

Exploring The Antecedents of Cash Waqf Giving Behavior; The Empirical Study in West Kalimantan, Indonesia

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Abstract

West Kalimantan's waqf development is less satisfactory. This is evident from the fact that this province occupies the 21st position out of 34 provinces based on the National Waqf Index (IWN). Therefore, the study seeks to discover how variables such as knowledge, Islamic religiosity, and self-efficacy influence cash waqf-giving behavior, moderated by green subjective norms. A self-managed questionnaire was used to collect primary data from 383 different types of respondents. Then, the data was deployed by constructing structural equation modeling (SEM) to verify the determinant factors that influence the use of cash waqf instruments. It is discovered that the entire set of antecedents has a significant impact on explaining cash waqf-giving behavior. Furthermore, the influence of green subjective norms on cash waqf giving behavior has the highest coefficient of regression, implying that Nazir must use influential people both within the family and in the larger community to promote cash waqf so that people are willing to donate their wealth in cash waqf in the end. This study also provides a new perspective on how the social psychological aspect is important to improving the cash waqf fundraising strategy and, as a result, will increase the ranking of IWN West Kalimantan.

Keywords: *Knowledge; Islamic Religiosity; Self Efficacy; Green Subjective Norms; Cash Waqf Giving Behavior*

Introduction

Cash waqf carries several advantages which give great benefit to all parties, including the financial institutions, investor and societies. Typically, *waqf* usually focused on the land or building, but not many people or the contributors have the asset to run *waqf* and therefore, cash *waqf* has come as a great alternative for individual who do not have an immovable asset but rather have movable assets i.e cash for donating. Thus, everyone can do a charity in form of cash *waqf* as long as they want to do it voluntary only for the sake of Allah *Subhanallah Taala's* blessing.

Quoted from (Usman, 2009,114) there are at least 3 (three) benefits of cash waqf compared to other fixed waqf items: 1)The amount of money can vary, so it depend the affordability to do cash waqf; 2) Through cash waqf, waqf assets in the form of idle lands can be utilized to be more productive; 3).The fund of cash waqf my assist some Islamic educational institutions whose its cash flow is limited. Thus, cash waqf is a trus fund established with money to support services form mankind's benefit in the name of Allah. (Ridwan, Yusof, and Johari, 2013. P.138-143).

Realizing the contribution of waqf management to a country, many countries have proven to modernize the management of waqf, thus the waqf assets definitely have high economic and social value. In Indonesia, the development of waqf was started by the enactment number 41, 2004 mandates Indonesian Waqf Board (BWI) to promote and develop waqf management in Indonesia. For the first time, BWI membership was appointed by the President of the Republic

of Indonesia, in accordance with Presidential Decree (Kepres) no. 75 / M in 2007, in Jakarta, July 13, 2007 (Bwi.or.id, 2017).

BWI has also been formed in several Provinces, one of them is West Kalimantan Province with a total area of waqf land of 27,544,360.00 m² is a great source to be managed, other thing is management of waqf productive asset such as cash waqf.

West Kalimantan with a population of 5,470,797 (kalbar.bps.go.id). Based on the assessment of the National Waqf Index (IWN), which is the average of 34 provinces in Indonesia and West Kalimantan's IWN in 2021 occupies the 21st ranked and this value drops to 0.086 in the very less category compared to 2020's IWN value of 0.119 (less) where the five provinces with the highest IWN scores are Bali, Jakarta, East Kalimantan, East Java and South Sumatra (National Waqf Index report, 77: 2021). IWN is composed of six factors, namely regulatory, institution, process, system, outcome and impact, and assessment of 36 types of data.

The IWN of West Kalimantan which has a very low score describe the actual conditions of West Kalimantan waqf management such as regional waqf regulations, funding support for regional BWI operational from Regional Income and Expenditure Budget (APBD), the number of individual nazhirs, the number of nazhir institutions, the number of ISO-certified nazhir institutions, the number of mauquf alaih (beneficiaries of waqf), number of productive waqf asset units, number of waqf schools, number of waqf school students, number of waqf hospitals, number of nazhir institutions audited by KAP (Public Accountant Office) for their financial reports, sharia compliance data and others.

