The Role of Knowledge and Trust in Explaining Intention of Performing Waqf in Agricultural Sector

Sunarmo Sunarmo[1], Rifaldi Majid[2*]

*Corresponding email: rifaldimajid@lecturer.undip.ac.id

Abstract

This research aimed to analyze the influence of trust and waqf knowledge (WK) on intention to make endowment for programs in agricultural sector using Partial Least Square-Structural Equation Modeling (PLS-SEM) with 4th edition of SmartPLS analytical tool. In addition, the questionnaire was adopted from previous analyses and filled in by 100 respondents familiar with waqf. The results showed that three variables, which were components of Theory of Planned Behavior (TPB), namely subjective norm (SN), attitude toward behavior (ATB), and perceived behavioral control (PBC) had a significant influence on intention to perform waqf in agricultural sector. Regarding the main result, ATB mediated the role of trust and waqf knowledge for waqf. The results had implications for the importance of increasing waqf literacy for all levels of society by presenting religious leaders and increasing nazhir's professionalism in managing funds.

[1] Universitas Al-Azhar Indonesia, Indonesia
[2] Islamic Economics Department, Faculty of Economics and Business, Diponegoro University, Indonesia

I. Introduction

Agricultural sector is known to play an essential role in development and economic growth to primarily absorb workers. According to the Indonesian Central Bureau of Statistics (BPS), out of a total of 128.45 million workers, 38.23 million were in agricultural sector with the status of self-employed, trying to be assisted by irregular workers and free laborers. Additionally, 19.23% and 13.61% work in the trade and processing sector (BPS, 2022b).
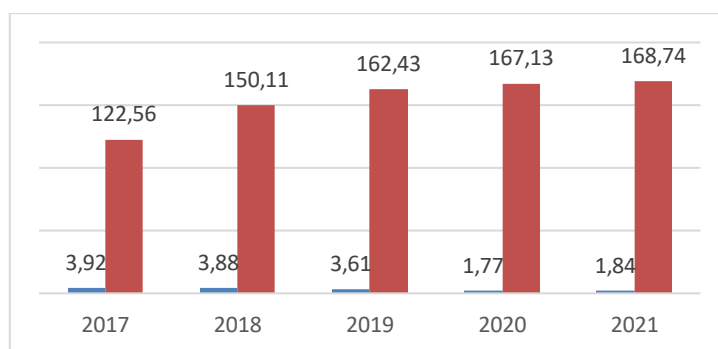

Figure 1. Production index and growth rate of agricultural sector
Source: (BPS, 2022a).

Figure 1 shows that agricultural production index from 2017 to 2021 has an increasing trend. Even though the growth rate tends to decline, a reasonable reduction in 2020 and 2021 was caused by Covid-19 pandemic. Despite the decline, growth is still positive, meaning agricultural sector is always needed for the community survival. Another aspect shows a variety of problems related to the decline of agricultural sector due to land conversion and the welfare of farmers.

Table 1. Area, productivity, and paddy production 2018 − 2021

Year	Harvest Area (paddy)	Productivity (Quintal/hectare)	Production (tons)
2018	11.377.934,44	52,03	59 200 533,72
2019	10 677 887,15	51,14	54 604 033,34
2020	10.657.274,96	51,28	54 649 202,24
2021	10.411. 801.22	52,26	54 415 294,22
2022	10.606 513,22	52,26	55 670 219,00

Source: (BPS, 2022a).

Table 1 shows that from 2018 to 2021, paddy harvest area tends to fluctuate downwards. In 2021, paddy production area amounted to only 10,411,801.22 hectares, representing a reduction compared to the 2020 harvest area, which was 10,657,274.96 hectares. In 2019, there was a decline in productivity compared to the preceding year from 52.03 to 51.14 quintals/hectare. Concurrently, paddy production from 2019 to 2021 experienced a decrease, with expectations of a subsequent increase in 2022, reaching 55,670,219.00 tons. The diminishing field area has been identified as a key contributor to the decline in productivity and production. According to BPS records, paddy field area has been consistently decreasing, starting at 8,128,499.00 hectares in 2013, reducing to 8,111,593.00 hectares in 2014, and reaching 8,087,393.00 hectares in 2015.

Various factors are identified as catalysts for the conversion of paddy fields, including the low income of farmers, a diminishing water supply for irrigation, and the repurposing of land for non-agricultural purposes. Additionally, population growth is recognized as a contributing factor, with the number of industries, residential land areas, and hotels significantly influencing the conversion of fields. The contraction has a profound influence on welfare of farmer households, leading to challenges in family financial aspects, mental welfare, developmental opportunities, social security, and political participation (Benu et al., 2013; Majid, 2023; Majid & Sukmana, 2023; Zhang & Xie, 2019). The problem of converting agricultural into non-agricultural land needs to be addressed to support food sovereignty. Therefore, the conversion of raw paddy fields is important to maintain sustainability. In response, the Ministries of sBappenas and Religious Affairs are focused on developing ricefields on waqf land to maintain land area and improve community welfare through access to quality agricultural commodities (Kontan.co, 2021; kontan, 2021; Majid, 2022, 2023).

According to (AAOIFI, 2017), waqf denotes the act of withholding property for representation without transferring ownership. This concept is exemplified in Q.S al Baqarah verse 261, which shows the analogy of an individual who invests wealth in the path of Allah similar to a seed yielding seven stalks, each containing a hundred seeds. The multiplication of blessings is at the discretion of God, who is all-extensive in His generosity and omniscient. Even though the development pattern and concept of agricultural waqf needs to be balanced with waqf literacy, the Ministry of Religious Affairs survey in 2020 stated that the index was 50.48%. Therefore, the understanding, knowledge, behavior, and practice of waqf among the community were classified as low (Indonesian Waqf Board, 2020).

According to the results, knowledge is the most significant factor influencing attitudes, which influences intention to waqf cash (Hasbullah et al., 2016; Laila et al., 2022; Mokthar, 2016). Furthermore, social norms and perceived behavioral control (PBC) also positively influence waqf intention since the institutions need to carry out effective marketing (Kasri & Chaerunnisa, 2020). The results based on literature research also found that waqf awareness and peer influence contributed to the interest in doing cash waqf (Aldeen et al., 2020).

The confidence of a community in engaging in waqf increases when examining the institutional management aspects and the role of nazhir. This is consistent with pursuing a strategy for implementing rice field waqf including both internal and external dimensions. Internally, the focus lies on optimizing and revitalizing waqf land pledged as a means of production. Externally, the strategy includes acquiring potential paddy fields to be duly represented and managed by nazhir.

