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The COVID-19 pandemic and the intention of cash waqf: Approach to theory of reason action, level of religiosity and trust in institutions

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Abstract

This study aims to see the intention of cash waqf in the Muslim community in Bandung Raya during the Covid-19 Pandemic and to see how the influence of Theory of Reasoned Action (TRA), namely subjective attitudes and norms with an additional level of religiosity and trust in institutions. The method used in this study is a quantitative approach with a causal descriptive design. The analytical tool used is Partial Least Square-Structural Equation Modeling (PLS-SEM) with the SmartPLS v application. 3.2.9. The subject of this study is the Muslim community in Bandung Raya with a total sample of 210 respondents. The results showed that attitudes, subjective norms, levels of religiosity and trust in institutions were in the high category. There are four variables that have a significant positive effect on the intention of the Muslim community in Bandung Raya to donate money during the Covid-19 pandemic, namely attitudes, subjective norms, level of religiosity and trust in institutions. The results of this study also confirm that attitudes, subjective norms, religiosity and trust are very important in Encouraging the intention to donate during the Covid-19 pandemic.

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Introduction

The Covid-19 pandemic has spread to almost all countries and is expected to have a significant impact on world economic growth. The United States, Europe, China, and other superpowers are also under tremendous economic pressure, especially developing countries like Indonesia. According to the World Bank, the economic impact of the Covid-19 pandemic will halt the businesses of nearly 24 million people in East Asia and the Pacific (World Bank, 2020). Macro data shows that during this pandemic, the rupiah exchange rate weakened 0.42 percent to a level of Rp. 15,640 per US dollar in mid-April 2020 in line with market concerns about the increasing economic impact of the Covid-19 Pandemic (Alamsyah & Juliana, 2021). Ministry of National Development Planning (PPN)/Bappenas, noted that the purchasing power of the Indonesian people lost around Rp362 trillion due to the pressure of the Covid-19 pandemic (CNN Indonesia, 2020). So that the role of the community and government is needed to fix the problems that are already running so that they are separated from the various problems that are still being continuously experienced by the community (Juliana, Faathir, & Sulthan, 2019).

Under these conditions, Islamic teachings tend to have a unique perspective in understanding and overcoming the problems of life (Marlina, et al, 2019). One of them with Islamic philanthropy is cash waqf. Cash waqf is one of the muamalah activities that have spiritual, social, and economic dimensions (Said & Amiruddin, 2019), (Adirestuty et al., 2021). Cash waqf has a function for the development and empowerment of the wider community, not only a small part of the community and groups such as zakat, infaq, and alms, but also all aspects of life (Fawwaz, et al, 2021). Indonesia as a Muslim majority country, has a high awareness of sharing. This is evidenced by Indonesia occupying the top position of the Charities Aid Foundation (CAF) World Giving Index in 2018 with a score of 59 percent (liputan6.com, 2019).

However, cash waqf during the Covid-19 pandemic is still not optimal compared to zakat which is indeed distributed directly, according to the Commissioner of the Indonesian Waqf Agency (BWI) for Advocacy and Institutional Affairs, Iwan Agustiawan Fuad (Republika, 2020). Based on previous research that only 13% of the Muslim community understands cash waqf (Ubaid, 2014). BWI also conducted a survey related to wakif behavior, of which 80% had never done waqf, and the remaining 20% had never done waqf from 32 provinces, 100 respondents per province or 3200 respondents nationally (Indonesian Waqf Agency, 2020).

The main problem that causes people's weakness in implementing cash waqf is the low understanding of cash waqf which has an impact on the behavioral intentions of waqf in donating money (Pitchay et al., 2015), (Shukor et al., 2017), (Osman & Muhammed, 2017), and (Osman et al., 2016). Unlike other Islamic philanthropy such as zakat, infaq and shodaqoh which people know are in the form of money. In general, zakat, shodaqoh, infaq and waqf imply Charity (Aji, et al., 2020).