Based on that, why the West Kalimantan waqf index is still low, at least there are two reasons. First, the government does not perceive that *waqf* fund can be potential source of income to support high economy growth. Second, most Indonesian people still assume that *waqf* is only limited in the form of fixed assets such as land and building, without knowing that actually there is cash *waqf* that is based on cash certification, as other variety of *waqf*. Therefore, this problem is because of the lack of management of waqaf both in terms of accumulation and development of waqf assets (Siswanto, et al, 2014, p.1).

Previous studies have been conducted to examine the determinants of charitable giving by individuals. One of them is based on consideration of individual demographic characteristics on giving behavior (Kottasz, 2004, p.181-203; Kasri, 2013). While others approached on the benefits of waqf outcomes (Antonio, 2002; Laldin, 2008; Mohsin, 2009; Lahsasna, 2010, p.97-118) where the nucleus is that cash waqf is suitable for the needy one, and doing it (cash waqf) is easy in the sense that it does not require large funds, and cash waqf can be an alternative financial model in the financial system that can be useful for developing waqf of abandoned land, and ultimately assisting several sectors in the economy. Meanwhile, previous studies also incorporate a lot of Planned Behavior Theory that influences behavioral intentions (Pitchay, Meera, and Saleem, 2015, pp.63-98; Hasbullah, Khairi, and Aziz, 2016; Ratnasari, and Arifin, 2017, pp.641-644; Nuraini, Takidah, and Fauzi, 2018, pp.97-108; Witjaksono, 2018, pp.119-128; Alifiandy, and Sukmana, 2020, p.260-272). Therefore, this study attempts to fill in the shortcomings of previous studies by trying to see some of the influence TPB variables on giving cash waqf behavior, no longer at the level of intention, but at the implementation (Osman, and Mohammed, 2017, pp.39-63).

In conjunction with previous waqf studies in the West Kalimantan region, such as (Bustami, Rio, and Zuliana, 2020, pp.23-39; Bustami and Lutfi, 2020; Rasiam et al, 2023), which focused on managing cash waqf and developing strategies through social media at Baitul Munzalan Indonesia. Another study by (Lutfi, 2020, pp.181-195) relates to the use of the waqf information system application (SIWAK) as an application for data collection on waqf land and its problems at the Office of Religious Affairs (KUA) in Sungai Raya, West Kalimantan. According to the research mentioned above, there has been very limited research into the factors that influence people's behavior to contribute in cash waqf, particularly in West Kalimantan.

Therefore, this research is very important as a basis for Nazir, the Indonesian Waqf Board (BWI), and the government to increase the contribution of cash waqf in West Kalimantan. Ultimately, will be able to increase the West Kalimantan Waqf Index among other provinces.

Method

This research is in the form of field survey while the quantitative approached is deployed. Furthermore, data collection was carried out, in this case there are 383 respondents (only citizens in West Kalimantan) and questionnaires are distributed through google forms by developing likert scale (1-strongly Disagree and 5-strongly agree) from various types of respondents such as academicians, government officers, entrepreneurs, and others. Then, data analysis is conducted quantitatively with the Structural Equation Modeling (SEM) approach, which is one of the statistical analysis techniques used to build and test statistical models in the form of causal models (Prastuti, 2011, p.14). SEM analysis combined regression; factor and path analysis so that it simultaneously calculates the relationship that occurs between latent variables, measures the loading value of the latent variable indicators, and calculates the path model of these latent variables. SEM is also a multivariate analysis technique developed to cover the limitations of previous analytical models that have been widely used in statistical research. The models in question include regression analysis, path analysis, and confirmatory factor analysis.(Hox and Bechger, 1998, pp.354-373)

Research measurement

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where:

β_0 - Constant

Y- Dependent Variable (Cash Waqf Giving Behaviour)

X1= Independent Variable (Knowledge)

X2= Independent Variable (Islamic Religiosity)

X3= Independent Variable (Self Efficacy)

X4= Mediating Variable (Green Subjective Norms)