Many research examined intention to donate, including waqf. In the Indonesian context, Aji et al., (2020), Kasri (2019), Kasri and Chaerunnisa (2020), Niswah et al., (2019), Laila et al., (2022), Masrizal et al., (2022) tested the factors influencing waqf intention. Similar results were presented in Malaysia by (Amirul et al., 2016; Hasbullah et al., 2016; Lahsasna, 2010; Osman & Muhammed, 2017; Zabri & Mohammed, 2018). s

Several research discussed waqf intention and managerial strategies for managing waqf institutions. However, there is a lack of research on waqf intention in agricultural sector. Different results have analyzed the factors influencing community intention to conduct waqf in agriculture, using the extended Theory of Planned Behavior (TPB) with trust and waqf knowledge (WK) variables.

This research aims to analyze the influence of waqf knowledge, trust, and TPB variables on behavioral intention, both directly and indirectly. Specifically, the objectives achieved are to analyze the influence of waqf knowledge and trust on behavioral intention towards agricultural waqf moderated by attitude toward behavior (ATB), and analyze the influence of subjective norm (SN), ATB, and PBC on behavioral intention of waqf in agricultural.

II. Literature Review

Theory of Planned Behavior (TPB)

TPB, conceived by Icek Ajzen and Martin, stands as a widely recognized framework used to discern the underlying intention that drives a particular action (Ajzen, 1991; Ajzen & Fishbein, 1970). There are three components of TPB, namely SN, ATB, and PBC. SN refers to beliefs about whether the majority of community approves or disapproves of behavior. TPB incorporates community beliefs regarding perceived significance of peers and social norms concerning the contemplated behavior (Ajzen, 1991; Ajzen & Fishbein, 1970). Attitude is "the extent to which individual has a pleasant or unpleasant evaluation or assessment of behavior in question. This variable influences intention more than the dimensions of SN and behavioral control (Ajzen, 2005). PBC refers to individual perception of the ease or difficulty of performing behaviors of interest. Perceived control varies in situations and actions, resulting in a perception of behavior control that varies depending on the situation (Ajzen, 1991, 2005).

Several earlier research used TPB to prove the influence of each variable on intention to give waqf in many sectors with different generations. Kasri and Chaerunnisa (2020) adopted TPB to justify wakifs' perception of cash waqf intention for the millennial generation in Indonesia. Furthermore, the model was extended by adding the variables of knowledge, trust, and religiosity to influence ATB. Osman (2014), Osman and Muhammed (2017), Hasbullah et al., (2016), and Amirul et al., (2016) reported similar results regarding intention to donate cash waqf for certain purposes.

Previous Research

Several research discussed intention to donate social funds such as infaq and sadaqah, as well as waqf. Concerning the distribution of social funds in the form of infaq and sadaqah, Aji et al., (2020) tested the factors that influenced intention of donors to donate online during Covid-19 pandemic. Therefore, SN and ATB influenced spending intention. In Morocco, Chetioui et al., (2022) also found the same thing where SN and ATB, with past behavior, were the key predictors for conducting sadaqah online. Furthermore, Niswah et al., (2019), concerning intention to donate using the FinTech platform, also found that SN and PBC empirically explained the motivation to

donate. However, donating through mosques, Kasri and Ramli (2019) found the opposite. Regarding waqf intention, Osman et al., (2016), Kasri and Chaerunnisa (2020), Laila et al., (2022), Osman and Muhammed (2017), and Masrizal et al., (2022) explained that TPB and the constituent variables succeeded in proving the significance of waqf. The research does not extend TPB or only uses one or two variables from TPB.

In this context, research on waqf intention is still in a broad scope. The difference is only in waqif or prospective donors based on age or activity group. Therefore, research on waqf intention specific to one particular sector needs to be conducted, specifically for agricultural sector, where waqf can contribute. In this strategic sector, Afroz et al., (2019) examined the factors that influenced rice farmers to donate waqf in preserving environmental protection. Therefore, by adopting TPB, this research also extends the concept by asdding trust and waqf knowledge variables and focuses on specific intention for programs in agricultural sector.

Hypothesis Development

Perceived Behavioral Control and Behavioral Intention to perform waqf in Agricultural sector

PBC is the user's perception of the ease or difficulty of carrying out an activity (Ajzen, 1991, 2005). In this research, PBC means how prospective donors perceive the influence of information, convenience, and resources on the encouragement to make endowments in agricultural sector. Kasri and Chaerunnisa (2020) found that PBC had a significant positive influence on intention of millennials to endow money online. Many other research reported similar results (Amirul et al., 2016; Hasbullah et al., 2016; Kasri & Chaerunnisa, 2020; Osman & Muhammed, 2017). Therefore, the following hypothesis is proposed:

Hypothesis 1: There is a positive and significant influence between perceived behavioral control and intention to donate waqf in agricultural sector

Subjective Norm and Behavioral Intention to Perform Waqf in Agricultural Sector

Generally, SN, also known as social pressure, is the influence of community and the surrounding environment in shaping perceptions and promoting the adoption of behavior (Ajzen, 1991). In this research, SN influences the smallest environment, namely family, neighbors, co-workers, community, superiors/subordinates, teachers/lecturers, and religious leaders/shariah experts on the urge to endowments in agricultural sector. Kasri and Chaerunnisa (2020) and Osman and Muhammed (2017) with the object of Indonesia and Malaysia proved that SN could answer the urge to endow money. Concerning intention of donations and cash waqf, other consistent research are (Aji et al., 2020; Amirul et al., 2016; Hasbullah et al., 2016; Kasri & Chaerunnisa, 2020; Kasri & Ramli, 2019; Niswah et al., 2019; Osman & Muhammed, 2017). Therefore, the following hypothesis is proposed:

Hypothesis 2: There is a positive and significant influence between Subjective Norm and Intention to donate waqf in agricultural sector

Attitude Toward Behavior and Behavioral Intention to perform waqf in Agricultural sector

Ajzen (1991) suggested that ATB was individual judgment in the form of likes or dislikes or support for behavior. In this research, ATB was used to measure perceptions of prospective donors on the benefits and implications of waqf programs in agricultural sector. Many research examined waqf intention which proved the significant influence of ATB on willingness to waqf, including research conducted by Kasri and Chaerunnisa (2020), Osman and Muhammed (2017), Amirul et al., (2016), and Hasbullah et al., (2016). Therefore, the following hypothesis is proposed:

Hypothesis 3: There is a positive and significant influence between Attitude Toward Behavior and Intention to donate waqf in agricultural sector

Waqf knowledge, trust, and behavioral intention moderated by attitude toward behavior

Waqf knowledge and ATB directly have a significant influence on intention to participate in waqf, while religiosity does not have any influence (Laila et al., 2022). In the context of this research, a prospective familiarity of waqf respondents and the associated entities, including nazhir and mauquf 'alaihi, positively correlates with a more favorable evaluation of the program.