Judging from the explanation of the problem, it can be seen that the low collection of cash waqf illustrates that the public's intention or intention to pay cash waqf is still low. Islam places great emphasis on intention to do something because every good intention will be rewarded even if one is unable to do this due to illness or death (Bahari, Khairi, & Noor, 2019). Therefore, before acting, the intention must be done. When viewed from the theory of reasonable action (TRA) from Icek Ajzen and Fishbein, the intention shows the individual's readiness to perform certain behaviors (Ajzen, 2012).

There are several journals that examine the intentions of waqf. Among others Hasbullah, Khairi, & Ab. Aziz (2015) the results of his research can be concluded that the attitude variable has a positive effect on the intention of cash waqf. In contrast to the research conducted by Ranganathan & Henleay (2008), which results that the attitude variable does not have a positive effect on intentions. Furthermore, the subjective norm variable, research conducted by Nur

Diyana Azizi, Syadiyah Abdul Shukor, and Hisham Sabri (2019) showed that subjective norms had a positive influence on the intention of cash waqf. However, it is different from the research conducted by Alam, et al (2012) where there is no significant relationship between subjective norms and the intention to carry out Islamic home financing.

In addition to the attitudes and subjective norms as the basis for TRA, the researchers also added other variables that influence intentions, namely the level of religiosity and trust in institutions. This is based on research conducted by Sahal, Huda, & Setianingrum (2020) showing that the level of religiosity has a positive effect on the intention. This is different from the research conducted by Aji, et al., (2020) and Sakti, Thaker, Qoyum, & Qizam (2016) where the level of religiosity does not have a positive effect on the intention of cash waqf. Then the results of the research by Al-Harethi (2019) which results that trust in institutions has a positive influence on the intention to cash waqf. In contrast to the research conducted by Johari, et al., (2013) shows that trust in institutions does not have a positive effect on the intention to donate cash waqf.

Based on the research results above, there is still a research gap between research results related to this intention. To the author's knowledge, there is still little empirical research that raises the issue of cash waqf as an instrument of Islamic philanthropy for social purposes, especially during the Covid-19 pandemic. This research was specifically conducted to find out the intentions of the Muslim community in Greater Bandung in cash waqf.

The author chose Bandung Raya (Bandung City, Bandung Regency, West Bandung Regency, Cimahi City and Sumedang Regency) because in 2020 there were 9,831,411 people (BPS, 2020) and the total population who are Muslims is 9,078,421 people (BPS, 2020). The Greater Bandung area has a very large potential for cash waqf but its realization is still very low. In addition, the Bandung Raya Area is also a Metropolitan area and classified as a National Activity Center (PKN) as stated in Law No. 26 of 2008 that the National Activity Center has a role as a gateway to international areas and has the potential to encourage the surrounding area and as service centers, processing centers and transportation nodes serving several provinces or nationally (Bappeda, 2011).

Literature Review

Attitude

According to Ajzen (2005) attitudes toward behavior are determined by the beliefs obtained about the consequences of a behavior or also called behavioral beliefs. Attitude is related to a person's subjective judgments about his surroundings, understanding of himself and his environment. How to know attitude, in this theory of planned behavior, Ajzen states that attitude is expressed by connecting a behavior that we will predict with various benefits or losses that may be obtained if we do or do not perform the behavior. This belief can strengthen attitudes towards behavioral intentions based on the evaluation of the data obtained that behavioral intentions can provide benefits.

In general, in the study of psychology there are three main components forming attitudes, namely the cognitive (cognitive), affective (affective), and behavioral (behavioral) components. Cognitive is the ideas and beliefs held by a person towards an object of attitude, affective is related to feelings and emotions towards an object, and behavior is a tendency to behavior (Hawkins, 2010).

Previous research related to attitude, namely the significant influence of attitude and behavioral intentions in the context of donations or charity (Al Jaffri & Haniffah, 2014; Kashif et al., 2015; Ahn et al., 2018; Chen et al., 2019). Attitudes are also in the context of cash waqf where attitudes have a positive and significant effect on the intentions of cash waqf (Kunju & Amina, 2019; Sakti, Thaker, Qoyum, & Qizam, 2016). The indicator of attitude as an indicator

used in this study was adopted from research by Rizal & Amin (2017), Osman Osman, Mohammed, & Fadzil, (2016) and Aji, et al (2020). Cognitive components, consisting of knowledge, perceptions and beliefs about objects. The affective component consists of feelings of liking or disliking. Finally, the conative component, namely the reaction or action.

