

# Theory of Planned Behavior in Intention to Pay Cash Waqf

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Abstract: The purpose of this research is to prove whether the variables of Theory of Planned Behavior which are attitude, subjective norm, and perceived behavior control significantly affect the Islamic Economics Airlangga University Bachelor Graduates' intention to perform cash waqf. This research is a quantitative research that used multiple regression as the technique of analysis. Respondents' criteria in this research are Islamic Economics Airlangga University Bachelor Graduates, and presumably afford to perform cash waqf that assumed to be as minimum as Rp 100.000. The total of sample gathered in this research is 100 people. Findings in this research show that each of exogenous variables from Theory of Planned Behavior, which are attitude, subjective norm, and perceived behavior control, are significantly affect the Islamic Economics Airlangga University Bachelor Graduates' intention to perform cash waqf.

## 1 INTRODUCTION

Poverty in Indonesia is considered a big problem. The number of poor people in Indonesia as of March 2016 reached 28 million people or about 10.86% of the total population (bps.go.id, 2016). Other problem faced by Indonesia related to welfare is the welfare gap of the population which reflected in the gini ratio. As of March 2016, Indonesia's gini ratio reached 0,40 (bps.go.id, 2016). Even though Chaudry (2012) has stated that there is a clear and explicit verse in Qur'an prohibiting treasure circulating only in a handful of wealthy groups, as contained in QS. Al-Hasyr verse 7. In islamic economics, one form of welfare equality effort in the aspect of either income access to the use of assets, is waqf. In Indonesia, with the number of muslims reaching 207 million people (bps.go.id, 2010), should have a great potential in waqf. Undergraduate program of Islamic Economics at Airlangga University which has been existed since 2008 is expected to have environment and culture to behave in good Islamic economy, so as to produce graduates who can develop the field of waqf. This study is aimed to find out whether the aspects in *Theory of Planned Behavior*, which are attitude, subective norm, and perceived behavior control can affect the Islamic Economic Airlangga University Bachelor Graduates' intention to perform cash waqf, so it can identify the problem inside the scope which then

solution can be sought and also the aspects that should be in focus to develop in increasing the interest in cash waqf, so that the potential of cash waqf that exist in Indonesia can be maximized.

## 2 LITERATURE REVIEW

### 2.1 Cash Waqf

The Indonesian Council of Ulama (MUI), in its fatwa dated May 11, 2002, explains that the cash waqf is a wakaf by a person, group of persons, institutions or legal entities in the form of cash. Endowments of jawaz or may, on condition only be distributed and used for things that are allowed in syar'i and the basic value of money waqf must be guaranteed for sustainability, should not be sold, granted, and / or inherited (mui.or.id).

### 2.2 Theory of Planned Behavior

Shirly and Todd (Yakasai and Jusoh, 2015) stated, Theory of Planned Behavior (TPB) emphasizes that the behavior that is voluntarily done by human beings is based on human intention to participate in the behavior. According to Ajzen in Cazacu et al. (2014), TPB emphasizes that there are three factors that simultaneously affect one's intentions, namely

attitudes toward a behavior, subjective norms, and behavioral control perceived.

### 2.3 Attitude

Mazocchi (2008) states that attitudes are the result of behavioral beliefs, which are the manifestations of strength of the belief and evaluation of its outcome. Osman (2014) presented questionnaire points to measure attitude variables for cash representation in his research as follows:

- Implementation of cash wakaf provides benefits;
- Implementation of cash waqf brings blessing;
- Respondents have positive perception on cash waqf;
- Implementation of cash waqf is a good idea;
- Respondents liked cash waqf.

### 2.4 Subjective Norms

Mazocchi (2008) states that subjective norms are the result of normative beliefs, which are the manifestations of strength of the belief and motivation to comply. Osman (2014) presents the questionnaire points to measure the subjective norm variable for cash representation in his research as follows:

- Majority of the people who are important to the respondent think that he should do a cash waqf;
- The respondent's friends think that he should do a cash waqf;
- Respondents are expected to conduct cash waqf.