Other results suggest that the integrity and reputation of waqf institutions directly influence community trust, which promotes behavioral intention for cash waqf (Abdul et al., 2019). The result is in line with other research stating that trust has a significant positive influence on waqf collection. Therefore, comfort and accessibility play an essential role in the collection of waqf funds (Shatar et al., 2021). The level of waqf trust increases when waqf institutions promote cash waqf in depth based on the concept and philanthropy of Islam. Waqf institutions and nazhir are expected to be transparent in the reporting of activities (Aldeen et al., 2020). Therefore, the following hypothesis is proposed:

Hypothesis 4: There is a positive and significant influence between Waqf Knowledge and Attitude Toward Behavior to donate waqf in agricultural sector

Hypothesis 5: There is a positive and significant influence between Trust and Attitude Toward Behavior to donate waqf in agricultural sector

III. Methodology

Data

The primary data was derived from filling out questionnaires through Google Forms. The questionnaires were disseminated through popular social media platforms such as WhatsApp, Facebook, and Instagram, considering the widespread usage of these channels among potential respondents. The collection period spanned from July 12th to August 6th, 2022, including an approximate duration of three weeks. Respondents were requested to complete the questionnaires using a Likert scale, where responses were measured on a scale from 1 (strongly disagree) to 7 (strongly agree). This research used purposive sampling, namely the non-probability method, in which the procedure is carried out by developing essential criteria

supporting the research objectives (Ghozali, 2018). The criteria for respondents in this research were:

1) Muslim, male or female
2) Be at least 16 years old as of January 2022
   The minimum age requirement is 16 years old because 16-year-olds fall under the category of late adolescence. This period of human development is crucial in establishing a foundation for good health. Adolescents are subjected to rapid physical, cognitive, and psychosocial growth, which influences emotions, thoughts, decision-making, and interactions.
3) Possess basic knowledge of waqf
   The basic knowledge includes the concept and pillars of waqf, the kinds of waqf, and the role of waqf in increasing sustainable development.

Introductory information containing basic knowledge about waqf and a portrait of problems in agricultural sector is presented to prevent self-report bias in the online survey procedure caused by respondents' ambiguity.

Model Development

The built model is developed from TPB. Similar to research using TPB, this research also extends the model by adding trust and waqf knowledge as independent variables influencing ATB. Kasri and Chaerunnisa (2020) examined how millennials intended to distribute cash waqf through online platforms. In this research, there were seven latent variables consisting of 5 independent, one mediating, and one dependent variable. The question items in each variable were developed from previous results, which also tested intention to donate directly and online.
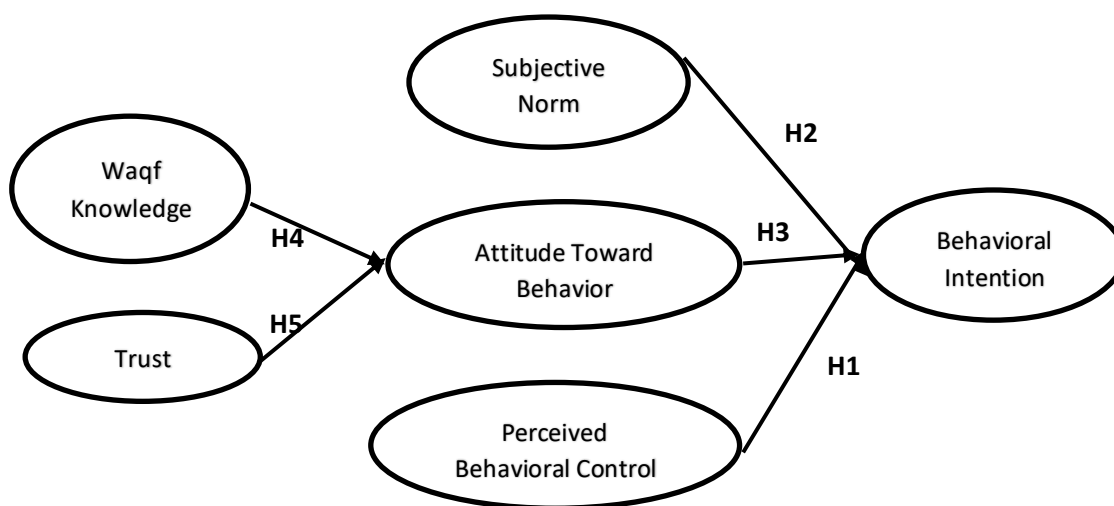

Figure 2. Conceptual Framework

Method

This research uses a quantitative approach as the research design. Muslim community, who possesses familiarity with waqf, is engaged in responding to a series of questions through a structured questionnaire. The primary objective is to gauge intention and inclination towards

participating in waqf activities, particularly in agricultural sector using Partial Least Square-Structural Equation Modeling (PLS-SEM). This statistical method is selected to analyze and model the relationships among variables, providing a comprehensive understanding of the factors influencing intention to perform waqf in the specified sector. PLS-SEM is one type of variance-based structural equation method appropriate for use in predictive and explanatory research (Hair et al., 2014; Hair et al., 2012). The method is used due to the ability to accommodate a small sample size, as stated by Hair et al., (2014); Hair et al., (2018). In this research, the developed model is tested using the 4th edition of SmartPLS software.

PLS-SEM is conducted based on two stages, namely measurement (outer) and structural models (inner). The model used to measure the validity and reliability of the construct consists of a series of indicators on the questionnaire instrument (Hair et el., 2017). This research assessed convergent validity using factor loading (FL), extracted variance (AVE), Cronbach's alpha, and composite reliability (CR). The recommended indicator for FL and AVE values is larger than or equal to 0.5. Meanwhile, the recommended indicator for CR and Cronbach's alpha values is greater than or equal to 0.7 (Hair et al., 2014; Hair et al., 2018), while the discriminant validity used Fornell-Leckler and HTMT test. The outer model also checks whether the constructed indicators have a high degree of collinearity, which leads to biased estimation results. Multicollinearity is assumed between indicator items when the Variance Inflation Factor (VIF) is greater than 3 (Henseler et al., 2014).