H1: Attitude has a positive effect on the intention of cash waqf.

Subjective Norms

Subjective norm is the original construct of TRA related to the influence of social environment or social pressure on individuals and behavioral intentions (Ajzen, 2012). Subjective norms according to Amin & Chong (2011) greatly affect a person's behavioral intentions. For example, subjective norms on Islamic banking will find a strong relationship between subjective norms and intentions towards behavior in using Islamic banking services. subjective norm is shown as a direct determinant of behavioral intention in TRA.

In the context of cash waqf, Osman, Mohammed, & Fadzil, (2016) define subjective norms as the perception of whether important people (such as family and close friends) think that they should or should not give cash waqf. So it can be said that if the people who are important to the wakif, namely family, closest friends and the people around them support the wakif for cash waqf, the intention to do cash waqf will be even greater. Next is the previous research on subjective norms conducted by Bidin & Shamsudin (2013) to seek the intention to comply with the Good Service Tax (GST) by using Theory of Reasoned Action as the master theory, revealing that subjective norms have a significant effect on the intention to comply with the Good Service Tax. Then the results of research conducted by Pitchay, Meera, & Saleem (2015) on the factors that influence the intentions of Muslim employees in cash waqf through salary deductions using the Theory of Reasoned Action shows that there is a significant influence between subjective norms and cash waqf intentions. Other studies that show the same results are Heikal, Gaddafi, & Falahuddin (2014), Aji, et al (2020), Bidin & Shamsudin (2013), Hasbullah, Khairi, & Aziz (2016), and Sahal, Huda, & Setianingrum (2020).

The indicators used in this study came from the research of Hasbullah, Khairi, & Ab. Aziz (2016), Osman & Muhammed (2017) in this study are similar to Ajzen's (2005) idea that subjective norms are the result of normative beliefs. Therefore, the components of normative beliefs for cash waqf are classified into two indicators, namely, normative beliefs are recommendations, opinions, hopes and perceptions from other people about whether or not to take an action. Where the belief or recommendation comes from family, spouse, close friends, co-workers, and trusted experts. Second, motivation to comply is the strength or motivation of a person to be able to meet the expectations of others.

H2: Subjective norms have a positive effect on the intention of cash waqf.

Religiosity

The main motivating factor for religious adherents to carry out their religious development is the faith factor or level of religiosity (Juliana, 2017). A person who truly believes is someone who obeys all the commands of Allah SWT, be it easy or difficult, liked or insulted, even by doing jihad or leaving his hometown (Nasution, 2017). Mc. Daniel and Burnett (1990) define religion as belief in God accompanied by a commitment to follow the principles that are believed to be set by God.

Previous research on the level of religiosity was conducted by Johari, et al., (2013) to examine the intention to repeat cash waqf in waqf institutions. The results of this study indicate that the level of religiosity has a positive and significant effect on the intentions of cash waqf. The level of religiosity according to Mustofa (2020) and Ismail (2009) identified five dimensions of a person's level of religiosity that can be measured to determine whether a person

is religious or not in the context of Islam, namely 1) Belief (aqidah) which explains the extent to which a person accept dogmatism in religion; 2) religious practice (sharia) which is a religious practice that shows the level of frequency or intensity of people in carrying out ritual activities in accordance with the direction and encouragement of their religion; 3) experience (ihsan) is a religious experience faced by a Muslim in carrying out his religious teachings; 4) appreciation, namely the extent to which a person understands the teachings of his religion; and 5) religious knowledge is the extent to which a person's behavior is based on religious teachings in his life.

H3: The level of religiosity has a positive effect on the intention of cash waqf.

