

## Factors Predicting Intention to Give Waqf in Agriculture Sector

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### Abstract

**Purpose** - this study is to analyze the Muslim community's intention to provide waqf for the agricultural sector using Islamic religiosity variable, variables in the theory of planned behavior and variable of waqf knowledge.

**Design / Methodology / Approach** - this study is survey method with quantitative approach and Partial Least Square-Structural Equation Modeling (PLS-SEM) as analysis tool. This study processes data from the questionnaires distributed to 574 respondents living in various provinces as samples.

**Findings** - the study show that all exogenous variables have a positive effect on endogenous variables, except for Islamic religiosity. Apart from that, the attitude variable is able to mediate the positive influence of the level of Islamic religiosity on intentions to give waqf in the agricultural sector.

**Keywords:** Agriculture, Islamic religiosity, theory of planned behavior, waqf knowledge, productive waqf

## 1. INTRODUCTION

The history of Islamic civilization records that waqf has a very important role in people's lives (Juliana et al., 2022). Waqf has been able to become a source of funding for various activities to meet the important needs of society in religious, economic, social, and cultural matters and others (Selasi, 2021). Waqf is also a solution to various problems that arise in society (Ascarya et al., 2022).

As a country with the largest Muslim population in the world, Indonesia has enormous potential for developing waqf (Juliana et al., 2024; Adirestuty et al., 2021). According to the Indonesian Waqf Board (BWI), the potential for waqf assets in Indonesia reaches IDR 2,000 trillion per year with a total area of waqf land reaching 420 thousand hectares (Astuti et al., 2021). Besides that, Lubis (2020) stated that the potential for waqf in the form of money could reach IDR 180 trillion per year.

However, this potential cannot be utilized optimally. The existing waqf program is still concentrated on waqf for religious facilities (Juliana et al., 2024). Referring to Badan Wakaf Indonesia (2021) that 72% of waqf land is used for mosques and prayer rooms, 15% for schools, 4% for cemeteries, and 9% for other social purposes.

The current condition of waqf management, especially in Indonesia, has not developed optimally because waqf practices in Islamic historical civilization can be optimized productively (Juliana et al., 2024). Some of these include the Uthman well waqf which developed into a date palm plantation and star hotel, waqf for infrastructure (Abdullah, 2018), waqf for health (Sukmana et al., 2021; Ahmed et al., 2015; Baqutayan, 2018), waqf for agriculture (Luik et al., 2021) and other waqf programs that developed during the Umayyad, Abasiyyah and Ottoman dynasties. In the modern era, Malaysia (Mikail et al., 2017), Türkiye (Saad et al., 2017), Pakistan (Usman & Rahman, 2021), Singapore (Abdullah & Saiti, 2016), and others, have succeeded in developing waqf for hotels, markets, banks, health, offices and various other socio-economic programs.

One form of productive waqf that has an important role is agricultural waqf (Juliana et al., 2023b). The nature of waqf, whose assets cannot be reduced and must be sustainable, can protect agricultural land from potential conversion (Alam et al., 2024). Thus, it is hoped that waqf for this sector can be a solution to the problem of agricultural land in Indonesia which continues to decrease. In 2018, rice fields (irrigated and non-irrigated) in Indonesia decreased by 1 million hectares, fields/gardens by 7 thousand hectares, and temporary uncultivated land by 1.3 million hectares (Kementerian Pertanian, 2021). Thus, the total decline reached 3 million hectares. Meanwhile, in 2019 the total area of agricultural land increased by 5.69% (Ministry of Agriculture, 2021). However, it is still lower, when compared to the area of agricultural land in 2017.

Therefore, this agricultural waqf program is a form of productive waqf that has high urgency (Juliana et al., 2023b). This agricultural waqf program is widely encouraged in the 2019-2024 Indonesian Sharia Economic Masterplan, National Committee for Sharia Economics and Finance (Komite Nasional Keuangan Syariah, 2018). Apart from that, the waqf program in this sector is also directly related to one of the SDGs points, namely zero hunger. So, it is important to study this agricultural waqf program further, especially the intentions of the Indonesian Muslim community towards the agricultural waqf program.

The theory regarding intentions that is often used is The Theory of Planned Behavior (TPB) which was developed by Ajzen (1991). This theory is a development of the previous theory, namely The Theory of Reasoned Action (TRA), which was developed by the same researcher, namely Ajzen, in 1980. Ajzen (1991) explained that the most prominent factors influencing a

person's intentions, namely attitudes, subjective norms, and perceived behavioral control. In relation to waqf research, this theory often receives modifications, such as the addition of a religiosity variable (Al-Harethi, 2019; Juliana et al., 2023a; Mokthar, 2018; and Kasri & Chaerunnisa, 2022) and the level of waqf knowledge (Laila et al., 2022; Mokthar, 2016; and Ismail & Maryanti, 2022).