### 2.5 Behavioral Control Perceived

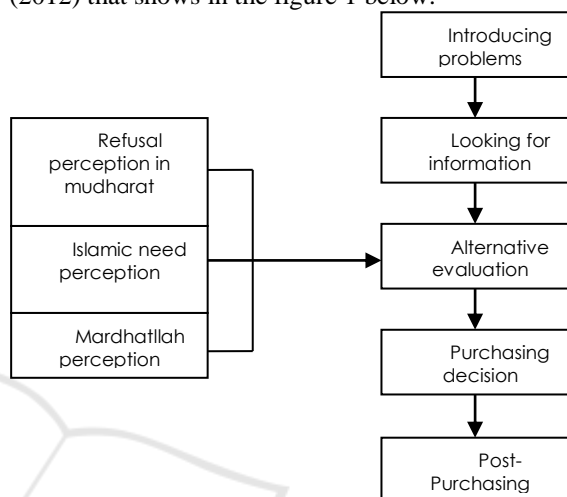
Mazocchi (2008) states that attitudes are the result of control beliefs, which are the manifestations of strength of the belief and power of control belief. Osman (2014) presented the questionnaire points to measure behavioral control variables perceived to represent cash in his research as follows:

- Respondents have funds to conduct cash waqf;
- Respondents have the ability to conduct cash waqf;
- Respondents have the knowledge to conduct cash waqf;
- Implementation of cash waqf is within reach of respondent ability.

### 2.6 Intention

Machrus and Purwono (2010) states that points for measuring behavior intention or intention should contain intention to do, trying to act, and plan a purposeful action.

Aside from intention, making decision process in Islamic perspective also explained by Ratnasari (2012) that shows in the figure 1 below:



Source: Ratnasari (2012)

Figure 1: making decision process for muslim consumer.

## 3 METHODS

This study is using quantitative approach. Definition of operational variable namely attitude, subjective norm, and perceived behavior control using 4 levels Likert scale : 1= Strongly Disagree; 2= Disagree; 3= Agree; 4= Strongly Disagree.

The population in this study is all the Islamic Economics Bachelor Graduates of Airlangga University. Sample technique used by the researcher in this research is *Probability Sampling* with *Simple Random Sampling* technique. This research obtained 121 respondents, and after filtered, obtained 100 respondents of the Islamic Economics of Airlangga University Bachelor Graduates that considered able to perform cash waqf. This research used primary data which obtained directly from the respondents through surveys.

Data Quality Examination using Validity Test and Realibility Test. Data Analysis technique using: 1) Classic Assumption Test; 2) Normality Test; 3) Heteroscedasticity Test; 4) Multicollinearity Test; 5) Multiple Linear Regression.

## 4 RESULTS

Table 1: Multiple Regression Analysis.

Variable	<i>Unstandardized Coefficients</i>
(Constants)	-0,426
Attitude	0,451
Subjective Norm	0,242
Perceived Behavior Control	0,438

$$Y = -0,426 + 0,451 X_1 + 0,242 X_2 + 0,438 X_3 \quad (1)$$

Explanation:

Y = Intention

X1 = Attitude

X2 = Subjective Norm

X3 = Perceived Behavior Control

Table 2: Determinant Coefficient.

Determinant Coefficient (R <sup>2</sup> )
0.828

Based on the table 2 above, the value of determinant coefficient (R Square) 82,8% variation of waqf intention (Y) variable in regression research model can be explained by the independent variable consisting attitude (X1), subjective norm (X2), perceived behavior control (X3). While the rest of 17,2% is affected by other variable outside the variables used in this research.

### 4.1 Hypothesis Test

Table 3: Simultaneous Significance Test (F Test).

Fvalue	Sig
154.095	0.000

Shown in table 3 above, obtained F-count results of 154.095 with a significance value of 0.000 <0.05. Then it can be concluded that there is a simultaneous influence between attitude, subjective norms, and perceived behavior control on the intention of cash waqf for the Bachelor Graduates of Islamic Economic Airlangga University.

Table 4: Individual Parameter Significance Test (t test).

