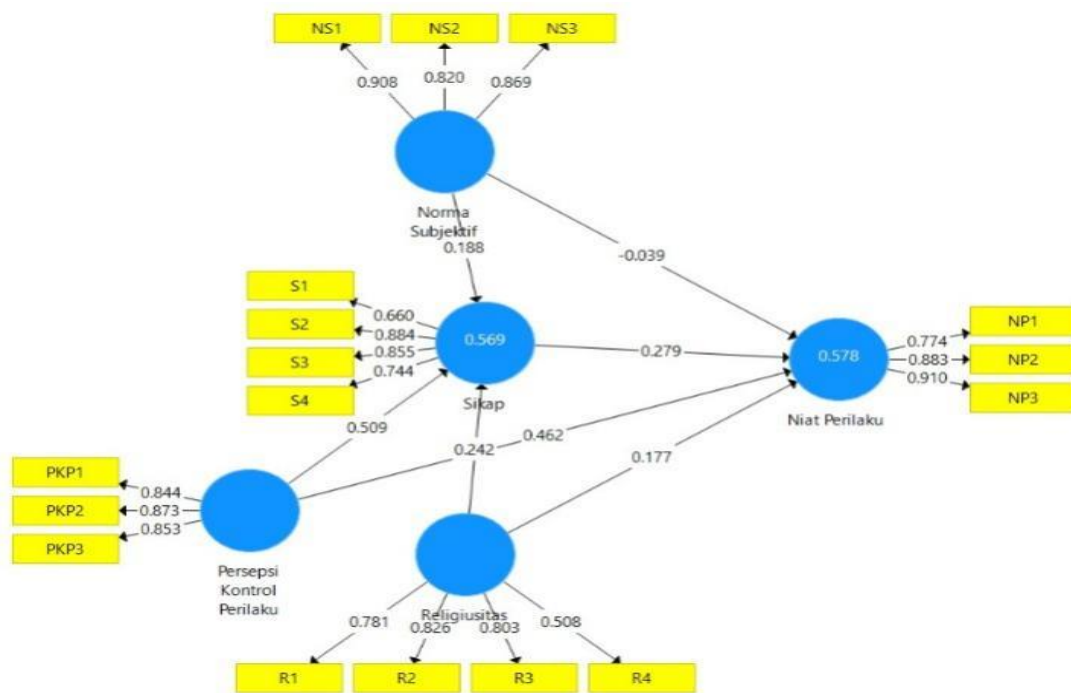


Figure 1. Data Outer Model

Source: Data Processed, 2024

The construct validity test in SEM-PLS consists of two stages, namely convergent validity and discriminant validity.

Convergent Validity

In convergent validity, there are two criteria for the value evaluated, namely the loading factor value, and the average variance inflation factor (AVE) value. The concurrent validity test was carried out using Smart PLS software version 3.2.9. Test results.

Table 2. Convergent Validity

	Influence Intention	Subjective Norms	Perceptions Of Behavioral Control	Religiosity	Attitudes
NP1	0.774				
NP2	0.883				
NP3	0.910				
NS1		0.908			
NS2		0.820			
NS3		0.869			
PKP1			0.844		
PKP2			0.873		
PKP3			0.853		
R1				0.781	
R2				0.826	
R3				0.803	
R4					
S1					0.884
S2					0.855
S3					0.744
S4					

Source: SmartPLS output (Data processed, 2024)

Since all loading factors in the preceding table have values more than 0.7, it is possible to conclude that all indicators have satiated the convergent validity requirements because none of the variables' indicators have been removed from the model.

Discriminant validity

Discriminant validity is the process of testing the construct's validity by predicting the size of the indicators from each block (Nur Ayu Setia Ningsih & Sigit Hermawan, 2019). You can see discriminant validity by comparing the AVE value with the correlation between other constructs in the model. If the AVE root value > 0.50 , it means that discriminant validity is achieved (Novrian Dandi Pratama, Ahim Abdurahim, & Hafiez Sofyani, 2018).