There are several previous studies that discuss waqf intentions. Some previous research regarding waqf intentions are conducted by Thaker et al. (2016), Laila et al. (2022), Razak et al. (2019), Ismail & Maryanti (2022), and Wulandari et al. (2022). These studies discuss waqf intentions in general (Nuryitmawan, 2022), intentions to donate cash (Razak et al., 2019; Juliana et al., 2023a), intentions of certain generations/communities to donate waqf (Thaker et al., 2016; Laila et al., 2022), and intentions waqf using a certain platform (Musahidah & Sobari, 2021). Meanwhile, research discussing waqf intentions in certain sectors, especially agriculture is still very limited.

Thus, this research will focus on analyzing the intentions of Muslim communities towards agricultural waqf as a solution to the research gap in the field of agricultural waqf. This research will analyze the intentions of the Muslim community in providing waqf for the agricultural sector. The population of this research is the Indonesian Muslim community who have never provided waqf in the agricultural sector. It is hoped that this research can be a reference for stakeholders in studying the intentions of Muslim communities in providing waqf in the agricultural sector, as well as contributing to efforts to mainstream waqf in Indonesia.

## 2. LITERATURE REVIEW

### 2.1 Waqf and Agriculture Sector

The word "waqf" comes from Arabic, namely *waqafa-yaqifu-waqfan*, which means to hold back or stop. Qahaf (2004) defines that waqf is the act of holding property temporarily or forever, distributing the proceeds repeatedly for good, general or specific. At least, there are six elements that must be present in a waqf, namely wakif (the party giving the waqf), *mauquf alaih* (the beneficiary of the waqf), *mauquf bih* (the assets donated), *sighat* (consent), *nazir* (waqf manager) and the term of the waqf (Badan Wakaf Indonesia, 2019a; Fawwaz, et al, 2021, Kasdi, 2017).

There are several passages from the Qur'an and al-Hadith relating to waqf. Scholars say that there are several verses in the Qur'an that provide evidence regarding waqf, even though basically there are no verses in the Qur'an that state the word 'waqf' explicitly. Kasdi (2017) mentions verses related to waqf, one of which is QS Ali-Imran verse 92:

*"You will never reach (perfect) virtue until you spend some of the wealth you love. And whatever you earn, Allah knows it."*

In Islamic history, there are two opinions regarding who was the first to give waqf. The first opinion says that waqf was first implemented by the Prophet Muhammad. where the Prophet donated a plot of land to build the Quba Mosque (Qahaf, 2000). He also donated seven date palm plantations in Medina (Qahaf, 2000). This opinion comes from Ansar (Mujani et al., 2018). Then, the second opinion says that waqf was first implemented by Umar bin Khattab, where he donated the land of Khaibar (Kasdi, 2017). This second opinion comes from the Muhajirin (Mujani et al., 2018).

Apart from the khilafiyah, waqf in the early days of Islam has become a lifestyle for Muslims. History states that none of the Prophet's companions were rich, unless they had waqf.

Some examples of waqfs from companions during the time of Rasulullah and Khulafaurrasyidin were Uthman bin Affan's waqf (Badan Wakaf Indonesia, 2019b), Abu Thalhah's garden waqf (Qahaf, 2004), Khaibar Umar bin Khatthab's land waqf (Kasdi, 2017), Khalid bin Walid's waqf in the form of weapons of warfare (Hidayat & Daipon, 2018); Zubair bin Awwam's land waqf for his family (Nissa, 2017); Anas bin Malik's land waqf (Nissa, 2017), and others.

During the Ottoman era, waqf continued to develop. The administration of waqf is increasingly well managed (Iskandar, 2022). Waqf programs in the form of hospitals, public kitchens, dormitories for students and charity to the community are increasingly common in society (Peri, 1992). In fact, meeting public goods needs, paving roads, building bridges, digging wells and regulating water supplies for cities is supported by waqf funds (Peri, 1992). Waqf was an important instrument during the Ottoman era. Therefore, it is not surprising that Ottoman Turkey is called the prototype of a state built by waqf.

As community life develops, waqf management becomes increasingly innovative. Various waqf program innovations have emerged, as an effort to optimize the benefits of waqf in society. Some of these include cash waqf programs, productive waqf, cash waqf linked sukuk (CWLS), benefit waqf, professional waqf and stock waqf.

Currently, according to Shohibudin (2019) there are four structural problems facing the agricultural sector, namely limited agricultural land, land allocation politics that are not in favor of farmers, transfer of agricultural commodities from food to non-food and conversion of agricultural land. These problems have become old problems that have not been resolved.

