

# NAZHIR IMAGE AND WAKIF TRUST, WHICH INFLUENCES THE WAKIF'S INTENTION TO GIVE WAQF?

## NAZHIR IMAGE AND WAKIF TRUST, WHICH INFLUENCES THE WAKIF'S INTENTION TO GIVE WAQF?

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### Abstract

*This study aims to analyses the influence of nazhir image and wakif trust on waqf intentions and decisions. This study uses a quantitative method using the PLS-SEM approach. The primary data is obtained through a questionnaire given to respondents online. The number of sample data used is 100 people. Indicator measurement for each variable uses 5 Likert scales. The study results show that nazhir image and wakif trust have a positive and significant effect on waqf intention. Likewise, with nazhir image also has a positive and considerable influence on waqf decisions. The results of this study provide practical implications, especially for nazhirs to always be able to maintain their trust and image through transparency in the management of waqf funds and the implementation of innovations in the direction of waqf funds so that wakifs can endow waqf through nazhir in the long term.*

**Keywords:** Nazir Image, Wakif Trust, Waqf Intention, Waqf Decision, PLS-SEM

### 1. INTRODUCTION

Waqf is one of the Islamic social, and financial instruments that can support the creation of the benefit of the people. Waqf generally manages immovable assets such as land, cemeteries, schools, mosques or Islamic boarding schools (Antonio et al., 2021; Md Zabri & Mohammed, 2018). However, waqf is also developing a lot in the form of productive asset management to benefit from socio-economic aspects (Ascarya, Hosen, et al., 2022; Listiana et al., 2020; Mikail et al., 2017). For example, the construction of housing for poor people whose financing comes from the benefits of waqf funds (M. K. Khan et al., 2022). In addition, waqf in cash can be managed in synergy with Baitul Maal wat Tamwil to increase commercial and social activities (Ascarya et al., 2022).

Only 0.45% of Indonesia's entire potential cash waqf has been realized as of yet (819.36 billion rupiahs)(BWI, 2021). Only 161,579 hectares of registered waqf land are scattered throughout 366,595 localities. The low public understanding of waqf in Indonesia (Mutmainah et al., 2021) as well as the low level of accountability and transparency regarding waqf institutions contribute to the low public trust in the institution waqf (Kasri & Chaerunnisa, 2022).

One form of optimizing the collection and management of waqf funds is waqf innovation. One example of waqf innovation, for example, waqf in agriculture, is the

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waqf paddy field program which has been initiated by many social institutions in Indonesia (Ali Azizan et al., 2022; Azganin et al., 2021). Waqf funds managed by nazhir (waqf management institutions) through productive waqf rice fields programs are distributed to rice farmers for farming capital needs (procurement of production facilities, work alms, and assistance (Afroz et al., 2019). In Indonesia, the rice waqf program is carried out by various waqf management institutions such as Baitul Maal Hidayatullah, Global Waqf – ACT, IPB Waqf, etc.

Another example of waqf innovation is the establishment of the Achmad Wardi Eye Hospital in Serang, Banten, a waqf-based health service where one of its programs provides free eye care and surgery services for people experiencing poverty. In the establishment of the Achmad Wardi Hospital, the National Waqf Agency or BWI collaborated with Dompot Dhuafa with a Cash-Waqf linked sukuk scheme (Armen & Kuswendah, 2019).

On the other hand, the world of philanthropy in Indonesia in 2022 is experiencing an uproar where one of the social institutions, Aksi Cepat Tanggap or ACT, is alleged to have misappropriated the social funds they collected, which were used for personal gain. Through Global Wakaf, ACT is one of the registered nazhir institutions in Indonesia that has permission to collect, manage and distribute the benefits of funds to mauquf alaih. The case with the Aksi Cepat Tanggap (ACT) agency caused the government to revoke the permit from Global Wakaf - ACT. Likewise, in other cases in Malaysia where 32,934 waqifs stopped donating their money due to trust issues in a waqf institution (Faza et al., 2022; Zakariyah, 2023). This states the importance of trust to maintain donor trust in the long term (Ratnasari et al., 2023).

The functional component measures institutional image, while the emotional part is associated with psychological aspects (Amin et al., 2013). Meanwhile, trust is obtained from an organization/sector and its fair, reliable and competent people. The two definitions reflect public trust in waqf institutions and the belief that organizational actions are in the best interest (Abdullah, 2019). Corporate image influences one's perception of service providers (Leong et al., 2022). In previous research, researchers have yet to find research that raises the topic of an image of waqf institutions. So this research associates institutional image variables with corporate image variables. In this case, the waqf institution is non-profitable, meaning it does not aim to gain its profit, but the profits will be distributed again to the people. Therefore this study explores the community's perspective regarding Nazhir's image and trusts in the intentions and decisions of waqf. The results of this study can have implications for nazhir institutions as a reference in developing strategies that can improve the image of nazhir as waqf management institutions in increasing waqif trust so that, in the end, they can increase waqif intentions in donating funds through waqf.