Trust in Institutions

[Sargeant and Lee \(2004\)](#) define trust in institutions as the belief that every individual from an organization/sector will never exploit the vulnerability of stakeholders who entrust the organization to being fair, reliable, competent, and ethical in all transactions. [Mayer et al. \(1995\)](#) defines trust in institutions as the willingness of one party to be vulnerable to the actions of another based on the expectation that the other party will take certain actions that are important to the trusting party, regardless of the ability to monitor or control the other party.

Trust is also defined by Costale. Trust is defined as the perception of reliability from the consumer's point of view based on experience, or rather on a sequence of transactions or interactions characterized by the fulfillment of expectations for product performance and satisfaction ([Ferrinadewi, 2008](#)). Based on various understandings of trust in institutions by experts, it can be concluded that trust in institutions is a person's belief or perception that a certain party (in this case is an institution) will act well for the fulfillment of goals or expectations.

Previous research on trust in institutions conducted by [Aji, et al \(2020\)](#) regarding the intentions of the Indonesian Muslim community to infaq online during the Covid-19 pandemic used Theory of Reasoned Action and Social Presence Theory as the grand theory that the resulting hypothesis had a significant effect on actively influencing intentions. infaq online during the Covid-19 Pandemic.

According to [Robbins & Judge \(2008\)](#), [Nuraini, Erika, & Fauzi, \(2018\)](#) and [Ferrinadewi \(2008\)](#), trust in institutions can be measured by: 1) Integrity (honesty from trusted parties and their ability to keep promises), 2) Benevolence (the motivation and attention that is trusted to be able to act in accordance with the interests that give confidence to the institution), 3) Competency (the ability of the trusted party to carry out the needs of the person who gives confidence to the institution) and 4) Predictability (consistency of the behavior of the trusted party).).

H4: Trust in institutions has a positive effect on the intention of cash waqf.

Methodology

The research method used in this research is quantitative with descriptive causality research design. The population in this study is the Muslim community who have never had cash waqf. The sampling technique used refers to non-probability sampling, this is based on the number of samples that are widely distributed and the exact number is not known. Meanwhile, the time of data collection was carried out in August 2021 in Bandung Raya.

Instruments or measuring tools in this study using a questionnaire or questionnaire. The research questionnaire uses an online form that is distributed through social media such as in several WhatsApp, LINE and Instagram groups. Technical analysis of data using Partial Least Square-Structural Equation Modeling (PLS-SEM). The sampling technique used the Jacob Cohen formula which resulted in the calculation of 210 samples of Muslim communities in

Bandung Raya. Data is processed by distributing via Google Form to individuals, WhatsApp groups and other social media. Then the tool used to analyze PLS-SEM data is SmartPLS 3.2.9. The reason for using PLS-SEM is because the purpose of this study is to predict the model, it does not rely on many assumption tests and because researchers tend to use smaller data. (Juliana, Rahayu, & Wardhani, 2020).

Results and Discussion

This study observed male (49.5%) and female (50.5%) respondents. In detail, the characteristics of the respondents are described in Table 1.

Table 1. Respondent Description

Variable	Description	Total	Percentage (%)	
Gender	Male	104	49.5%	
	Female	106	50.5%	
Age	18-24	111	53%	
	25-31	53	25%	
	32-38	16	8%	
	39-45	11	5%	
	49-52	14	7%	
	53-59	5	2%	
Domicile	Bandung City	101	48%	
	Bandung Regency	19	9%	
	West Bandung	24	10%	
	Sumedang Regency	20	11%	
	Cimahi City	46	22%	
Education	SD/MI	3	1.4%	
	SMP/MTs	15	7.1%	
	SMA/MA/SMK	115	53.8%	
	Diploma	10	26.7%	
	S1	56	4.8%	
	S2	12	5.7%	
	S3	1	0.5%	
Profession	Civil Servant/TNI-POLRI	5	48%	
	BUMN employee	8	9%	
	Private employees	74	10%	
	Professionals (doctors, lawyers, notaries, etc.)	16	11%	
	Businessman	23	22%	
	Student/Student	70	33%	
	Housewife	8	4%	
	Other	6	3%	
	Income	IDR≤1,000,000	67	32%
		IDR 1,100,000-IDR 3,000,000	60	28%
IDR 3,100,000-IDR 5,000,000		50	24%	
IDR>Rp5.000.000		33	16%	
IDR≤1,000,000		67	32%	

Outer Model Evaluation

The outer model test is a test carried out to describe how each indicator block relates to its latent variable or in other words explains the relationship between the latent variable and its indicator. Testing of this outer model can be done with convergent validity, discriminant validity, Average Variance Extracted (AVE), and composite reliability.