Waqf can be an alternative solution to problems in the agricultural sector. There are several studies regarding innovative waqf models to overcome agricultural problems. Shohibudin (2019) created seven models of agrarian waqf (counter-fragmentation model, consolidation, main donation, crowd funding, integration with land reform by leverage, village waqf land, and integration with government land reform), Majid (2021) designed a salam- muzaraah linked waqf, Azganin et al. (2021) developed the waqf crowdfunding model (WCM), and Dandy et al. (2018) created a waqf model for food security and rice price stabilization in Indonesia.

## 2.2 Intention to Give Waqf and the Theory of Planned Behavior

In the theory developed by Ajzen (1991) namely the theory of planned behavior, behavior can be influenced directly by intentions. This theory reveals that a person's intentions will determine a person's behavior in acting, so that intention is a person's motivation to act. The higher a person's intention, the higher the person's behavior to do it. Thus, in simple terms, behavior can be interpreted as a transition from an intention or a will that is realized into an action. Furthermore, Ajzen revealed that there are factors that influence a person's intentions, namely attitude, subjective norms and perceived behavioral control. These three variables can positively influence a person's intention to do something.

Analysis regarding the intentions of the Muslim community in giving waqf is very important because these intentions can encourage a person's actions to give waqf. Thus, one way to develop waqf management in Indonesia is to increase the intention of the Indonesian Muslim community to give waqf.

There are several studies regarding waqf intentions such as: Juliana et al. (2023a) who researched people's intentions in donating cash during the Covid-19 Pandemic; Wulandari et al. (2022) researching people's intentions in purchasing CWLS; Laila et al. (2022) researched the intentions of MSME owners in Malaysia and Indonesia in waqf; Razak et al. (2021) researching the intentions of Malaysian people in giving cash waqf during the Covid-19 Pandemic.

By using the theory of planned behavior as a grand theory, the following are the hypotheses proposed in this research:

- H1: Attitude has a positive and significant influence on waqf intentions in the agricultural sector in Indonesia.
- H2: Subjective norms have a positive and significant influence on waqf intentions in the agricultural sector in Indonesia.
- H3: Perceived behavioral control has a positive and significant influence on waqf intentions in the agricultural sector in Indonesia.

### **2.3 Religiosity, Attitude, and Intention to Give Waqf**

A collection of norms, a belief in God, a system of beliefs and practices are some of the things used to describe religiosity (Kuo et al., 2014). In the Islamic concept, religiosity is closely related to faith. Faith is the main driver of a Muslim's behavior. Faith is a strong basis in influencing Muslim life (Mokthar, 2016). Thus, in the context of this research, religiosity is defined as a measure of the extent to which an individual adheres to and practices Islamic concepts and values in everyday life.

Muslims with a higher level of religiosity have a stronger intention to give waqf. Previous research shows that there is a positive relationship between religiosity and waqf intentions. Al-Harethi (2019) stated that religiosity has a significant effect on the waqf intentions of students at Kolej University Insaniah, Malaysia. Then, Juliana et al. (2023a) explained that religiosity has a positive and significant effect on the Muslim community's intention to donate cash during the pandemic. Several other studies also show almost the same results, some of them: Mokthar (2018); Mokthar (2016); Ismail & Maryanti (2022); and Huda et al. (2022).

Apart from that, Wulandari et al. (2022) and Kasri & Chaerunnisa (2022) state that the level of religiosity has a positive effect on attitudes, then attitude has a positive effect on waqf intentions (attitude is a mediator variable between the level of religiosity and waqf intentions). Therefore, based on theory and previous research regarding the relationship between the level of religiosity and waqf intentions in the agricultural sector, the hypothesis proposed is:

- H4: Islamic religiosity has a positive and significant influence on waqf intentions in the agricultural sector in Indonesia.
- H5: Islamic religiosity has a positive and significant influence on attitudes towards waqf in the agricultural sector in Indonesia.
- H6: Attitude mediates the influence of Islamic religiosity on waqf intentions in the agricultural sector in Indonesia.

### **2.4 Waqf Knowledge and Intention to Give Waqf**

Knowledge is a collection of different ideas, decisions, talents, relationships, perspectives and concepts (Alifiandy & Sukmana, 2020). Then, according to Mustika et al. (2019) knowledge is information and data that is equipped with skills, competencies, ideas, intuition, dedication and motivation.

Knowledge is an important part of human beings. Knowledge is the main factor that influences a person's intentions (Mokthar, 2016). Someone who has knowledge has various alternative choices in making decisions (Mokthar, 2016). With knowledge, one has freedom. Knowledgeable individuals will be more confident in making decisions and will not be influenced by other people (Clark & Goldsmith, 2006).