The subsequent step includes evaluating the structural model through specific criteria. Firstly, the coefficient of determination (R2) signifies the extent of significance regarding the influence of exogenous variables on endogenous. Secondly, the testing of the significance of path coefficients is conducted through the bootstrapping method using subsamples of 5000. This is reflected in the P-value, expected to be below 0.05/0.1 to indicate a statistically significant relationship. Thirdly, the model's goodness of fit is used to assess the structural model, controlling the collective performance of the measurement. This analysis includes evaluating the values of SRMR (<0.1/<0.08), NFI (close to 1), and Chi-Square ratios (close to 0) (Hair et al., 2014; Henseler et al., 2014). s

IV. Results and Discussions

Results

Respondents' Profile

Table 2 shows an overview of respondents' profiles and the number is almost even between women and men. The millennial age group dominates respondents and regarding education level, more than ¾ were high school graduates from university. Respondents live on the islands of Java, Sulawesi, Kalimantan, and Sumatra. The majority of respondents have savings set aside every month for waqf. However, respondents were not required to have savings of a certain amount to donate to waqf in a certain period. This research focuses more on intention or willingness to provide waqf in agricultural sector for prospective wakifs. In terms of age, the 16-20-year-old group (26 samples) who filled out the questionnaire were teenagers currently pursuing

undergraduate education as students at universities. Furthermore, the minimum education is to have completed Senior High School level of education. The majority of respondents were from Generation Z and millennials in the age range of 21-40 years.

Table2. Demographic characteristics

Description	Number of Samples	Percentages
Gender		
Male	52	52%
Female	48	48%
Age		
16-20	26	26%
21-30	56	56%
31-40	15	15%
41-50	2	2%
>50	1	1%
Latest Education Level		
Senior High School/Equivalent	55	55%
Diploma	1	1%
Bachelor	22	22%
Masters	19	19%
Doctor	3	3%
Domicile		
West Java	39	39%
East Java	8	8%
Central Java	5	5%
DI Yogyakarta	2	2%
DKI Jakarta	24	24%
Banten	13	13%
Sulawesi	3	3%
Kalimantan	1	1%
Sumatera	5	5%

Approximately 99 respondents understood the concept of cash waqf, of which 28% had made cash waqf. Meanwhile, 98% understood the concept but was only practiced by 32%. Concerning waqf for agricultural sector, 19 respondents had made waqf in this sector. Furthermore, 57% preferred channeling waqf in the form of cash to agricultural sector.

PLS-SEM Assumptions

PLS-SEM testing requires several assumptions that must be met before testing the measurement and structural model. In this research using PLS-SEM, several pre-conditioned factors are missing values, outliers, and multicollinearity. In testing the answers of 100 respondents, no missing values or outliers were found. Concerning multicollinearity, VIF indicator values that exceeded three were discarded first and excluded from the test.

Model Fit Testing

Before beginning outer and inner model testing, the model fit test (Model Fit) is performed to evaluate the proposed appropriateness. Some of the model suitability tests used in SmartPLS are SRMR, NFI, and Chi-Square.

Table 3. Model fit testing

Index	Critical Value	Saturated Model
SRMR	<0,1/<0,08	0,065
NFI	Closed to 1	0.739
Chi-Square	Closed to 0	668.523

Table 3 shows that all index values are appropriate and in the recommended range. Therefore, the research model built is considered quite good.

Measurement Model (Outer Model) Results

This investigation examined the validity and reliability of measurements. The three tests assessed are the reliability of individual items, the validity of convergence of measurements, and the validity of discrimination. For the reliability of individual items, loading factor values used are above 0.7, hence, several indicators with FL values below are discarded. Based on the convergent validity, the indicators are expected to meet the required value from the score of the Cronbach Alpha (0.70), Composite Reliability (0.70), Loading Factor (0.70), and Average Variance Extracted (> 0.50).

Table 4. Reliability and construct validity

Construct	Questionanaire Statement	FL	α	rho_A	CR	AVE
Attitude Toward Behavior	ATB1. Donating waqf in agricultural sector is a good idea.	0.822				
	ATB2. Donating waqf in agricultural sector is beneficial for me and also the environment.	0.802				
	ATB3. Learning about waqf schemes and steps in agricultural sector was very useful for me.	0.769				
	ATB4. Waqf funds that are channeled specifically for agricultural sector can be used flexibly and are more beneficial for community.	0.762	0.880	0.881	0.909	0.626
	ATB5. Special waqf for agricultural sector is the right and urgent thing to do for the current conditions.	0.777				
	ATB6. Special waqf for agricultural sector also reduces the conversion rate of agricultural land.	0.814				
Behavioral Intention	BI1. I will donate waqf in agricultural sector as a form of religious charity as well as to help the existence of nature and the environment.	0.893	0.937	0.944	0.950	0.759

Construct	Questionanaire Statement	FL	α	rho_A	CR	AVE
	BI2. I intend to donate waqf in agricultural sector, considering that this type of waqf program is still rare.	0.893				
	BI3. I intend to donate waqf in agricultural sector shortly.	0.852				
	BI4. I intend to donate waqf in agricultural sector in the future because it helps the existence of nature and the environment.	0.874				
	BI5. I will donate waqf as often as possible in agricultural sector to see that the condition of agricultural land is shrinking, followed by the declining welfare of farmers.	0.870				
	BI6. In the month of Ramadan, I will donate waqf more often in agricultural sector because it helps the existence of nature and preserves the environment.	0.843				
	PBC1. I have full awareness and control to donate waqf to agricultural sector.	0.859				
	PBC2. The decision to (later) donate waqf for agricultural sector was purely my own.	0.795				
Perceived Behavioral Control	PBC4. I think that the procedure for waqf specifically for agricultural sector, is easy to understand.	0.819	0.860	0.876	0.904	0.703
	PBC5. The benefits of waqf, specifically for agricultural sector, push me to want to donate waqf.	0.879				
	SN1. My family supports me in donating waqf specifically for agricultural sector.	0.853				
Subjective Norm	SN2. Teachers, lecturers, or superiors at my workplace support me in donating waqf specifically for agricultural sector.	0.875	0.901	0.906	0.931	0.770
	SN3. Scholars, Religious Leaders, and Fiqh/Sharia Experts that I know support me in donating waqf specifically for agricultural sector.	0.893				