Table 2. Variable Indicator

Variable	Loading Factors	CR	AVE
Money Waqf Intention		0.929	0.724
Intends to donate money to help those affected by Covid-19.	0.868		
Intend to cash waqf because they already know the benefits and designations.	0.837		
Trying to donate money during the Covid-19 Pandemic	0.828		
I plan to donate money every time I get income/salary.	0.834		
Planning to donate money during the Covid-19 Pandemic in order to increase the benefits of the money I have.	0.886		
Attitude		0.709	0.536
My perception is that cash waqf during the Covid-19 pandemic helps people affected by Covid-19, both from the health and economic aspects.	0.658		
Liked the role of cash waqf during the Covid-19 Pandemic.	0.787		
Support government policies in developing cash waqf Covid-19 pandemic.	0.684		
Supporting the Money Waqf Movement during the Covid-19 Pandemic.	0.791		
Subjective Norms		0.883	0.559
Family Perceptions of cash waqf during the Covid-19 Pandemic.	0.681		
My closest friends support the act of cash waqf during the Covid-19 Pandemic.	0.690		
My family supports cash waqf during the Covid-19 Pandemic.	0.751		
The encouragement of my co-workers motivated me to do charity through cash waqf during the Covid-19 pandemic.	0.735		
The push of social media motivated me to do charity through cash waqf during the Covid-19 Pandemic.	0.794		
The encouragement of the community, campus, workplace, and/or other environment made me motivated to donate money during the Covid-19 Pandemic	0.822		
Level of Religiosity		0.785	0.536
Cultivation of Islamic values in everyday life.	0.760		
Feel calm when doing a good deed.	0.735		
The heart feels at peace in carrying out religious orders.	0.710		
My level of knowledge of cash waqf as an implementation of my religious knowledge.	0.719		
I often look for information about Islamic law through online and offline media.	0.736		
Trust in Institutions		0.911	0.739
The level of confidence that cash waqf institutions can keep their promises to manage and develop cash waqf funds in appropriate and productive programs.	0.816		
The level of confidence that Nazhir (waqf manager) can prioritize the placement of funds in productive waqf assets and act according to the interests of the people.	0.845		

Variable	Loading Factors	CR	AVE
The level of confidence that cash waqf institutions will continue to improve the quality of management (governance).	0.802		
The level of confidence that cash waqf institutions consistently manage the money that is waqf always provide transparency in every program implemented.	0.853		
The level of confidence that cash waqf institutions always improve the quality of cash waqf payment services to prospective waqf			

Table 3. Fornell-Lacker Criterion

	Money Waqf Intention	Trust in Institutions	Subjective Norms	Attitude	Level of Religiosity
TN	0.851				
KPC	0.573	0.859			
NRM	0.142	0.017	0.747		
SKP	0.452	0.375	0.017	0.732	
RLG	0.507	0.529	0.092	0.439	0.732

Convergent Validity is a tool used to measure reflective validity as a measure of variables that can be seen through the outer loadings value of each variable indicator. Hair et al. (2014) suggests that for early stage research, a loading value of 0.5-0.6 is considered good enough. *Discriminant validity* is a test used to see the level of latent construct prediction on the indicator block. This test is carried out through analysis *Fornell-Lacker Criterion* namely the validity test which is carried out by comparing the correlation between variables or constructs with the square root of *Average Variance Extracted* (\sqrt{AVE}). The prediction is said to have a good AVE value if the AVE square root value of each latent variable is greater than the correlation between other latent variables.