Then, in the context of this research, the knowledge in question is knowledge about waqf. Knowledge about waqf is very important in developing waqf in a region. A broad understanding of waqf will encourage someone to give waqf (Shukor et al., 2017). Therefore, knowledge about waqf is one of the important factors that influences someone to donate waqf.

Laila et al. (2022) revealed that the knowledge variable has a significant influence on the intentions of MSMEs in Malaysia and Indonesia to give waqf. Then, Mokthar (2016) stated that knowledge has a significant influence on the intention of Muslim employees of Universiti Sains Malaysia to donate cash. Apart from that, Ismail and Maryanti (2022) also revealed the same results, namely that knowledge had a significant effect on the intention of Muslim employees in Jakarta to give waqf. Therefore, based on theory and previous research regarding the relationship between the level of waqf knowledge and the intention to give waqf in the agricultural sector, the hypothesis proposed is:

H7: Knowledge of waqf has a positive and significant influence on intention to give waqf in the agricultural sector in Indonesia.

Apart from that, this research will try to use the income variable as a moderating variable to see the strength of the relationship between all independent variables and the dependent variable. Thus, the research framework of this study is as follows:

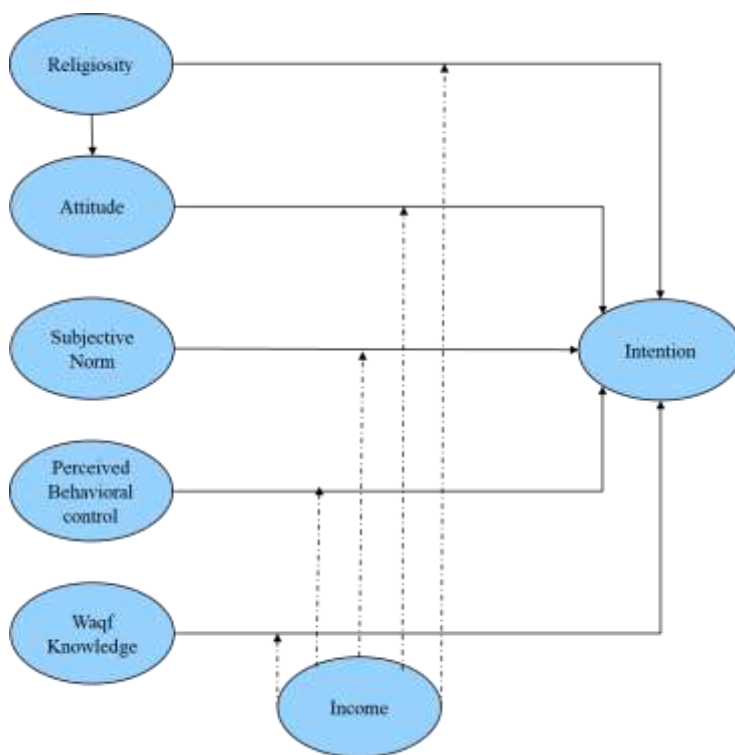


Figure 1.  
Research Framework

### 3. METHODOLOGY

This research uses a survey method with a quantitative approach. By using this approach, the behavior, opinions, or tendencies of a sample of the population are described quantitatively by the researcher (Creswell, 2018). As for, with causality approach, this research explains the cause-and-effect relationship between research variables. This research will test the influence of religiosity, attitude, subjective norm, perceived behavioral control, waqf knowledge on intention to give waqf.

The population of this research is Muslim communities in Indonesia who have or have never provided waqf in the agricultural sector. Meanwhile, the sample in this study is part of the total population of Muslim communities in Indonesia. Then, the sampling technique used was non-probability sampling, a type of purposive sampling, precisely using judgment sampling. Thus, researchers select samples subjectively that are tailored to the objectives or research problems being developed (Ferdinand, 2014).

The sample criteria in this research are as follows.

- a. Domiciled in Indonesia
- b. Muslim.
- c. Minimum age: 18 years old.

In total, 580 questionnaires were distributed to respondents. After analyzing the questionnaires received from respondents, only 574 questionnaires were accepted, and 45 questionnaires were rejected. All questionnaires were distributed by email, WhatsApp, Facebook and collected by google form.

This research uses PLS-SEM to analyze data. PLS-SEM is a powerful analysis method because it is not based on many assumptions. In addition to that, PLS-SEM as analysis tool, is developed for explanatory research which has no strong theory (Ghozali, 2014). In SEM-PLS, the data does not have to be normally distributed and the sample used does not have to be large.