Construct	Questionanaire Statement	FL	α	rho_A	CR	AVE
	SN4. Friends, co-workers, neighbors, and the community around me support me in donating waqf specifically for agricultural sector.	0.888				
Trust	T1. Waqf institutions that manage waqf in Indonesia can be trusted.	0.889				
	T2. I believe in the information provided by waqf institutions that have special programs for agricultural sector.	0.912				
	T3. Waqf institutions with a special waqf program for agricultural sector will channel the funds that have been collected trustfully to the project they are campaigning for.	0.890	0.925	0.926	0.947	0.817
	T4. I believe that waqf institution that has a special waqf program for agricultural sector will channel the benefits of waqf funds to *mauquf 'alaihi* with the right target.	0.922				
Waqf Knowledge	WK2. I know the concept of waqf in general.	0.813				
	WK6. I know the law, pillars, and terms of waqf.	0.894				
	WK9. I know there are several waqf institutions (nazhir) that facilitate online waqf through websites/platforms.	0.815	0.872	0.875	0.913	0.724
	WK10. I know who is entitled to be the beneficiary (mauquf 'alaih) of waqf.	0.879				

Another analysis is the testing of discriminant validity using Heterotrait-Monotrait (HTMT) as the more accurate instrument (Henseler et al., 2009). For an instrument to be considered valid, HTMT ratio must be less than 0.90. Table 6 shows that the total value of the ratio for each latent variable is less than 0.90, indicating the validity for measuring the constructed model.

Table 5. Discriminant Validity (HTMT Ratio)

Construct	Attitude Toward Behavior	Behavioral Intention	Perceived Behavioral Control	Subjective Norm	Trust	Waqf Knowledge
Attitude Toward Behavior						
Behavioral Intention	0.789					
Perceived Behavioral Control	0.768	0.787				
Subjective Norm	0.638	0.648	0.692			
Trust	0.596	0.564	0.557	0.378		
Waqf Knowledge	0.557	0.653	0.678	0.510	0.516	

Structural Model Testing (Inner Model) Results

The second step is testing the inner model to analyze the structural model using the bootstrapping procedure. This procedure presents an analysis of the hypotheses and constructs relationships based on the path coefficient test.

The first test is the coefficient determination measurement to assess the level of variance of endogenous variables. It is assessed by using the value of R^2 (R-Square) that reflects the influence of exogenous variables on endogenous. The following are the test results from the level of the coefficient of determination.

Table 6. R-squared result

Endogenous Variable	R-Square	R-Square adjusted
Behavioral Intention	0.645	0.633
Attitude Toward Behavior	0.365	0.352

Table 6 shows the coefficient of determination for the endogenous variables and the R-Square value of Behavioral Intention construct is 0.645. Therefore, the constructs of the exogenous variable can explain the dependent variable by 64.5%. The R^2 result for ATB variable is 0.365, meaning trust and waqf knowledge can explain 36.5%, and others outside the model explain the rest.

The variables H1 to H5 show a P-value that is less than alpha by 5%. Therefore, the exogenous variables are proven to significantly influence intention to make waqf in agricultural sector.

Table 7. Hypothesis Testing

Hypo-thesis	Relationship	Original Sample	Sample Mean	STDEV	T-Statistics	P-Value	Decision
H1	Perceived Behavioral Control → Behavioral Intention	0.365	0.360	0.081	4.479	0.000	Supported
H2	Subjective Norm → Behavioral Intention	0.155	0.161	0.071	2.182	0.029	Supported
H3	Attitude Toward Behavior → Behavioral Intention	0.394	0.395	0.085	4.641	0.000	Supported
H4	Trust → Attitude Toward Behavior	0.399	0.390	0.105	3.806	0.000	Supported
H5	Waqf Knowledge → Attitude Toward Behavior	0.305	0.321	0.086	3.570	0.000	Supported

Discussions

Based on the results, PBC has a significant positive influence on intention to distribute waqf specifically for programs in agricultural sector. Therefore, the comprehensive awareness and oversight of donors, coupled with the understanding and perspective on the procedures and benefits associated with the use of waqf funds in agricultural sector, are important. This level of awareness and control has the potential to promote intention to facilitate and implement the initiatives. According to Majid (2021, 2022), waqf programs in agricultural sector provide benefits for the sustainability of waqf land and production to achieve national food security. The results are in line with and supported by similar research in terms of intention to donate to social causes, as reported by Niswah et al., (2019) and Osman & Muhammed (2017). Hasbullah et al., (2016) and Kasri & Chaerunnisa (2020) found that PBC significantly influences intention to donate waqf in Indonesia and Malaysia. s

The subsequent discovery shows that SN can elucidate the specific intention behind waqf, particularly for agricultural programs. This constitutes compelling empirical evidence that shows how the influence of individuals in one's immediate environment can mold the inclination to engage in social charity. The most substantial factor shaping interest in waqf is the encouragement received from scholars, religious leaders, or fiqh experts who are well-known and respected. Subsequently, the influence of friends, colleagues, neighbors, community members, teachers/lecturers, and nuclear family members shows the least influence. Considering the results, the role of clergy and religious leaders is very important. The issuance of a fatwa by the Indonesian Ulama Council (MUI) in 2002, Law no. 41/2004 concerning waqf, and the Indonesian Waqf Board regulation no. 1 of 2022 collectively serve as an important moment for the community. The legal framework provides a solid foundation for enhancing the frequency of waqf contributions since temporary and permanent cash waqf donations are supported by a legal umbrella (Kasri & Chaerunnisa, 2020). This research is supported by previous results regarding intention to endow money, as stated by Osman and Muhammed (2017), Kasri (2019), Kasri and Chaerunnisa (2020), Razak et al., (2021, Chetioui et al., (2022), and Zawawi et al., (2022).