$\beta_1 - \beta_4$ = Regression coefficient for each exogenous

Table 1.
Profile of the Respondents

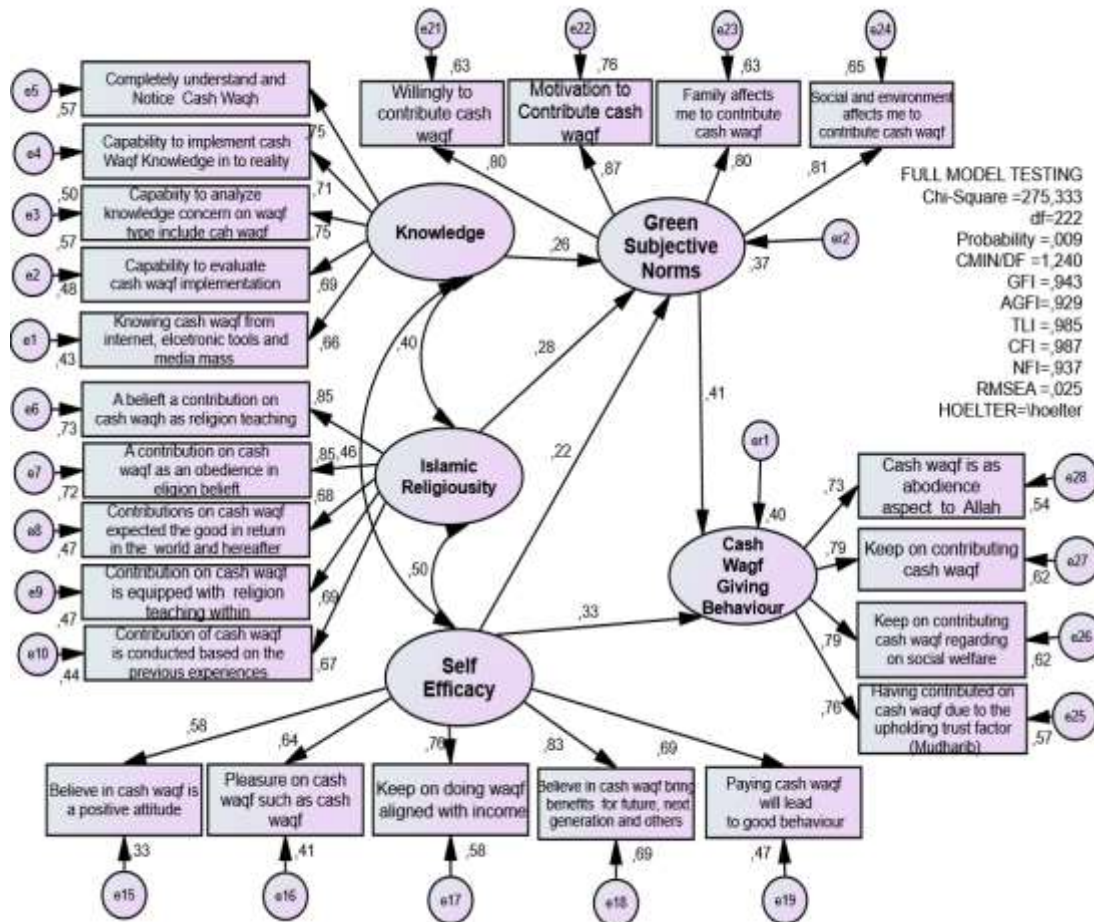
Demography	Frequency	Percentage %
Gender		
Male	187	48,82%
Female	196	51,17%
Age		
18 - <23	73	19,06%
23 - <29	151	39,42%
29 - <45	97	25,32%
>45	62	16,18%
Formal Education		
Elementary	11	3,40%
Junior High	5	1,60%
Senior High	110	34,20%
Diploma	16	5%

Bachelor	154	47,80%
Master	21	6,50%
Phd	5	1,60%
Occupation		
Lecturer	22	5,74%
Teacher	42	10,96%
Docter	35	9,13%
Employment	96	25,06%
Freelancer	63	16,44%
Entrepreneur	87	22,71%
Others	42	10,96%
Religion		
Islam	379	98,95%
Budha	0	0
Kristen	4	1,04%
Hindu	0	0
Wages		
Less than Rp 1 Juta	100	26,10%
Between Rp 1 Juta - Rp 2 Juta	77	20,10%
Between Rp 2 Juta - Rp 4 Juta	131	34,20%
Above Rp 4 Juta	75	19,58%
Origins/Regency		
Kota Pontianak	112	29,24%
Kab. Mempawah	32	8,35%
Kab. Kubu Raya	50	13,05%
Kab. Ketapang	18	4,69%
Kota Singkawang	13	3,39%
Kab. Bengkayang	6	1,56%
Kab. Sambas	29	7,57%
Kab. Landak	17	4,43%
Kab. Melawi	36	9,39%
Kab. Sintang	13	3,39%
Kab. Kapuas Hulu	22	5,74%
Kab. Sanggau	19	4,96%
Kab. Sekadau	6	1,56%
Kab. Kayong Utara	10	2,61%