Subjective norms do not have a positive effect on behavioral intentions

The data processing results show that the link between behavioral intention and subjective norms has an original sample value of 0.188, a t-statistic value of 1.412, and a path coefficient value of 0.159. These findings support the notion that the behavioral intention to pay waqf using digital platforms is unaffected by subjective norms. Thus, the study's hypothesis is disproved. The insignificant research results reject the research findings (Najmudin & Syihabudin, 2022), (Nugroho et al., 2018), (Najihah & Badaruddin Faudzinaim, 2014) which suggest that subjective norms significantly and positively impact an individual's behavioral intention. Social power

is one example of subjective norms (Ajzen & Fishbein, 2000). According (Baron et al., 2006) individual perceptions relate to most of the people who are important to him (such as parents, relatives, close friends, co-workers or business, etc.) expecting individuals to do or not act certain behavior, people who are important to him are then used as a reference or benchmark for directing behavior. Subjective norms include, for example, the significant social influence of spouses, family members, relatives, coworkers, and other references linked to behavior (Ajzen & Fishbein, 2000). The study hypothesizes that when people receive external support from friends, family, teachers, and successful company owners, subjective standards can influence their attitudes. Subjective norms reflect the social pressure people encounter from important people, such as friends, family, and coworkers. When under social pressure to engage in a particular behavior, a person's perspective may shift. Peers likely influence a person's decision to engage in social activities. This propensity stems from a favorable social milieu that normalizes monetary waqf involvement. This study confirms that subjective norms do not affect behavioral intentions to pay waqf using digital platforms. Every individual has a unique drive to endow. Consequently, this study discovered that attitude—a representation of an individual's internal drive—affects waqf performance, including financial waqf. The survey's respondents said that waqf is a form of worship, and that donors' attitudes toward waqf are determined by their degree of conviction that waqf is lawful, independent of other people's actions. As a result, the research revealed that people's motivation for waqf is religious in nature (Amirul Faiz Osman, 2014). Thus, religion has a significant intrinsic influence on the decision to use digital channels to facilitate the transfer of funds. Some respondents, such as friends, family, or idols, who have made cash waqf payments, do not consider the influence of external factors. The urge to support and assist in order to maximize wealth distribution represents the extent of the social component that originates from other individuals. In the context of this study, subjective norms have no effect on the behavioral intention to give money through digital platforms because there is no desire to follow the example of others who have made cash waqf donations. Furthermore, the respondents in this study are members of generation Z, which differs from earlier generations in a number of ways (Bhakti & Safitri, 2017). Among these differences are their high aspirations for success, which leads them to have a positive character in reaching their goals, their tendency to be practical and instantaneous, and their preference for freedom of expression, opinion, and creativity. Since the bulk of Generation Z was raised in an exploratory world where most teachings are exploratory, they tend to be highly self-assured and positive about a variety of issues. enjoys specifics Generation Z is meticulous and critical in their examination of any problem or phenomenon due to the ease of finding information online and their desire for recognition. Because of their preferences for independence of thought, expression, and creativity, they are autonomous individuals who are very resistant to outside influence. This generation is very trusting and intellectually curious. The

study's results support previous research (Hasyim & Nurohman, 2021); (Osman et al., 2019) by showing that subjective standards do not significantly influence behavioral intentions in waqf through digital platforms. and (Huda et al., 2012).

Behavioral control has a positive and significant effect on behavior intention.

The relationship between perceived behavioral control and behavioral intention has a path coefficient value of 0.000, a t-statistic value of 3.536, and an original sample value of 0.463, as determined by the data processing results. Based on these findings, it can be concluded that behavioral intention is significantly positively influenced by perceived behavioral control.

According to previous research, behavioral intention is positively and significantly influenced by perceived behavioral control. According to research (Juliana et al., 2021), each person's behavioral intention is positively but slightly influenced by perceived behavioral control. Meanwhile, research (Setyawati, 2017) shows a positive and substantial correlation between the intention to donate through digital platforms and perceived behavioral control. Furthermore, research conducted by (Amirul Faiz Osman, 2014), (Amirul Faiz Osman et al., 2016), (Nugroho et al., 2018) and (Najmudin & Syihabudin, 2022) shows that behavioral intention is positively and significantly influenced by the perceived behavioral control component. The results of the same study also conducted (Syarief & Nurhidayati, 2022) show that behavioral control affects people's desire to donate through fintech media in a good way.