This technique is also intended to explain existence whether or not there is a relationship between latent variables, and the indicators used can also be determined reflexive or formative (Ghozali, 2014). So, PLS-SEM is highly suitable to be used in estimating the relationship between religiosity, attitude, subjective norm, perceived behavioral control, waqf knowledge, and intention to give waqf. For running PLS-SEM, this study uses SmartPLS 3.2.7 software developed by Ringle et al. (2015).

### 4. RESULTS AND DISCUSSION

This part provides the descriptive analysis of the respondents, outer and inner model evaluation, hypotheses testing and discussion. The following table shows the description of the respondents of this study:

Table 1. Description of Respondents

Aspect	Description	Total	%
Gender	Woman	318	55.40
	Man	256	44.60
Education Level	Elementary School/Equivalent	0	0
	Middle School/Equivalent	0	0
	High School/Equivalent	224	39.02
	D1/D/D3	22	3.83
	S1/D4	173	30.14
	S2	86	14.98

	S3	69	12.02
Occupation	Student	244	42.51
	Housewife	18	3.14
	Civil servant	110	19,16
	Private employee	84	14.63
	Professional (doctor, lawyer, notary, etc.)	18	3.14
	Employee in state-owned company	5	0.87
	Lecturer	12	2.09
	Businessman	40	6.97
	Other	43	7.49
Territory	Java Island	526	91.64
	Sulawesi Island	10	1.74
	Kalimantan Island	10	1.74
	Sumatera Island	28	4.88
Income	< IDR 5,000,000	371	64.63
	IDR 5,100,000–IDR 10,000,000	130	22.65
	IDR 10,100,000–IDR 15,000,000	40	6.97
	IDR 15,100,000–IDR 20,000,000	16	2.79
	> IDR 20,000,000	17	2.96

Source: Data Proceed

The research results show that based on gender, the respondents in this study were dominated by women, namely 318 respondents, while the remaining 256 respondents were men. In terms of education, the minimum education level of respondents in this study is a high school graduate. This shows that the characteristics of the respondents in this study are literate because the respondents have completed primary and secondary education.

#### 4.1 Outer Model Evaluation

In evaluating the outer model, there are several tests carried out, namely, *convergent validity*, *discriminant validity*, *average variance extracted (AVE)* and *construct reliability*. To measure convergent validity, it can be seen in the results of the loading factor test. The indicator can be said to be valid if the loading factor value is greater than 0.70. However, Hair (2017) stated that for early-stage research a loading value of 0.5-0.6 was considered good enough. As for testing discriminant validity, you can look at the values *fornell-larcker criterion*. Meanwhile, *construct reliability* can be seen through the results *composite reliability* and Cronbach's alpha.

Table 2. *Convergent Validity*

Variable	LF	FLC	AVE
<b>Religiosity</b>		0.767	0.589
My level of confidence is that the assets spent as waqf in the agricultural sector will be multiplied and rewarded by Allah SWT.	0.77		
My intensity is in searching for information regarding <i>fiqh muamalat</i> (Islamic law in economic activities) through online and offline media.	0.724		
My level of devotion when carrying out worship to Allah SWT.	0.72		
My intensity in participating in waqf studies.	0.829		
The amount of wealth that I regularly set aside to help other people.	0.789		



<b>Attitude</b>		0.883	0.779
My perception regarding waqf in the agricultural sector	0.842		
My level of satisfaction with the existence of the waqf program in the agricultural sector.	0.91		
My support for various waqf program campaigns in the agricultural sector.	0.894		
<b>Subjective Norm</b>		0.802	0.642
It is possible for me to contribute to the agricultural sector if my family supports me	0.786		
My friend's support for the waqf program in the agricultural sector	0.879		
The intensity of the religious figures I follow in socializing waqf in various forums	0.77		
Intensity of social media campaigns in socializing the agricultural sector waqf program	0.796		
Government regulatory support for waqf programs in the agricultural sector	0.772		
<b>Perceived Behavior Control</b>		0.878	0.77
My financial ability to contribute to the agricultural sector	0.915		
My level of confidence is that donating waqf to the agricultural sector will bring benefits in this world and the hereafter.	0.838		
<b>Waqf Knowledge</b>		0.938	0.88
My level of understanding regarding the description of the form of the agricultural waqf program	0.932		
My level of understanding regarding waqf procedures from the legal aspect	0.936		
My level of understanding regarding waqf law in the agricultural sector is from a <i>fiqh</i> aspect	0.947		
<b>Waqf Intention</b>		0.926	0.858
My intention is to contribute to the agricultural sector in the future	0.916		
The level of my desire to try or choose to provide waqf in the agricultural sector, as a means of long-term good investment	0.938		
The magnitude of my encouragement in planning to give waqf to the agricultural sector	0.925		

Source: Data Proceed

LF: Loading Factors; FLC: Fornell-Larcker Criterion; AVE: Average Variance Extracted

Based on Table 2, the results of the outer model test can be concluded that the indicators in this study have adequate convergent validity because all indicators have a loading factor value of more than 0.5, so the indicators in this study are valid. So, it can be said that the set of indicators in this research represents latent variables and is the underlying latent variable in research.