Average Variance Extracted is a test to measure the amount of variance that can be captured by the construct compared to the variance caused by measurement errors. Hair (2016) explains that the AVE value must be > 0.50 (for confirmatory and explanatory research) which shows that at least the latent factor is able to explain each indicator by half of the variance value. *Composite reliability* this is done to measure internal consistency or measure the reliability of the measurement model and the value must be above 0.70. However, if the value is 0.60 –0.70 it is still acceptable for explanatory research (Hair, 2016).

Inner Model Testing (Structural Model Evaluation)

After testing the outer model, the next step is testing the inner model. Inner model testing is done through the analysis of R-Square (R²), Multicollinearity, F-Square (F²), Q-Square (Q²) and Good of Fit (GoF). The following is a description of each component of the test:

R-Square (R²) Testing Analysis

R-Square (R²) analysis for endogenous latent variables, namely the R-square results of R² = 0.67 (strong model), R² = 0.33 (moderate model) and R² = 0.19 (weak model). The R-Square (R²) test aims to explain the large proportion of variation in the dependent variable that can be explained by all independent variables.

Table 4. Value of R-Square (R2)

	<i>R Square</i>	<i>R Square Adjusted</i>
Money Waqf Intention	0.435	0.424

Based on table 4, the results of the smartPLS output determination coefficient test can be seen that the R-Square value in this study is 0.435. The R-Square indicates that the attitude variable, subjective norm, level of religiosity and trust in institutions are able to explain the dependent variable, namely the intention to donate money by 43.5%, while the remaining 56.5% is influenced or explained by other variables not included in the model. this research. The result of R2 of 0.435 according to Hair indicates that the variables in the model have a moderate relationship.

Multicollinearity Analysis

Multicollinearity analysis is a test of the presence or absence of multicollinearity in the PLS – SEM model which can be seen from the tolerance value or the Variance Inflation Factor (VIF) value. If the tolerance value is < 0.20 or the VIF value is > 5, it is suspected that there is multicollinearity.

Table 5. Value of Variance Inflation Factor (VIF)

Variable	Money Waqf Intention
Money Waqf Intention	
Trust in Institutions	1,442
Subjective Norms	1.010
Attitude	1,284
Level of Religiosity	1,548

Based on table 5, the results of the variance inflation factor test that have been carried out prove that the VIF value in this study is less than 5. Therefore, it can be concluded that this study is free from the problem of multicollinearity, meaning that the constructs built have different characteristics with other constructs so that they are not needed. a change in the construct.

F-Square (F2) Analysis

F-Square (F2) analysis is an analysis conducted to determine whether or not there is a significant relationship between variables. The criteria for the analysis of F2 are F2 = 0.02 (weak), F2 = 0.15 (moderate) and F2 = 0.35 (large), while the value of F2 < 0.02 is considered to have no effect.

Table 6. Value of F-Square Analysis (F 2)

Variable	Money Waqf Intention
Money Waqf Intention	
Attitude	0.066
Subjective Norms	0.023
Level of Religiosity	0.044
Trust in Institutions	0.182

Based on the results of the F2 output in Table 5, showing the effect size, it can be seen that the influence of the predictor variables of attitude, subjective norms and the level of religiosity on institutions on the intention of cash waqf has a weak level of influence with a value of more than 0.02 and less than 0,15. Furthermore, the influence of the predictor variable of trust in institutions on the intention of cash waqf has a moderate level of influence, namely with a value above 0.15, namely 0.182.

Q-Square (Q2) Analysis

Q-Square Predictive Relevance analysis is an analysis that is useful for measuring how well the observed values are generated by the model and also the estimated parameters. A Q-square value greater than 0 (zero) has good predictive relevance, while a Q-square value less than zero indicates that the model lacks predictive relevance. The formula for finding the Q-Square value is as follows:

$$\begin{aligned} Q2 &= 1 - (1 - R2) \\ &= 1 - (1 - 0.435) \\ &= 1 - 0.565 \\ &= 0.435 \end{aligned}$$

Based on the results of the above calculations, Based on the above calculations, it can be concluded that the Q-Square value that exceeds zero (0) or 0.435 means it has a good predictive relevance value. It can be concluded that it means that the Q-square analysis has a good predictive relevance value.