Evaluation of Full Model Testing

figure 1 illustrated that the simultaneously path analysis of current study. The Knowledge was designed to have indirect impact on cash waqf giving behaviour through mediating variables, which was Green Subjective Norms . Secondly, Islamic Religiosity, it was also designed to have relationship on Cash Waqf Giving Behaviour through the Green Subjective Norms. Meanwhile, the Self Efficacy proposed the indirect impact on Cash Waqf Giving Behaviour through Green Subejective Norms, also direct relationship with cash waqf giving behavior.

Figure 1
Full and Estimation Model Testing



Source: Output of SEM with AMOS

Confirmatory factor analysis (CFA) is highlighted in the full model testing. Knowledge is represented with five indicators. All indicators showed the high reliability whereby understanding or notice cash waqf and capability to analyze knowledge concern on cash waqf represented the highest loading factors (0.75 and 0.75) respectively. Secondly, the Islamic Religiosity, reflected with five indicators. Deploying related contribution on cash waqf as religion teaching and as obedience in religion belief showed the highest loading factors (0.85 and 0.85), meanwhile the remained loading factors in Islamic Religiosity are above 0.65 respectively. Thirdly, self efficacy, analyzed with five indicators, whereby most respondents believe that cash waqf brought benefit for future which was marked with the highest loading factor (0.83), while the lowest one is 0.58 (believe in cash waqf is a positive attitude). However, the result is still above the threshold which is 0.50. As for Green Subjective norms, the result of all four indicators is above 0.80, placing it with the highest indicator variable value among other variables. Ultimately, the cash waqf giving behaviour is reflected with four items, depicting good reliability since all loading factors are above 0.70 respectively.

Evaluation of Measurement Model

A good of a model is measured with three categories, the absolute, incremental and parsimony.

Table 2 below illustrated the Goodnes of Fit Indexes. The Minimum Sample Discrepancy Function/With Degree of Freedom as suggested <2 (Bryne, 1998); <5

(Wheaton,1997), current research it CMIN/DF 1.240. Root Mean Square Error Approximation, 0.025, GFI (0.943), Chi-squared (X^2) (275.333), Probability (0.000). From the Incremental Fit Measures (IFM); AGFI (0.929), TLI (0.985), NFI (0.937) and CFI (0.987). Last measurement model is Parsimony Fit Measures (PFM) whereby PNFI (0.937), PGFI (0.758) and Helter (358). details are described in following table below:

Table 2
Evaluation of Measurement Model (Absolute, Incremental and Parsimony)

Absolute of Fit Measures (AFM)	Rule of Thumb	Output AMOS	F/M
<ul style="list-style-type: none"> ● CMIN/DF (The Minimum Sample Discrepancy Function/ With Degree of Freedom 	<2 (Bryne, 1998); <5 (Wheaton, 1977)	1.240	Fit
<ul style="list-style-type: none"> ● RMSEA (Root Mean Square Error Approximation) 	<0,08 (Browne and Curdeck, 1993)	0.025	Fit
<ul style="list-style-type: none"> ● GFI (Goodness of Fit Index) 	>0,90	0.943	Fit
<ul style="list-style-type: none"> ● Chi Squared (X^2) 	Expected Low	275,333	
<ul style="list-style-type: none"> ● P (Probability) 		0,000	
Incremental fit Measures (IFM)			
<ul style="list-style-type: none"> ● AGFI (Adjusted Goodnes of Fit Index) 	>0,90 (Hair,1995 and Hulland,1996)	0,929	Fit
<ul style="list-style-type: none"> ● TLI (Tucker Leweis Index) 	>0,95 (Hair et al, 1995)	0.985	Fit
<ul style="list-style-type: none"> ● NFI 	>0,90 (Bentlet & Bonett, 1980)	0.937	Fit
<ul style="list-style-type: none"> ● CFI (Comparative Fit Index) 	>0,95 (Bentler, 1990)	0.987	Fit
Parsimony Fit Measures (PFM)			
<ul style="list-style-type: none"> ● PNFI (Parsimonious Normal Fit Index) 	The higher is better	0.937	Fit
<ul style="list-style-type: none"> ● PGFI (Parsimonious Godness of Fit Index) 	The higher is better	0.758	Fit
<ul style="list-style-type: none"> ● Helter 	>200	358	Fit