Further results show that ATB can explain donors' intention to endowments in agricultural sector. Therefore, initiatives including waqf programs in agricultural sector, such as mobilizing cash waqf

to provide affordable financing for farmers represent innovative ideas. This approach serves as a mutually beneficial solution, contributing significant advantages to the promotion of a sustainable environment. Waqf funds collected by Nazhir could be managed flexibly to meet the needs of farmers or to procure permanent infrastructure used for the long term. In this case, ATB is a latent variable with the most significant influence compared to other variables on the hypothesis built to explain waqf intention in agricultural sector. Several previous research proposed waqf-based financing model using cash waqf only, land waqf, or collaboration between the two (Ahmad, 2018; Azganin et al., 2021; Khan et al., 2021; Majid, 2021, 2022; Moh'd et al., 2017; Ningrat & Nurzaman, 2019; Olaniyi et al., 2014; Shafiai et al., 2015). This research is in line with Hasbullah et al., (2016), Osman et al., (2016), Osman & Muhammed (2017), Kasri & Chaerunnisa (2020), Razak et al., (2021), Chetioui et al., (2022), Laila et al., (2022), and Zawawi et al., (2022) in relation of intention to perform waqf in Indonesia and Malaysia.

The main result is that ATB can explain behavioral intention with trust (H4) and waqf knowledge (H5). The willingness of waqif candidates to entrust waqf donations to nazhir for management in agricultural development is influenced by the level of trust in the process. Abdul Shukor et al. (2019) argue that nazhir's integrity and reputation represent the main points that embody trust value of wakifs to nazhir. Based on the results, trust in waqf institutions is reflected in the information shown in the campaign, professionalism, and trustworthiness in distributing waqf funds to projects, as well as distributing waqf surplus benefits to the rightful mauquf 'alaihi. Trust in the distribution of waqf surplus is the most significant indicator. This outcome carries significant implications to enhance the capacity and professionalism of nazhir, particularly those in agricultural sector programs or functioning as entrepreneurs directly linked to the real sector. This deliberation must be approached with consideration, recognizing the inherent need for maintaining the safety of waqf funds, given the high-risk nature associated with agricultural sector (Azganin et al., 2021; Azizan et al., 2021; Majid, 2021, 2022). This research is in line with Shukor et al., (2019), Razak et al., (2019), Kasri & Chaerunnisa (2020), and Ahmad & Rusdianto (2020) regarding intention to distribute cash waqf, in Indonesia and Malaysia.

The following result is the influence of waqf knowledge which is empirically proven to explain donors' intention to distribute waqf in agricultural sector. This shows donors' literacy regarding concepts, pillars, nazhir, and existing waqf programs in forming a willingness to make waqf. Concerning waqf program in agricultural sector, education from nazhir needs to be explained comprehensively by including the latest facts about agriculture. A complete understanding of waqf program can increase trust in nazhir and self-confidence. The consequence is that nazhir must cooperate with stakeholders such as regulators, academics, and Muslim community to conduct workshops, seminars, and dialogues to increase awareness and knowledge (Osman & Muhammed, 2017). According to Laila et al., (2022), knowledge is the primary influence that increases the desire of wakifs to make endowments. These are in line with the results previously found by Kasri & Chaerunnisa (2020), Laila et al., (2022), Mokthar (2016), and Razak et al., (2019b).

V.   Conclusion and Recommendation

Conclusion

In conclusion, the variables constituting TPB, namely SN, PBC, and ATB, were important in stating donors' intention to allocate waqf. Empirically, ATB was proven to be a latent variable with the most significant influence on behavioral intention compared to others. Another significant result was that the variable was influenced by trust and waqf knowledge. Therefore, nazhir, as the planner and manager of the particular waqf program for agricultural sector was expected to carry out regular education by including relevant stakeholders. Nazhir waqf was also required to increase capacity, professionalism, and transparency to strengthen trust.

Recommendation

Based on the results, there are several recommendations for related stakeholders:

1)   Nazhir
      Nazhir needs to intensify waqf education and literacy regularly. This includes the delivery of waqf campaign program and the role of waqf in agricultural sector. Furthermore, it is also obliged to improve management capacity and competence when the management of waqf funds is directly channeled to the real sector.
2)   Indonesian Waqf Board and Ministry of Religious Affairs
      As authorities in national waqf, these institutions need to intensify outreach and education to all levels of society regarding the concept, role, and contribution of waqf to primary sectors in achieving national food security. This includes collaboration with religious leaders, namely scholars who are members of the DSN-MUI. BWI is also expected to routinely conduct training and technical assistance in the framework of nazhir capacity development.
3)   Ministry of Agriculture
      The Ministry of Agriculture can collaborate with nazhir waqf, who has a program in the livestock sector with BWI, to increase the campaign to raise cash waqf for all levels of society. Mature coordination can also increase the awareness and trust of potential donors to participate in waqf programs.
4)   Academics
      Academics can actively develop productive waqf empowerment models in agricultural sector by including nazhir and related stakeholders. Regular socialization and education by academics are also needed to convince all levels of society regarding the socio-economic benefits of waqf programs.

This research is limited in terms of the number of samples used. Future results are recommended to increase the number of samples or focus on specific age groups, such as millennials or Generation Z. Another variable, such as religiosity can also be adopted to increase the sharpness of the analysis. In addition, in-depth interviews with relevant stakeholders in the field of waqf and agriculture should be performed to obtain concrete suggestions and input regarding the development of waqf.

References

AAOIFI. (2017). *Shari'ah Standards (Full Text of Sharia'ah Standards for Islamic Financial Institutions As at Safar 1439 A.H - November 2017 A.D)*. Manama: The Accounting and Auditing Organization for Islamic Financial.

Shatar, W. N., Hanaysha, J. R., & Tahir, P. R. (2021). Determinants of cash waqf fund collection in Malaysian Islamic banking institutions: empirical insights from employees' perspectives. *ISRA International Journal of Islamic Finance*, *13*(2), 177–193. https://doi.org/10.1108/IJIF-06-2020-0126

Abdul, D., Amin, H., & Zuhaimi, A. Z. (2021). Factors Influencing Intentions On Use Of Cash Waqf As An Aid In Time Of Covid-19 In Malaysia. *South East Asia Journal of Contemporary Business, Economics and Law*, *24*(3), 1–8.

Abdul, S., Johari, F., Abd Wahab, K., Kefeli @ Zulkefli, Z., Ahmad, N., Haji Alias, M., … Abu-Hussin, M. F. (2019). Trust on awqaf institutions: evidence from Malaysia. *Journal of Islamic Marketing*, *10*(2), 511–524. https://doi.org/10.1108/JIMA-05-2017-0054

Afroz, R., Muhibbullah, M., & Morshed, M. N. (2019). Factors affecting the intention of the rice farmers to adopt the integrated cash Waqf environmental protection model: An empirical study in kedah Malaysia. *Journal of Asian Finance, Economics and Business*, *6*(4), 189–199. https://doi.org/10.13106/jafeb.2019.vol6.no4.189

Ahmad, M. (2018). A Proposed Integrated Temporary Cash Waqf and Salam For Agri-Financing For Rice Farmers in Indonesia. *International Journal of Islamic Economics and Finance Research*, *1*(2), 31–43.