The *fornell-larcker criterion* value for each construct has a very good discriminant validity value because the correlation value of the same construct is greater than the correlation between one construct and another construct as expressed by Garson (2016).

Garson (2016) explains that the AVE value must be above 0.50, which value reveals that at least the latent factor is able to explain each indicator by half of the variance. The test results show that in this study the AVE value has met the specified requirements, namely above 0.5. Thus, it can be concluded that there is no AVE problem for each construct.

The next test is *composite reliability* and *cronbach's alpha*. This test is carried out to measure internal consistency or measure the reliability of the measurement model and the value must be above 0.70. *Composite reliability* is another alternative test to *cronbach's alpha*, when the test results are compared, *composite reliability* is more accurate than *cronbach's alpha*.

Table 3. *Composite Reliability* and *Cronbach's Alpha*

	<b>Cronbach Alpha</b>	<b>Composite Reliability</b>
Religiosity	0.829	0.877
Attitude	0.857	0.913
Subjective norm	0.862	0.900
Perceived behavioral control	0.708	0.870
Waqf knowledge	0.932	0.957
Intention to give waqf	0.917	0.948

Source: Data Proceed

Based on Table 3, each latent variable in this study has a *cronbach's alpha* and *composite reliability* value of more than 0.6. Therefore, it can be concluded that all latent variables in this study are said to be reliable and the model built has a good level of reliability.

## 4.2 Inner Model Evaluation

After evaluating the outer model, the next step is to evaluate the structural model (inner model). Evaluation of the structural model was carried out using variance inflation factor (VIF), R-square, F-square, Q-square analysis. The following are the test results for inner model evaluation:

Table 4. Inner Model Evaluation Indicators

<b>Variables</b>	<b>F-square</b>	<b>VIF</b>	<b>R-Square</b>	<b>Q-Square</b>
Religiosity -> Intention to give waqf	0.006	3,177		
Religiosity -> Attitude	0.435	1,000		
Attitude -> Intention to give waqf	0.020	2,360		
Subjective norm -> Intention to give waqf	0.086	3,085		
Perceived behavioral control -> Intention to give waqf	0.261	2,539		
Waqf knowledge -> Intention to give waqf	0.012	2,930		
Income x Religiosity -> Intention to give waqf	0.002	3,792		
Income x Attitude -> Intention to give waqf	0.002	3,579		
Income x Subjective norm -> Intention to give waqf	0,000	2,340		
Income x Behavior control -> Intention to give waqf	0.016	4,050		
Income x Waqf knowledge -> Intention to give waqf	0.017	3,819		
Attitude			0.303	
Intention			0.727	0.810

Source: Data Proceed

Based on Table 4, *the variance inflation factor (VIF)* value in this study is less than 5. If the tolerance value is  $<0.20$  then multicollinearity is detected or if the VIF value is  $>5$  then multicollinearity can be suspected (Garson, 2016). So, this study is free from multicollinearity problems.

The  $F^2$  test was carried out to analyze the level of influence of latent variable predictors, whether weak, medium, or large at the structural level.  $F^2$  values of 0.02, 0.15 and 0.35 indicate that the latent variable predictor has a weak, medium or large influence at the structural level (Hair et al, 2019). Based on the test results in table 4, the effect size of the religiosity variable on intention to give waqf shows a very weak effect because the  $F^2$  value of this variable is far below 0.02. Apart from that, the effect size of the variable of religiosity, subjective norms, and attitudes moderated by income shows a very weak effect.

In terms of R-square analysis, this study has two  $R^2$ . The first  $R^2$  is 0.303, which indicates that the religiosity variable is able to explain a proportion of variance of 30.3% for the attitude variable while the rest is explained by other factors outside the research. Apart from that, the R-square value of 0.727 means that the intention to give waqf variable can be explained by all independent variables amounting to 72.7% while the rest is explained by other variables outside the research.

The  $Q^2$  test is carried out to analyze how well the observation values are produced by the model. A Q-Square value that exceeds zero (0) has a good predictive relevance value, whereas a Q-Square value that is less than zero indicates that the model does not have good predictive relevance. Heir et al (2019) revealed that Q-Square values between 0 and 0.25 indicate weak predictive relevance, between 0.25 and 0.50 indicate moderate predictive relevance and more than 0.50 indicate strong predictive relevance. The  $Q^2$  value in this research is 0.810 which indicates that this research has a strong predictive relevance value.