## **2. LITERATURE STUDY**

### **Waqf**

One of the good deeds that Allah promises to get a big reward for a Muslim is Waqf. Waqf is a form of Islamic philanthropy in which donors or wakif donate part of the assets in the form of movable or immovable assets where the assets will be managed by the nazhir so that the benefits can be given to the mauquf alaih or beneficiaries of waqf (Sano & Kassim, 2021). Waqf is not limited to property owners in the form of land or buildings

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that are given for benefits (Abdul Shukor et al., 2019). According to the Prophet Muhammad SAW, when someone dies, three deeds will last: useful knowledge, a pious child who prays for both parents and alms in the form of waqf. The principle of waqf is an element of policy (birr), goodness (ihsan) and brotherhood (ukhuwah) because apart from being a means of worship, waqf in the social dimension has a noble purpose in helping relatives or other people in need (Yulma & Herianingrum, 2017).

### **Nazhir as a Waqf Management Institution**

Waqf in Indonesia is managed by a waqf management/management institution which is also called nazhir. According to law number 41 of 2004 article 1 paragraph (4) concerning waqf, Nazhir is defined as a private party or organization that receives waqf property from the waqif to be managed and developed according to its designation. However, in any case, in modern practice, waqf management by institutions will be better than private (Abu Talib et al., 2020). An organization has better internal controls and controls making it more transparent. In addition, organizational nazhirs have greater ability to manage waqf funds (M. T. Khan, 2014). Therefore, Nazhir's ability and professionalism in managing waqf funds in a transparent and efficient manner greatly influences Nazhir's intention to donate back his wealth in the form of waqf in the future (Zakariyah, 2023).

### **The Effect of Nazhir Image and Wakif Trust on Waqf Intentions**

In managing waqf assets or assets, trust is the principal capital of waqf nazhirs or waqf institutions (Ab Rahman et al., 2023; Ab Shatar et al., 2021). Trust is the belief of individuals or groups to entrust or give away their wealth to be used by the people (Sano & Kassim, 2021). Nazhir or waqf institutions are not allowed to take personal advantage of waqf assets. Therefore nazhir institutions must be fair, reliable, competent, and transparent in all transactions (Abdul Shukor et al., 2019).

Some things underlie a person's trust in individuals and institutions, namely through self-image or institutional image. Amin et al., (2013) stated that there is a significant relationship between the image variable of an Islamic institution or organization and the variable trust. In this study, the reputation of the institution's management or employees emerged as the most significant indicator in influencing customers.

When a wakif trusts a waqf institution, he will tend to entrust his wealth to a waqf nazhir or waqf institution for a long time. From a socio-economic perspective, Abdullah, (2018) research shows that one of the socioeconomic goals of waqf can be achieved with trust. Trust will lead someone to take further action even though it is still only the intention (Timur & Herianingrum, 2022). Confidence built in zakat institutions can increase waqif intentions in channelling their waqf (Abdul Shukor et al., 2019; Timur, 2022; Timur et al., 2022).

According Lin & Chen, (2009) in the context of buying and selling, intention will positively affect decision-making. Acceptance of crowdfunding represents that a waqif intending to give waqf will tend to provide waqf. According Leong et al., (2022) corporate image or, in the context of this study, the Image of Waqf Institutions can positively affect customer support and lead to customer satisfaction and loyalty. So far, many people know about waqf, but only some have made it. The image of the institution is not good, so it

affects a person's intention to make waqf and the decision to make waqf. Based on this explanation, the hypothesis that is built is:

- H1: Nazhir's image has a significant positive effect on the trust level of the wakif
- H2: Level of wakif trust has a significant positive effect on Intentions to waqf decision
- H3: The level of trust of the wakif has a significant positive effect on the waqf decision
- H4: The intention to make waqf has a significant positive effect on the waqf decision
- H5: Nazhir image has a significant positive effect on intentions to waqf decision
- H6: Nazhir's image has a significant positive effect on waqf decisions