Source: Output of SEM with AMOS

Table 2 highlighted statistical output on variable and indicators of Confirmatory Factor Analysis, they are Average Variance Extracted (AVE) and Contract Reliability (CR) where it can be seen that all the measurements are met the line criteria as suggested in theory and also the values of all are almost similar. For more details see the following table (table 3)

Table 3
Measurement Scales, Confirmatory Factor Analysis, Average Variance Extracted (AVE), Alpha and Contract Reliability (CR)

Variable	Constructs and Measurement Items	Standar dized Loading	AVE	Alpha	CR
Knowledge	<ul style="list-style-type: none"> ● Completely understand and notice cash waqf 	0.76			

	<ul style="list-style-type: none"> ● Capability to implement cash waqf knowledge in to reality ● Capablity to analyze knowledge concern on waqf type include cash waqf ● Capability to evaluate cash waqf implementation ● Knowing cah waqf from internet, electronic tools and media mass 	0.71 0.75 0.69 0.66	0.53	0.745	0.83
Islamic Religiosity	<ul style="list-style-type: none"> ● A belief a contribution on cash waqf as religion teaching ● A contribution on cash waqf as an obedience in religion belief ● Contribution on cash waqf expected the good in return in the world and hereafter ● Contribution on cah waqf is equipped with religion teaching within ● Contribution of cash waqf is conducted based on the previous experiences 	0.85 0.85 0.68 0.69 0.67	0.53	0.830	0.83
Self Efficacy	<ul style="list-style-type: none"> ● Believe in cash waqf is a positive attitude ● Pleasure on waqf such as cash waqf ● Keep on doing waqf aligned with income ● Believe in cash waqf bring benefits for future, next generation and others ● Paying cash waqf will lead to good behaviour 	0.58 0.64 0.76 0.83 0.69	0.50	0.759	0.83
Green Subjective Norms	<ul style="list-style-type: none"> ● Willingly to contribute cash waqf ● Motivation to contribute cash waqf ● Family affected to contribute on cash waqf ● Social and environment affected to contribute on 	0.80 0.87 0.80 0.81	0.50	0.750	0.80

	cash waqf				
Cash Waqf Giving Behaviour	● Cash waqf is as obedience aspect to Allah	0.73	0.50	0.774	0.80
	● Keep on contribution cash waqf	0.79			
	● Keep on contributing cash waqf regarding on social welfare	0.79			
	● Having contributed on cash waqf due to the upholding trust factor (mudharib)	0.76			

Source: Data Analyzed

Hypotheses Testing, Regression Weights and Discussion

In this study, there are five main hypotheses which are attempted to be developed.

The explanation is as follows:

Discussion of Hypothesis 1

H_1 : The influence of knowledge on cash waqf giving behavior is moderated by green subjective norms

Hypotheses	Estimate	S.E	C.R	P	Label	H
Green Subjective Norms <- Knowledge	.312	.074	4.187	***	Par_23	Accepted

Knowledge is the result of human knowing, this occurs after someone senses a certain object through the five human senses, namely the senses of sight, hearing, smell, taste and touch. Most of human knowledge is obtained through the eyes and ears (Notoatmodjo, 2007). Therefore, consumers will be influenced in purchasing decisions when they have more knowledge, they will be better at making decisions (Sumarwan, 2004) or accepting of any services (Pikkarainen, Karjaluto, and Pahnla S, 2004). They will be more efficient and more precise in processing information and able to recall information better.