Ahmad, Z. A., & Rusdianto. (2020). Impact of Transparency and Accountability on Trust and Intention to Donate Cash Waqf in Islamic Microfinance Institutions. *Shirkah: Journal of Economics and Business*, *5*(2).

Aji, H. M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., & Hidayat, A. (2020). Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia. *Journal of Islamic Accounting and Business Research*, *12*(1), 1–20. https://doi.org/10.1108/JIABR-05-2020-0136

Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, *50*, 179–211.

Ajzen, I. (2005). *Attitudes, Personality and Behavior*. Berkshire, England SL6 2QL: Open University Press.

Ajzen, I., & Fishbein, M. (1970). The prediction of behavior from attitudinal and normative variables. *Journal of Experimental Social Psychology*, *6*(4), 466–487. https://doi.org/10.1016/0022-1031(70)90057-0

Aldeen, K. N., Ratih, I. S., & Herianingrum, S. (2020). Contemporary Issues on Cash Waqf: A Thematic Literature Review. *International Journal of Islamic Economics and Finance (IJIEF)*, *3*(3), 119–144. https://doi.org/10.18196/ijief.3236

Azganin, H., Kassim, S., & Adam, A. (2021). Proposed waqf crowdfunding models for small farmers and the required parameters for their application. *Islamic Economic Studies*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/IES-01-2021-0006

Azizan, N. A., Muhamat, A. A., Alwi, S. F. S., Ali, H., & Abdullah, A. Q. C. (2021). Revitalising Waqf (endowment) lands for agribusiness: potentials of the anchor company models. *Journal of Agribusiness in Developing and Emerging Economies*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/JADEE-05-2021-0128

Badan Wakaf Indonesia. (2020). *Laporan Indeks Literasi Wakaf Nasional 2020*. Jakarta. Retrieved from https://www.bwi.go.id/wp-content/uploads/2020/05/LAPORAN-SURVEY-LITERASI-WAKAF-NASIONAL-TAHUN-2020.pdf

Benu, N. M., Maryunani, Sugiyanto, & Kindangen, P. (2013). Analysis of Land Conversion and its Impacts and Strategies in Managing Them in City of Tomohon, Indonesia. *Asian Transactions on Basic and Applied Sciences*, *03*(02), 65–72.

BPS. (2022a). Luas Panen, Produksi, dan Produktivitas Padi Menurut Provinsi. Retrieved November 30, 2022, from bps.go.id website: https://www.bps.go.id/subject/53/tanaman-pangan.html#subjekViewTab3

BPS. (2022b). Penduduk Berumur 15 Tahun Ke Atas yang Bekerja Selama Seminggu yang Lalu Menurut Lapangan Pekerjaan Utama (17 Sektor) dan Pendidikan Tertinggi yang Ditamatkan

(Orang), 2021-2022. Retrieved November 30, 2022, from bps.go.id website: https://www.bps.go.id/indicator/6/1971/1/penduduk-berumur-15-tahun-ke-atas-yang-bekerja-selama-seminggu-yang-lalu-menurut-lapangan-pekerjaan-utama-17-sektor-dan-pendidikan-tertinggi-yang-ditamatkan.html

Chetioui, Y., Satt, H., Lebdaoui, H., Baijou, M., Dassouli, S., & Katona, S. (2022). Antecedents of giving charitable donations (Sadaqah) during the COVID-19 pandemic: does Islamic religiosity matter? *Journal of Islamic Marketing*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/JIMA-09-2021-0296

Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (Cetakan ke). Semarang: Badan Penerbit Universitas Diponegoro.

Hair, Joe F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, *26*(2), 106–121. https://doi.org/10.1108/EBR-10-2013-0128

Hair, Joe F., Sarstedt, M., Ringle, C. M., & Mena, J. A. (2012). An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the Academy of Marketing Science*, *40*(3), 414–433. https://doi.org/10.1007/s11747-011-0261-6

Hair, Joseph F., Risher, J. J., & Ringle, C. M. (2018). When to use and how to report the results of PLS-SEM. *European Business Review*, *31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Hair Jr., J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. *International Journal of Multivariate Data Analysis*, *1*(2), 107. https://doi.org/10.1504/ijmda.2017.10008574

Hasbullah, N. A., Khairi, K. F., & Ab. Aziz, M. R. (2016). Intention To Contribute in Corporate Waqf: Applying the Theory of Planned Behaviour. *UMRAN - International Journal of Islamic and Civilizational Studies (EISSN: 2289-8204)*, *3*(1), 39–48. https://doi.org/10.11113/umran2016.3n1.39

Henseler, J., Dijkstra, T. K., Sarstedt, M., Ringle, C. M., Diamantopoulos, A., Straub, D. W., … Calantone, R. J. (2014). Common Beliefs and Reality About PLS: Comments on Rönkkö and Evermann (2013). *Organizational Research Methods*, *17*(2), 182–209. https://doi.org/10.1177/1094428114526928

Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling in international marketing. *Advances in International Marketing*, *20*(2009), 277–319. https://doi.org/10.1108/S1474-7979(2009)0000020014

Kasri, R. A., & Chaerunnisa, S. R. (2020). The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials. *Journal of Islamic Marketing*, *ahead-of-*

p(ahead-of-print). https://doi.org/10.1108/JIMA-04-2020-0101

Kasri, R. A., & Ramli, U. H. (2019). Why do Indonesian Muslims donate through mosques ? *International Journal of Islamic and Middle Eastern Finance and Management*, *12*(5), 663–679. https://doi.org/10.1108/IMEFM-11-2018-0399

Khan, B. M., Ghafoorzai, A. S., Patel, I., & Shehbaz, M. D. (2021). Waqf based Islamic Fintech Model for Agriculture Sector of Indonesia. *International Journal of Business Ethics and Governance*, *4*(1), 73–85. https://doi.org/10.51325/ijbeg.v4i1.61

Kontan.co. (2021). Bappenas Usul Lahan Baku Sawah Dijadikan Wakaf Untuk Cegah Alih Fungsi Lahan. Retrieved August 26, 2021, from https://newssetup.kontan.co.id website: https://nasional.kontan.co.id/news/cegah-alih-fungsi-lahan-bappenas-usul-lahan-baku-sawah-dijadikan-wakaf

kontan. (2021). Cegah alih fungsi lahan, Bappenas usul lahan baku sawah dijadikan wakaf. Retrieved August 26, 2021, from https://nasional.kontan.co.id/ website: https://nasional.kontan.co.id/news/cegah-alih-fungsi-lahan-bappenas-usul-lahan-baku-sawah-dijadikan-wakaf

Lahsasna, A. (2010). The role of cash waqf in financing micro and medium sized enterprises (MMEs). *Seventh International Conference–The Tawhidi Epistemology: Zakat and Waqf Economy*, 97–118.