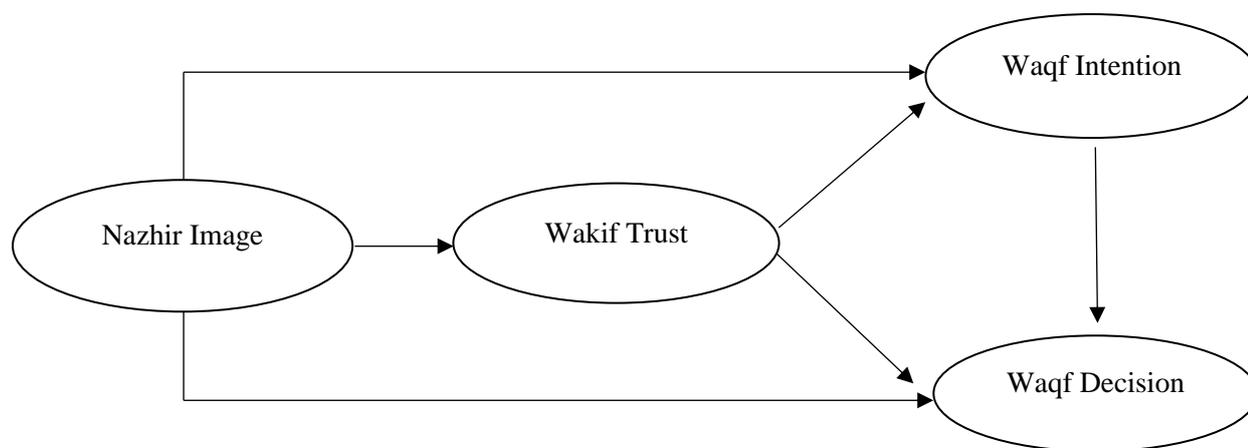


Figure 1. Hypotesis Model

### 3. RESEARCH METHODOLOGY

his research uses quantitative methods. In this study, researchers used primary data. Primary data was taken in the form of data obtained from distributing questionnaires. 100 respondents data was collected through a online questionnaire using a Google form consisting of the respondent's name, gender, age, education level, monthly income, occupation, and research-supporting questions such as having or never waqf and knowledge of waqf. The population used in this study were men and women aged 17 years and over who were Muslim, domiciled in Indonesia, and had not or had donated waqf. According to Cepeda-Carrion et al., (2019) , PLS-SEM is used to estimate complex causal models with latent variables as a research method in various disciplines. Meanwhile, the tool is used to analyze SmartPLS 3.0 data. A 5-point Likert scale is used in this study to calculate each variable's score. Measurement of each variable uses indicators that researchers get from previous research. The nazhir image variable indicator uses indicators developed from research by Amin et al., (2013), Tankovic et al., (2022), and Leong et al., (2022). Untuk indikator dari variabel wakif trust, diadopsi dari penelitian Laeequddin et al., (2010), and Kasri & Chaerunnisa, (2022). for indicators of the wakif trust variable. Regarding the waqf intention variable indicator, this study uses the development of indicators derived from research by Yusfiarto et al., (2021) dan

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Hasan, (2022). While the latter, on the waqf decision variable, researchers used variable indicators from Rizal & Amin, (2015).

### 4. RESULT AND DISCUSSION

Demographic data obtained by respondents was dominated by women, with 54 people or around 54%. For the age range of respondents ranging from 17-25 years, several 46 people or 46% of the total research respondents. Respondents with a diploma/bachelor's final education dominated this study, with 72 people or 72%. At the income level of the respondents, the researchers found that out of 100 respondents, 57 had an IDR 1,000,000 – 5,000,000. For the demographics of respondents in more detail in the table below:

Table 1. Characteristics of Respondents

Profil	Frequency	Percentage (%)
<i>Gender</i>		
Male	46	46%
Female	54	54%
<i>Age</i>		
17-25 years old	43	43%
26-40 years old	48	48%
40-50 years old	6	6%
> 50 years old	3	3%
<i>Education</i>		
Senior High School	6	6%
Diploma/Bachelor	72	72%
Master	21	21%
Doctoral	1	1%
<i>Income per Month</i>		
IDR 0 – 500.000	11	11%
IDR 501.000 – 1.000.000	18	18%
IDR 1.000.001 – 5.000.000	57	57%
IDR 5.000.001 – 10.000.000	13	13%

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*Source: Data Analysis By Author*

From the test results, it was found that the Cronbach's Alpha value for each variable was above 0.70 with details of nazhir image (0.816), Waqif trust (0.817), waqf intention (0.845), and waqf decision (0.806). According to Hair et al., (2013), this value is excellent because it is above 0.70. So from the results obtained in the test, the data used is reliable. To test the validity of the data, the average variance extracted (AVE) test was carried out with a value of more than 0.5 and more significant than the cross-loading value. This test was carried out because it can reflect the average similarity of each latent factor in the reflective model (Hair et al., 2013). The results show that the AVE value in this study is above 0.50 with details on each variable nazhir image (0.717), wakif trust (0.642), waqf intention (0.667), and waqf decision (0.685). From the results obtained in the test, it is reliable and valid for further processing in the next test

Table 2. Realibility and Validity Test

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Nazhir Image	0,816	0,894	0,883	0,717
Wakif Trust	0,817	0,829	0,878	0,642
Waqf Intention	0,845	0,851	0,799	0,667
Waqf Decision	0,806	0,825	0,896	0,685

*Source: Data Analysis With SmartPLS 3.0*

Furthermore, after the data is valid and reliable, a relationship test between variables (model hypothesis test) is performed using the bootstrapping test. The hypothesis test aims to determine the relationship or whether there is influence between variables with an estimated value of each test variable below 0.05 or less than 0.05. So it can be seen from the table 3.