Religiosity Has a Significant Positive Effect on Behavioral Intention

According to the data processing results, the relationship between religiosity and behavioral intention has a path coefficient value of 0.005, a t-statistic value of 2.812, and an original sample value of 0.182, as determined by the data processing results. These findings conclude that religiosity significantly positively influences behavioral intention. We can use various processes that shape a person's religious practices and beliefs to explain the relationship between religiosity and behavioral intention. According to research by (Amirul Faiz Osman, 2014), (Usman, 2015), (Shukor et al., 2017), (Musahidah & Sobari, 2021), (Sobari et al., 2022) And Astuti & Asih (Pardiansyah & Najib, 2023) individual religiosity has a positive effect on giving intention. According to research (Riptiono, 2019) people who are identified as highly religious usually show a deep commitment to their belief system and must act in a way that is in accordance with what their religion teaches.

Through the internalization of religious beliefs, social influence from religious communities, spiritual and emotional experiences, and the development of character and habits, religiosity has a significant role in influencing a person's behavioral intentions. These elements influence a person's intention to act according to the principles and teachings of their religion, even if it involves using a good or service. (Iman, Nurul, 2022).

Attitude has a Significant Positive Effect on Behavioral Intention

The data processing results indicate that has a path coefficient value of 0.026, a t-statistic value of 2.240, and an original sample value of 0.273, as determined by the data processing results. These findings conclude that attitude significantly positively influences behavioral value. One of the key tenets of Icek Ajzen's theory of planned behavior (TPB) is the relationship between behavioral intentions and attitudes. This idea elucidates how an individual's attitude towards a behavior influences their intention to engage in that behavior. Attitudes are psychological emotions that are directed through consumer evaluation and, if positive, behavioral intentions tend to be more positive (Mei-Fang Chen, 2014). According to social psychology, individuals' attitudes are the most reliable indicators of their actions or behaviors (Nugraha, 2016) (Sudarsono & Nugrohowati, 2020) in Farhat et al., 2019). Furthermore, according to Davis et al. (1989), consumer sentiment will influence their intention to purchase a good or service. Similar research findings also support the idea that attitudes have a favorable impact. For example, (Juliana et al., 2021) and (Rahmasari et al., 2020) show a positive and substantial relationship between attitudes and millennials' intention to donate through digital platforms. (Alifiandy & Sukmana, 2020) PUSPAS research reveals that respondents' mindset significantly influences their money intention. The beliefs that a person emphasizes and can be a representation of what he has experienced or felt, determine his attitude. Overall, attitudes towards behavior have a significant impact on behavioral intentions. Intentions to act tend to grow with more positive attitudes, especially when reinforced by high perceived behavioral control and favorable social standards.

CONCLUSION

This study incorporates the Theory of Planned Behavior (TPB) with religiosity variables. The findings in this study explain that subjective norms have no significant positive effect on behavioral intentions. Normative beliefs, specifically those about the understanding of individuals or groups that influence attitudes, influence subjective norms. Perceived behavioral control has a significant positive effect on behavioral intentions. This is in accordance with the opinion of previous studies: perceived behavioral control has a positive and significant effect on behavioral intention. The results of the analysis show that religiosity has a significant positive effect on behavioral intention. Several mechanisms explain the relationship between religiosity and behavioral intentions, influencing how a person's religious beliefs and practices shape their actions in various situations. Religion provides a moral and ethical framework that helps individuals judge what is right and wrong. The analysis results demonstrate that attitude has a significant positive effect on behavioral values. The relationship between attitude and behavioral intention is one of the main components in the theory of planned behavior.

This research implies that there should be serious efforts to improve their understanding through more intensive education and counseling, both from the

Indonesian Waqf Board and other institutions. And digital platforms can be a solution to bridge the gap in waqf participation among young people. Digital platforms can facilitate access, transparency, and trust, which in turn can increase the younger generation's intention to endow. There is also a need to develop and promote digital platforms that are easily accessible, user-friendly, and secure. There is also a need for a more personalized approach to waqf campaigns, which emphasizes religiosity and the direct benefits of waqf itself, to encourage waqf intentions. an approach based on positive values and real-life examples can help increase waqf intentions.

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