Variables	<i>t-Value</i>	<i>Sig</i>
(Constants)	-2.330	0.022
Attitude	6.848	0.000
Subjective Norm	3.119	0.002
Perceived Behavior Control	7.217	0.006

On the table 4 above, it is found that the significance of each variable is smaller than 0.05. So that the variables in this study consisting of attitude, subjective norm, and perceived behavior control partially have a significant positive effect on the intention of cash waqf for the Bachelor Graduates of Islamic Economic Airlangga University.

### 4.2 Attitudes Influence Significantly to the Islamic Economic Airlangga University Bachelor Graduates' Intention to Perform Cash Waqf

Results of the research showed the significance of attitude variable earned score of 0,000 <0,05. So, the attitude variable has a significant positive effect on the Islamic Economic Airlangga University Bachelor Graduates' intention to perform cash waqf. Some things worth noting related to the attitude variable in the cash waqf is that the respondents view cash waqf as a good behavior and useful with the advantages of flexibility and affordability, compared with land or building waqf. In addition, respondents also emphasized that the use of cash waqf is highly dependent on the management by nazhir.

### 4.3 Subjective Norm Influence Significantly to the Islamic Economic Airlangga University Bachelor Graduates' Intention to Perform Cash Waqf

Based on the answers of the respondents to the open question, several points worth noting related to the subjective norm variable in the cash waqf is that the majority of people around the respondents who already know cash waqf, see cash waqf as useful and good, but on the other hand there are also many people that have not understood cash waqf, so as to suggest the socialization of cash waqf should be intensified.

The explanation of the effect of subjective norms on intention is contained in McKnight's statement (Cazacu et al., 2014) namely that in general, subjective norms are based on one's desire to behave in accordance with the expectations of friends, family, or social group. Therefore, subjective norms affect one's intentions by causing pressure to engage or not to engage in a behavior in order to conform the expectations of his or her friends, family or social group. As the definition of subjective norms is social pressure to do or not to do a behavior, if

subjective norms support one behavior then one's intention to do the behavior will be stronger (Ajzen, 1991).

#### 4.4 Perceived Behavior Control Influence Significantly to the Islamic Economic Airlangga University Bachelor Graduates' Intention to Perform Cash Waqf

Based on the answers of the respondents to the open question, several points of concern regarding the perceived behavior control variables in cash waqf is that there are some respondents who feel the cash waqf handover mechanism is still unclear and not well socialized, while some respondents feel the mechanism of cash waqf handover is very easy and is helped by the current technology such as bank transfer. Therefore, many respondents suggested that the socialization of cash waqf mechanisms should be intensified in order to improve the understanding of the wider community.

Ajzen (1991) describes the linkages of perceived behavioral control with intention is that the intention of behaving can only be actualized if the behavior is still within the reach of personal ability. Although some behaviors meet these requirements, the actualization of behavior in a given capacity still depends on non-motivational factors such as the availability of opportunities and the necessary resources (eg time, money, capability, help of others). Therefore, as the definition of perceived behavioral control is a person's perception of his/her ability to perform a behavior based on his/her view of the ease or difficulty in carrying out the behavior, if one is convinced that he/she is capable of carrying out a behavior, then the intention to carry the behavior will be stronger as well.

## 5 CONCLUSIONS

Based on the result of this study, *Theory of Planned Behavior* application in this study examined the affect of three exogenous variables namely attitude, subjective norm, and perceived behavior control to the endogenous variable of Islamic Economics Airlangga University Bachelor Graduates' intention to perform cash waqf have significant influence. The research findings is appropriate with Osman (2014) study that also shows each variable in TBP has significance influence in rate 5%. This is based on respondents' answers that view cash waqf as a good

and useful behavior with its advantage of flexibility and affordability, it is indicates that the stronger support Islamic Economics Airlangga University Bachelor Graduates on cash waqf the higher their intention to perform cash waqf. On the other side, there are still many who have not understood the cash waqf and feel the mechanism of cash waqf handover is still unclear and gave advise to had more socialization event about cash waqf, it will make subjective norm give more support in a behavior and rising more intention to perform cash waqf. The findings in this study also indicates that when Islamic Economics Airlangga University Bachelor Graduates have better attitude means they will also have higher desire to perform cash waqf.

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