### 4.3 Hypothesis Testing

In this section, hypothesis testing in SEM-PLS can be seen from the *p-value*, if the *p-value* is smaller than 0.05 then the hypothesis is accepted and vice versa. The following is the output path coefficient to evaluate the proposed hypothesis:

Table 5. *Path Coefficient*

	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Religiosity -> Intention to give waqf	0.074	0.042	1,779	0.075
Religiosity -> Attitude	0.550	0.029	18,878	0,000
Religiosity -> Attitude -> Intention to give waqf	0.062	0.023	2,640	0.008
Attitude -> Intention to give waqf	0.112	0.041	2,705	0.007
Subjective norm -> Intention to give waqf	0.270	0.044	6,119	0,000
Perceived behavioral control -> Intention to give waqf	0.426	0.044	9,767	0,000
Waqf knowledge -> Intention to give waqf	0.098	0.044	2,203	0.028
Income x Religiosity -> Intention to give waqf	0.039	0.047	0.839	0.402
Income x Attitude -> Intention to give waqf	-0.040	0.043	0.947	0.344
Income x Subjective norm -> Intention to give waqf	-0.007	0.044	0.166	0.868
Income x Perceived behavioral control -> Intention to give waqf	0.113	0.044	2,546	0.011
Income x Waqf knowledge -> Intention to give waqf	-0.120	0.047	2,539	0.011

Source: Data Proceed

The results of data processing carried out using *Smart-PLS 3 software* in table 5 show that the relationship between the variable of Islamic religiosity and the variable intention to give waqf in the agricultural sector has a *p-value* of more than 0.05, which indicates that Islamic religiosity

has no positive effect towards waqf intentions in the agricultural sector. The results of this research are also supported by several previous studies. Some of them are research by Laila et al. (2022), Musahidah & Sobari (2021), Sakti et. al. (2016), Huda et al. (2022) and Kunju & Amin (2019).

This shows that religiosity does not necessarily increase a person's intention to give waqf. Several donators stated that humanitarian goals were their impetus for waqf, they hoped to contribute to the development of society (Laila et al., 2022). Thus, the benefits of the waqf market need to be expanded so that many Muslims are interested in participating. Apart from that, attention also needs to be paid to increasing awareness of religious communities regarding the importance of waqf.

The relationship between the variable of Islamic religiosity and the attitude variable has a *p-value* smaller than 0.05. It can be concluded that the level of Islamic religiosity has a positive effect on attitudes. The results of this test show that the higher a person's level of Islamic religiosity, the higher their attitude. The importance of social values in Islam can develop positive attitudes towards social products (Wulandari et al., 2022). So, if it is related to this research, the level of Islamic religiosity drives a person's attitude towards waqf in the agricultural sector.

The probability value between the variable of Islamic religiosity and intention to give waqf in the agricultural sector which is mediated by attitude is 0.008. This shows that attitude mediates the positive influence of the level of Islamic religiosity on waqf intentions in the agricultural sector. This indicates that the higher the Islamic religiosity, it will cause an increase in attitudes and ultimately lead to an increase in waqf intentions in the agricultural sector.

These results indicate that the attitude variable completely mediates the relationship between the Islamic religiosity and the intention to give waqf in the agricultural sector. This is based on the variable probability of the Islamic religiosity on attitudes, as well as the probability value of the Islamic religiosity on intentions to give waqf in the agricultural sector which shows no positive influence. Thus, the role of attitude variable is full moderator.

Furthermore, the relationship between the attitude variable and the waqf intention variable in the agricultural sector has a probability value or *p-value* of less than 0.05, which means that attitude has a positive effect on waqf intentions in the agricultural sector. The results of this research support the truth of the theory of planned behavior. Based on this theory, Ajzen (1991) explains that attitude is a person's positive or negative evaluation of something. So according to this theory, the higher a person's attitude value, the higher the intention to carry out a behavior. Thus, if related to this research, the higher a person's attitude, the higher his intention to give waqf to the agricultural sector. Then, the results of this research are also in line with several previous studies, such as Juliana et al. (2023b), Wulandari et al. (2022), Laila et al. (2022), Kasri & Chaerunnisa (2022), Alifiandy & Sukmana (2020), Ismail & Maryanti (2022), Sakti et al. (2016), and Huda et al. (2022). All of these studies state that attitude has a positive effect on waqf intentions.