Pertaining to cash waqf, when people have basic knowledge and information, it will increase their willingness to participate. On the other hand, a lack of knowledge about waqf will lead to a lack of awareness in contributing.(Faiz, 2014)

The result of above table indicates that knowledge towards cash waqf giving behavior moderated by green subjective norms is statically having positive relationship ($\beta = .312$, C.R =4.187) which means the null hypothesis is rejected. Having knowledge means having information and data, the higher someone has knowledge related to cash waqf (*completely understand and notice cash waqf, capability to implement cash waqf knowledge in to reality, capablity to analyze knowledge concern on waqf type include cash waqf, capability to evaluate cash waqf implementation, knowing cah waqf from internet, electronic tools and media mass*), it is most likely to contribute on cash waqf (green subjective norms; *willingness and motivation to contribute waqf*).

Discussion of Hypothesis 2

H_2 : The influence of Islamic religiosity on cash waqf giving behavior is moderated by green subjected norms

Hyphotheses	Estimate	S.E	C.R	P	Label	H
Green Subjective Norms <- Islamic Religiosity	,297	,066	4,499	***	Par_20	Accepted

Religiosity refers to the originality word “religio” which means binding. Where it binds its followers to carry out obligations ordered by their God, to conduct good act between fellow humans and the natural surroundings (Santosa, and Sinasri, 2015). Religiosity consists of faith and piety. Faith must be completed with three requirements; 1) Justified in heart, 2) Spoken verbally, and 3) performed in behaviour (Hamka, 2001). Meanwhile, piety means carry out all His commands and stay away from His prohibitions (Ilyas, 2001). The level of religiosity of a person can be interpreted as a devotion in religion, one of them is how caring for others is manifested in the spirit of Islamic social charity (Zakah, Sadaqah and Waqf). (Hafidhuddin; 2002)

Based on the above table, it is noted that religiosity has positive relationship towards cash waqf giving behaviour mediated by green subjective norms with ($\beta = .297$, C.R = 4.499). Therefore, the hypothesis is *accepted* in this case. This is consistent with previous studies such as (Osman, A.F., Mohammed, and Amin, 2014; Isma, Omar, and Fadzil, 2015, pp.33-48; Rizal, and Amin, 2017, pp.669-685; Witjaksono, 2018, pp.119-128; Jazil, Rofifah, and Nursyamsiah, 2019, pp.162-190), where religious variable has a significant effect on cash waqf.

With the background of the Indonesian who are predominantly Muslim, the level of one's religiosity will be one of the considerations for donors to prioritize a platform run on a religion-based. Religion *helps* develop avenues for helping others and religious people usually engage in social type of activities such zakah, Infaq, Sadaqah and Waqf as directed by Islamic teaching. It is noted that, the higher the Muslim donor's belief in Allah *Subhanallahtaala*, the higher the motivation to participate in cash waqf giving behavior as they believe the reward and blessing of Allah will be given back to those who conduct the righteous deeds.

Discussion of Hypothesis 3

H_3 : The influence of self efficacy on cash waqf giving behavior is moderated by green subjective norms

Hyphotheses	Estimate	S.E	C.R	P	Label	H
Green Subjective Norms <- Self Efficacy	,245	,071	3,443	***	Par_22	Accepted

Subjective norm was developed by Ajzen and Fishbein (1980) which is a person's belief in what he does, influenced by either internally and externally. This social influence is carried out by someone with fully confidence (Kandampully, 2012). Subjective Norms is a part of TPB (Theory Planned Behavior), so this theory is renowned in social psychology which is widely used to examine the intention of a person's behavior. The indicators of subjective norms are divided into two things, namely normative Belief (recommendations, opinions, expectations and perceptions from others to take actions such as from family, partners, colleagues, and trusted experts), and motivation to comply which is a motivating from someone to fulfill the others' expectations. (Nguyen, 2011; Mazocchi, 2008; Amie, et al, 2019)

While, self efficacy is one of the measurements of perceived behavioral control (Nugroho, Hidayat, and Kusuma, 2017, pp.35-47) which reflects the ease or difficulty to perform in certain behaviors (Ajzen, 2002, pp.1-6). This concept is constructed by Bandura, who defines it as a person's belief about his ability to perform a certain behavior (Bandura, 1994, pp.1-65). Therefore, the concept of

TPB (Theory Planned Behavior) and self-efficacy are similar concepts in giving the intention to the ability to perform a certain behavior, in this case giving charity to donate in cash waqf.