Goodness of Fit (GoF) Analysis

Goodness of Fit (GoF) analysis is used to evaluate the overall structural and measurement model. Data analysis using PLS-SEM requires manual calculations to find out the GoF value. The GoF value category is 0.1 which is categorized as small, 0.25 is categorized as medium and 0.38 is categorized as large. The following is the formula used to calculate the Goodness of Fit value:

$$GoF = \sqrt{AVE \times R^2}$$

The value needed in this analysis is the average value of the Extracted Average Variance (AVE) and R2. Based on the data obtained from the output of the previous smartPLS test, the average value of AVE is 0.619 and the average value of R2 is 0.565. After knowing the average value of AVE and R2, the next step is to calculate the Goodness of Fit value based on the formula above.

$$\begin{aligned} &= \sqrt{0,619 \times 0,435} \\ &= \sqrt{0,889} \\ &= 0.943 \end{aligned}$$

Based on the results of the calculations that have been carried out, the GoF result is 0.943 where this value is greater than 0.38. Thus, it can be stated that the model built in this study has a good Goodness of Fit.

Testing and Discussion of Research Hypotheses

In this section, the research hypothesis will be tested which can be seen from the t-statistical value and probability value. In testing the hypothesis in this study using a significance level of 5% so that the t-statistic value used is 1.96. The criteria for acceptance or rejection of the hypothesis Ha are accepted and Ho is rejected using t-statistics, namely if t-statistics > 1.96

then the hypothesis is accepted, and vice versa. Furthermore, to reject or accept the hypothesis using the probability that H_a is accepted if the P-Values <0.05 .

Table 7. Path Coefficient

	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
Trust in Institutions -> Intention to Donate Cash Waqf	3.039	0.003
Subjective Norm -> Intention to Donate Cash Waqf	2,208	0.028
Attitude -> Intention to Donate Cash Waqf	2,716	0.007
Religiosity Level) -> Intention to Donate Cash Waqf	2019	0.044

Based on the results of the data processing, it shows that all variables are influential and significant, in line with the research hypothesis. This supports the truth of the Theory of Reason Action developed by Ajzen (2012). The role of attitude in influencing one's intentions has been supported by research conducted by: Aji, et al (2020), Heikal, Khaddafi, & Falahuddin (2014), Kashif, Sarifuddin, & Hassan (2015), Pitchay, Meera, & Saleem (2015), Hasbullah, Khairi, & Ab. Aziz (2016), Putra & Isfandayani (2020), and Nuraini, Erika, & Fauzi (2018). The results of this empirical research reveal that a person's attitude towards cash waqf has a positive influence on the intention to pay cash waqf.

As for the subjective norm, Ajzen (2012) defines it as the social pressure felt by the individual to perform or not to perform a behavior. So according to this theory, the better a person's subjective norm, the higher the intention to perform a behavior. Thus, when related to this research, when subjective norms are good, a person's intention to make cash waqf is higher. In addition, many previous studies have proven that subjective norms have a direct effect on intentions, namely research conducted by Aji, et al., (2020), Kunju & Amina (2019), Bidin & Shamsudin (2013), Sakti, Thaker, Qoyum, & Qizam (2016), Fauziah & Razak (2008), Shukor, Abdul, & Sabri (2019), Heikal, Gaddafi & Falahuddin (2014), Bahari, Khairi, & Noor (2019), dan Ali, Raza, & Puah (2017).

Based on the results obtained by the authors, subjective norms owned by respondents are high, where respondents get influences from outside or the surrounding environment that encourage them to have the intention to donate money during the Covid-19 Pandemic, as well as information obtained from family, campus environment, co-workers, and social media as well as others are quite influential on the intention of cash waqf during the Covid-19 Pandemic. The influence of this subjective norm shows that the Muslim community in Bandung Raya is strongly influenced by the surrounding environment in doing something, this means that the information circulating in the community is quite fast and can be well received in the group.