Using a bootstrap test on SEM-PLS, one may determine how closely two variables are related. The T and P values show the interaction between the factors. In contrast, if P Values > 0.05, this variable has no effect on the dependent variable. P values with values > 0.05 might imply that the factors positively impact the independent variables. For example, in the first hypothesis, the Bootstrapping results show a P-value of 0.124 or > 0.05, meaning that the nazhir image variable has a positive but insignificant effect. Conversely, in the third hypothesis, the results of the bootstrapping test get a value of 0.007 or <0.05. These results indicate that the waqf trust variable positively and significantly influences the waqf decision variable.

Table 3. Path coefficient and hypotheses testing

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Hypothesis Path	Original Sample	Sample Mean	Standard Deviation	T-Statistics	P-Values
Nazhir Image -> Wakif Trust (H1)	0,147	0,155	0,096	1,541	0,124
Wakif Trust -> Waqf Intention (H2)	0,059	0,060	0,129	0,453	0,650
Wakif Trust -> Waqf Decision (H3)	0,276	0,279	0,102	2,692	0,007
Waqf Intention -> Waqf Decision (H4)	0,135	0,142	0,091	1,488	0,137
Nazhir Image -> Waqf Intention (H5)	0,314	0,327	0,072	4,374	0,000
Nazhir Image -> Waqf Decision (H6)	0,465	0,466	0,110	4,235	0,000

*Source: Data Analysis With SmartPLS 3.0*

Figure 1. Bootstrapping Test Visualisation

Based on the hypothesis test on the variables of the six hypotheses, 3 of them can be accepted, and 3 can be rejected. The variables taken include the wakif's trust variable,, which positively affects the wakif's decisions (H3). According to Abdullah, (2019) , from a socioeconomic perspective, one of the social-economic goals can be achieved with trust. Confidence will suggest someone act further even though it is still an intention. Research by Abdul Shukor et al., (2019) states that trust built in waqf/nazhir institutions can increase waqif choices in channelling their waqf. Trust can also be interpreted as perception, so if the wakif's perception of nazhir is positive, this will affect a person's level of trust (Ab Hamid et al., 2022).

The following variable accepted is the image of nazhir, which positively affects waqf intentions and decisions (H5 and H6). According to Leong et al., (2022) corporate image, or in the context of this study, Nazhir image, can positively affect customer support and lead to customer satisfaction and loyalty. So far, many people know about waqf, but only some have made it. The image of the institution is not good enough that it affects a person's intention to donate. However, this cannot be generalized because each individual has their perception and needs to conduct in-depth interviews related to that context. In other studies that support Ur Rehman et al., (2021) corporate image is a predictor of customer loyalty. The existence of customer loyalty in this study is represented as an intention to donate or return a very large waqf. Nazhir's image can be seen from the quality of service, the relationship between the waqf institution and the prospective waqif, and aspects that need special attention. According to Lin & Chen, (2009) in the context of buying and selling, intention will positively affect decision-making. When someone intends to waqf, he will tend to make waqf.

However, not all hypotheses in this study were accepted. Several other ideas were rejected, namely the first (H1), second (H2), and fourth (H4) hypotheses. These findings indicate that the wrong image of the institution for some wakifs does not affect the level of trust for waqf. There are waqifs who, regardless of company status, want or intend to sell their waqf. However, this matter certainly needs further attention by the wakif because when the nominal assets given to the nazhir are significant, and the nazhir needs to be more trustworthy, the purpose of the waqf cannot be adequately achieved.

## **CONCLUSION**

Based on the analysis and discussion, it can be concluded that the Quick Response to Institutional Image affects the waqif's intention to make endowments. The level of wakif trust in waqf institutions significantly affects wakif intentions in waqf. The intention of waqf significantly affects the decision of the waqif in waqf. Several important implications can be obtained from this research. For some wakif, the wrong image of the institution does not affect the level of trust for waqf. There are wakifs who, regardless of company status, have the desire or intention to distribute their waqf. However, this matter certainly needs further attention by the wakif because when the nominal property given to the nazhir is large and the nazhir needs to be more trustworthy, the purpose of the waqf cannot be adequately achieved. This study contributes to society by providing a new perspective regarding the image of waqf institutions and the level of trust in waqif intentions and decisions in waqf.

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This study has limitations regarding the number of respondents and only uses two variables in measuring a person's intention and behaviour in waqf. Therefore, in future research, researchers can add other variables, such as the satisfaction variable as a moderating variable which has never been done in research on the image of waqf institutions. In addition, the following research can also increase the number of respondents to get maximum results.

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