The relationship between the subjective norm variable and the waqf intention variable in the agricultural sector has a probability value or *p-value* of 0.001. This concludes that subjective norms have a positive effect on waqf intentions in the agricultural sector. The results of this research support the truth of the theory of planned behavior. Based on this theory, Ajzen (1991) explains that subjective norms are the influence of the social environment or social pressure on individuals. So according to this theory, the higher a person's subjective norm, the higher the intention to carry out a behavior. Thus, if related to this research, the higher a person's subjective norms, the higher the intention to give waqf in the agricultural sector. Then, the results of this research are also in line with several previous studies. Some of them are Al-Harethi (2019), Azizi

et al. (2019), Yusoff et al. (2018), Pitchay et al. (2015), Hasbullah et al. (2016), Ismail & Maryanti (2022), Alifiandy & Sukmana (2020), Kasri & Chaerunnisa (2022), Wulandari et al. (2022) and Juliana et al. (2023a).

The next test is the relationship between perceived behavioral control and intentions to give waqf in the agricultural sector. Based on the results of hypothesis testing, the relationship between these variables has a *p-value* smaller than 0.05. The conclusion is that perceived behavioral control has a positive and significant effect on intentions to give waqf in the agricultural sector. This conclusion is in line with the theory of planned behavior which reveals that there is a positive relationship between these two variables. This is supported by research by Efendi et al. (2020) and Putra & Nurdin (2018) which states that there is a positive relationship between behavioral control and intention. From the results of this research, it can be concluded that when a Muslim has financial capabilities and personal confidence, the greater his intention to give waqf to the agricultural sector.

The relationship between the waqf knowledge variable and the waqf intention variable in the agricultural sector has a probability value of less than 0.05. This concludes that waqf knowledge has a positive effect on waqf intentions in the agricultural sector. The results of this test show that the higher a person's level of waqf knowledge, the higher their intention to give waqf in the agricultural sector. This is also in line with several previous studies. Some of the research by Laila et al. (2022), Kasri & Chaerunnisa (2022), Mokthar (2016), Alifiandy & Sukmana (2020), Ismail & Maryanti (2022), Musahidah & Sobari (2021), and Kunju & Amin (2019). Apart from that, the results of this research are also in line with the SWOT analysis of the Indonesian Sharia Economic Masterplan for the 2019-2024 period. The analysis states that knowledge about waqf will lead to increased waqf collection (Komite Nasional Keuangan Syariah, 2018).

This research uses the income variable as a moderating variable to find out whether income strengthens or weakens the relationship between the independent variable and the dependent variable. Based on the results of hypothesis testing, income does not moderate the variables of religiosity, attitudes and subjective norms on the intention variable in waqf in the agricultural sector. Meanwhile, the income variable moderates the behavior control variable and understanding of waqf towards intentions in waqf in the agricultural sector.

## 5. CONCLUSION

The Islamic religiosity does not have a positive effect on intention to give waqf in the agricultural sector. This means that religiosity does not necessarily increase a person's intention to donate to the agricultural sector. Previous research which is in line with this research also found that humanitarian factors were the driving force for some waqifs in waqf. Apart from that, the level of Islamic religiosity has a positive effect on people's attitudes towards giving waqf in the agricultural sector. This means that the higher a person's level of Islamic religiosity, the more positive a person's attitude towards agricultural waqf. Attitude fully mediates the influence of the Islamic religiosity on waqf intentions in the agricultural sector. This means that the higher the level of Islamic religiosity, it will cause an increase in attitudes and ultimately lead to an increase in intention to give waqf in the agricultural sector.

Attitudes, subjective norms, and behavioral control show a positive and significant influence on intentions to give waqf in the agricultural sector. The research results are in line with the truth of the theory of planned behavior. Apart from that, waqf knowledge has a positive effect on the intention to give waqf in the agricultural sector. This means that the higher a person's level of waqf knowledge, the higher their intention to donate to the agricultural sector. The results of

this research are in line with the SWOT analysis in the Indonesian Sharia Economy Masterplan for the 2019-2024 period, which states that knowledge about waqf will lead to an increase in waqf collections.

Theoretically, research on waqf intentions in the agricultural sector is still relatively small. In general, previous research on waqf and agriculture mostly discussed innovations in waqf models or schemes. Thus, it is hoped that this research can contribute to expanding the knowledge of waqf research in the agricultural sector, which is currently still very limited. Then, this research is also expected to provide an overview of the level of Islamic religiosity, attitudes, subjective norms, and level of waqf knowledge regarding waqf intentions in the agricultural sector.

Practically, this research is expected to become a reference for stakeholders in the implementation of waqf in the agricultural sector in Indonesia. Apart from that, for the public, this research is expected to increase public understanding of the concept of waqf.

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