The test results stated that there was a positive and significant influence of the level of religiosity on the intention of cash waqf. Based on this test, the level of religiosity is the main factor, considering that religion is one of the supporting factors in the foundation of society and has an important impact on thought processes, characteristics, and behavior at the individual and group levels (Syafira, Ratnasari, & Ismail, 2020). Thus, if it is related to this research, when the level of religiosity is high, the intention of a person to endow money is higher. In addition, many previous studies have proven that the level of religiosity has a positive effect on intentions, such as research conducted by Sahal, Huda, & Setianingrum (2020), Alam, Janor, Zanariah, Wel, & Ahsan (2012). The trust variable is an important factor for charitable organizations because it can encourage people's willingness to provide financial support to the organization (Abdul Shukor, et al., 2019). It is because of this trust that makes fundraising

credibility so important to build consumer trust, where consumers are convinced to make it first and next in monetary donations (Sullivan & Kim, 2018). Therefore, when a global crisis occurs, especially health crises such as the Covid-19 pandemic, trust in institutions in raising the intention of cash waqf is something that needs to be considered. So based on the theory above, the higher the trust in one's institution, the higher the intention to perform a behavior.

In addition, many previous studies have proven that trust has a direct effect on intentions, namely research conducted by Aji, et al., (2020), Johari, et al., (2013), Sahal Huda, & Setianingrum (2020), Ranganathan & Henley (2008), Alam, Janor, Zanariah, Wel, & Ahsan (2012), Shukor, Anwar, and Aziz, & Sabri (2017). Thus, it can be concluded that the results of this study are in accordance with and support some of the results of previous research. This is based on the findings in this study and is supported by empirical results of research in the field.

Conclusion

Based on these findings, this research theoretically proves that attitudes, subjective norms, the level of religiosity and trust in institutions have a positive impact on influenced the intention of the Muslim community in Bandung Raya to donate during the Covid-19 pandemic. This is because the people of Bandung Raya has a high religiosity so that it has a significant role in influencing people's intentions to carry out cash waqf. From a managerial perspective, this study shows that trust in waqf fund management institutions is an integral part of their intention to carry out cash waqf at Islamic philanthropy institutions. Therefore it is very important for the government and stakeholders in the field of Islamic philanthropy to increase the socialization and literacy of this cash waqf. For this, there are two key steps that must be taken needs to be taken by the government and stakeholders. First, the government and stakeholders must actively provide education and literacy related to cash waqf, considering that the people in Bandung Raya are predominantly Muslim and have high religious values. This can be done through electronic and social media such as Instagram, Twitter, Facebook and YouTube, or Tik Tok. Second, because of the strong influence of religiosity and trust in waqf institutions, the government and stakeholders need to maintain credibility, transparency and improve service quality in cash waqf management. This study has several limitations. First, although the sample is representative of the entire Bandung Raya area, the sample is spread out, especially those who live in the city of Bandung and the majority of respondents are aged 18-25 years with student status. Second, because of the difficulty of pursuing a proportional sample distribution, the results are more subjective to the dominant respondent's demographics. Further research needs to develop the object of research. However, it is adjusted to the level of understanding and potential desire of the object under study in paying cash waqf. In addition, the researcher must consider the time and manner of collecting research questionnaires to be effective. Further researchers are also advised to add or moderate the variables that affect intention. Regarding the direction of this research going forward, it will be interesting if there are future studies to expand the object of research using the Theory of Planned Behavior (TPB) which was also developed by the founder of TRA. TPB is an extension of TRA which includes an additional construct called perceived behavioral control which measures an individual's decision to perform a particular behavior.

Author Contribution

Juliana Juliana: Conceptualization, writing , methodology.

Muhammad Jihan: Writing, data curation, original draf preparation.

Rida Rasida: translator, editing, visualitation.

Shafinar Ismail: Reviewing, supervision.

Mumuh Muhammad: Translator, editing.

Tony Seno Aji: Checking research results and proofreading.

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Declaration of Competing Interest

We declare that we have no conflict of interest.

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