Self-efficacy also affects how people behave, think, feel something, and motivated to behave. Previous studies have stated that self-efficacy is better in actual behavior predictor or a stronger relationship between self-efficacy and behavior (White, Terry, and Hogg, 1994, pp.2164-2192; Beiginia, et al, 2011,pp.27-15; Hall, Chai, and Albrecht, 2016,pp.245-253).Hence, people who have high self-efficacy towards cash waqf, probably have a high tendency to contribute on cash waqf, and vice versa.

As shown in the table above, self efficacy influences cash waqf giving behavior through green subjective norms ($\beta = .245$, C.R= 3.443) and null hypothesis is rejected. The study is supported by previous research (Otman,et al, 2017,pp.1117-1127; (Nugroho, Hidayat, and Kusuma, 2017,pp.35-47; Wulandari, 2017), where self efficacy was one of significant factors which relate to zakat, Islamic banking system, and cash waqf compliance behavioral intention respectively.

Discussion of Hypothesis 4

H_4 : The influence of self efficacy on cash waqf giving behavior

Hyphotheses	Estimate	S.E	C.R	P	Label	H
Cash Waqf Giving Behaviour <- Self Efficacy	,372	,072	5,141	***	Par_21	Accepted

Based on table depicted above, self efficacy influences cash waqf giving behavior ($\beta = .372$, C.R= 5.141) and rejecting the null hypothesis. Comparing Coefisien Regression (CR) the relationship between self efficacy towards cash giving behavior mediated by green subjective norms, this CR is higher than that of Hypothesis 3 (CR=5.141 > 3.443). Self efficacy, constructed by deploying with five indicators, whereby most respondents believe that cash waqf brought benefit for future (LF=0.83). Therefore, the cash waqf giving behavior will take place when the donors believe cash waqf is as obedience aspect to Allah, keep on contributing cash waqf regarding on social welfare and having contributed on cash waqf due to the upholding trust factor (*mutawalli*).

Discussion of Hypothesis 5

H_5 : The influence of green subjective norms on cash waqf giving behavior

Hyphotheses	Estimate	S.E	C.R	P	Label	H
Cash Waqf Giving Behaviour <- Green Subjective Norms	,423	,065	6,455	***	Par_19	Accepted

The following tabel above explained that the proposed hypthesis is accepted. Whereby, the highest coefficient regression is the relationship between green subjective norms and cash waqf giving behaviour. The green subjective norms which mirroring by the willingnes to contribute on cash waqf, motivation to contribute cash waqf, family, social and environment affected to contribute on cash waqf showed a strong logical connection to the cash waqf giving behaviour. This result implies that the perception of people sorrounding play an important role in influencing to the potential donor to contribute on cash waqf. The coefficient regression of this relationship becomes the highest among the whole proposed hypotheses ($\beta = .065$, C.R= 6.455). the finding is corresponded such as (Ratnasari, and Arifin, 2017,pp.641-644; Nuraini, Takidah, and Fauzi, 2018, pp.97-108; Hasbullah, Khairi, and Aziz, 2016,pp.39-48; Osman, and Muhammed, 2017,pp.39-63; Pitchay, Meera, and Saleem, 2015,pp.63-98).

Conclusion

This study examines the influence of knowledge, Islamic religiosity, self efficacy moderated by green subjective norms towards cash waqf giving behavior in West Kalimantan, Indonesia. It is found that the entire antecedents are significantly influential in explaining cash waqf giving behavior extended the application of the theory of planned behavior. In other words, the philanthropists have high readiness and motivation in giving cash waqf. It is highly recommend that the horizon of developing cash waqf requires enormous contributions from all. Aligned with the explanatory factors of theory planned behavior, the social psychological approached must take place in the activities of cash waqf fundraising. So that, the cash waqf collection is expectedly maximized.

For sure, this study has shortcomings. The data collected in terms of location is only in West Kalimantan, so the findings cannot be generalized to the remained places in Indonesia. Thus, it is openly for further to conduct research with a wider area. In addition, other factors which have not been observed such as government support, trustworthiness could give a new viewpoint pertaining to cash waqf behavior. Lastly, further research probably employ other sophisticated stastical methods to examine the hypotheses based on the theoretical framework such as Analytical Network Process (ANP), Analytic Hierarchy Process (AHP) or Interpretive Structural Modelling (ISM) Method.

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