Laila, N., Ratnasari, R. T., Ismail, S., Mohd Hidzir, P. A., & Mahphoth, M. H. (2022). The intention of small and medium enterprises' owners to participate in waqf: the case of Malaysia and Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/IMEFM-01-2022-0014

Majid, R. (2021). Designing Salam-Muzara'ah Linked Waqf to Financing Agricultural Sector. *Journal of Islamic Monetary Economics and Finance*, *7*(3), 503–526. https://doi.org/https://doi.org/ 10.21098/jimf.v7i3.1309

Majid, R. (2022). Rice land sustainability and agricultural financing through waqf. *Review of Islamic Social Finance and Entrepreneurship (RISFE)*, *1*(1), 17–35.

Majid, R. (2023). Waqf of Raw Paddy Fields : A Model to Boost Sustainable Agricultural Land Protection in Indonesia's Central Java Province. *ZISWAF: Jurnal Zakat Dan Wakaf*, *10*(1), 28–43. https://doi.org/http://dx.doi.org/10.21043/ziswaf.v10i1.19524

Majid, R., & Sukmana, R. (2023). Designing a Waqf-Based Agricultural Financing Model. *Journal of Islamic Monetary Economics and Finance*, *9*(3), 443–464. https://doi.org/https://doi.org/10.21098/jimf.v9i3.1686

Masrizal, Sukmana, R., Trianto, B., & Zaimsyah, A. M. (2022). Determinant factor of crowdfunders' behavior in using crowdfunding waqf model in Indonesia: two competing models. *Journal of*

Islamic Marketing, (2020). https://doi.org/10.1108/JIMA-08-2021-0246

Moh'd, I. S., Omar Mohammed, M., & Saiti, B. (2017). The problems facing agricultural sector in Zanzibar and the prospects of Waqf-Muzar'ah-supply chain model: The case of clove industry. *Humanomics*, *33*(2), 189–210. https://doi.org/10.1108/H-02-2017-0033

Mokthar, M. Z. (2016). Perceptions of Universiti Sains Malaysia Muslim Staff on Factors Influencing their Intention to Perform Cash Waqf. *Journal of Islamic Studies and Culture*, *4*(2), 101–109. https://doi.org/10.15640/jisc.v4n2a11

Ningrat, G., & Nurzaman, M. S. (2019). Developing Fintech and Islamic Finance Products in Agricultural Value Chain. *Journal of Islamic Monetary Economics and Finance*, *5*(3), 491–516. https://doi.org/10.21098/jimf.v5i3.1077

Niswah, F. M., Mutmainah, L., & Legowati, D. A. (2019). Muslim Millennial's Intention of Donating for Charity Using Fintech Platform. *Journal of Islamic Monetary Economics and Finance*, *5*(3), 623–644. https://doi.org/10.21098/jimf.v5i3.1080

Olaniyi, O. N., Thaker, M. A. B. M. T., Thaker, H. M. T., & Pitchay, A. A. (2014). The Financing Problems Facing the Agricultural Sector in Nigeria and the Prospect of Waqf-Muzara'ah-Supply Chain Model (WMSCM). *Global Review of Islamic Economics and Business*, *2*(1), 1–14.

Osman, Mohammed, & Aiman Fadzil. (2016). Factor Influencing Cash Waqf Giving Behavior : a Revised Theory of Planned Behavior. *Journal of Global Business and Social Entrepreneurship (GBSE)*, *1*(2), 12–25.

Osman, A. F. (2014). An Analysis of Cash Waqf Participation Among Young. *9th International Academic Conference*, (April), 572–584.

Osman, A. F., & Muhammed, M. O. (2017). Measuring a Cash Waqf Giving Behavior among Muslim Donors in Malaysia: A Theory of Planned Behavior Approach Using Structural Equation Modeling. *The Journal of Muamalat and Islamic Finance Research*, *14*(2), 39–63. https://doi.org/10.12816/0045779

Razak, D. A., Zakaria, F. M., Burhan, A. A., & Jama, A. A. (2019a). Factors that Determine Donors Intention to Endow Cash Waqf for Microenterprises in Malaysia. *ADAM AKADEMİ Sosyal Bilimler Dergisi*, *9*(2), 449–471. https://doi.org/10.31679/adamakademi.521253

Razak, D. A., Zakaria, F. M., Burhan, A. A., & Jama, A. A. (2019b). Factors That Determine Donors Intention to Endow Cash Waqf for Microenterprises in Malaysia. *ADAM AKADEMİ Sosyal Bilimler Dergisi*, *9*(2), 449–471. https://doi.org/10.31679/adamakademi.521253

Shafiai, M. H. M., Moi, M. R., & Ahmad, R. (2015). The Potential of Waqf in Activating Idle Agricultural Land. *Jurnal Pengurusan*, *44*(2015), 141–147. https://doi.org/10.17576/pengurusan-2015-44-13

Zabri, M. Z. M., & Mohammed, M. O. (2018). Examining the behavioral intention to participate in a Cash Waqf-Financial Cooperative-Musharakah Mutanaqisah home financing model. *Managerial Finance*, *44*(6), 809–829. https://doi.org/10.1108/MF-05-2017-0189

Zawawi, A. A., Mariyanti, T., & Sari, S. N. (2022). Factors That Influence The Intention of The Millennial Community to do Waqf With a Modification of Theory Planned Behavior Approach. *APTISI Transactions on Management (ATM)*, *7*(1), 42–53. https://doi.org/10.33050/atm.v7i1.1807

Zhang, Y., & Xie, H. (2019). Welfare effect evaluation of land-lost farmers' households under different livelihood asset allocation. *Land*, *8*(11), 1–41. https://doi.org/10.3390/land8110176