

ONLINE BEHAVIORAL INTENTION FOR CASH WAQF DONATION

by Ririn Tri Ratnasari

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ONLINE BEHAVIORAL INTENTION FOR CASH WAQF DONATION

Ririn Tri Ratnasari, Raditya Sukmana, Fadillah Nur Syafira

Faculty of Economics and Business, Universitas Airlangga

Corresponding Author : ririnsari@feb.unair.ac.id

Abstract

Purpose - The research aims to determine e-service quality and ease of use on online behavioral intention with trust as an intervening variable.

Methodology : This research uses a quantitative approach with online survey. Data collection technique is to spread online questionnaires to 100 respondents who are Muslim and have awareness about cash waqf. The sampling method is done by purposive sampling. The analysis technique used is SEM PLS.

Findings - The results of this study indicate that e-service quality and ease of use have a significant positive relationship with the online behaviour intention consumers on donate cash waqf, while ease of use has significant effect into trust. E-service quality and trust also have a significant positive relationship with the online behavioral intention.

Keyword : Online Behavioral Intention, Trust, E-Service Quality, Easy of Use, Cash Waqf

Introduction

Waqf is an alternative form of social funding in Islam, delivering philanthropy for the common good. Based on a report by the World Bank, INCEIF, and ISRA, the estimated value of waqf assets worldwide reaches 100 billion USD to 1 trillion USD. While cash waqf itself is estimated at USD 35 billion, this amount is not only obtained from Muslim-majority countries, but also countries with minority Muslims (Inceif.org). Cash Waqf is understood as waqf through cash submitted by individuals, groups, institutions and legal entities. This type of waqf is an alternative so that many people have the opportunity to do waqf, as well as contribute to helping the community without having to be limited to fixed assets.

Turkey has successfully started collecting cash waqf so as to attract other Muslim countries to accommodate this. Seeing the successful implementation of cash waqf, Singapore and Saudi Arabia initiated sukuk as an instrument to build infrastructure through waqf. The modern concept of cash waqf is easier to accept in society, and its distribution can match the needs of waqf recipients (Inceif.org).

The era of the industrial revolution 4.0 made all economic activities related to information technology and the internet, hence the collection of waqf had to adapt. One of them is cash waqf collection through an online platform. This makes it easy for donors who want to do waqf, it can be done anywhere and anytime. However, for waqf collecting institutions, donor trust will be a challenge in ensuring transparency and integrity. Other practices of cash waqf in modern banking environmental was presented as potential contemporary instruments of personal finance in Islamic banking (Kahf and Mohomed, 2017)

In Indonesia, waqf is regulated in Law no. 14 of 2014 which regulates the practice of waqf. Cash waqf collection in Indonesia is dominated by non-governmental organizations under the supervision of the Indonesian Waqf Board. Based on Hassan, et al. (2018), the distribution of cash waqf in Indonesia by Dompot Dhuafa Republika (DDR) is prioritized in the fields of health, education, economic empowerment, and social welfare. Cash waqf potential in financing also needed universally, such as education, helath, social care and commercial activities, and basic infratructure Magda (2013).

Syadiyah, et al. (2017) in their research stated that trust in waqf institutions may important for endower to belives the information for collect and distribute cash waqf, also crucial to keep develop and improve the facilities. Based on the study case in Bangladesh, cash waqf is an alternative that can be accepted by people who are willing to get involved in welfare-oriented activities according to the framework of Islam, also when land and other tangible properties become increasingly scarce (Hassan, et al. 2018). Likewise, for support, the statement before that cash endowment can be established with a limited amount and cash money for an instrument of investment (Rahman and Awang, 2018). According to Syadiyah, et al. (2016) to that cash waqf donors perceived there were many ways to contribute in cash waqf, online system nowadays would move towards the innovation of technology and this might engage more people to donate.

Nowadays, most of the institution need to provide online service to doing trade of products and services in the virtual community and way more efficient (Majid and Negin, 2018). In the case of e-banking, high-quality e-service will increase the positive attitudes of consumers through their perception about usefulness and ease of use and leads towards positive intention (Ahmad, et al. 2019). According to Krishnakumar and Ranjita (2019) the increase in number use of the internet, then e-service quality in online shopping in e-commerce will grow rapidly in recent years. The high trust will reduce perceived ambiguity between e-retailer and online consumer, building a trust (Goutam and Gopalakrishna, 2018). Every marketing strategies have their own goal to create good customers' reaction to service quality and customers' behavior choice (Van and Quang, 2019).

Literature Review

Cash Waqf

Kahf and Mohomed (2017) defined cash waqf as a temporary holding of endowed cash to produced repeated benefits for an objective of general or private based on endower's conditions.

Cash waqf is a type of waqf endowment restricted to a specific type of asset namely cash (Rahman and Awang, 2018). According to Hassan, et al. (2018) that there are some characteristics of cash waqf as follow:

1. In Form of Liquid Fund: Any form of waqf object should be waqf-able. As long a waqf object does not lose its eligibility of being waqf-able, sharia will approve it.
2. Immediate Usufruct: Benefit from cash waqf follows almost immediately after using it. Even a small amount of cash waqf may start generating income through investment right from its inception.
3. Affordability and Convenience: Many Muslims wish to contribute social funding through waqf. Cash waqf will be easier and affordable compared to land or other immovable property.
4. Remarkable mobility of cash waqf: It enables cash waqf to be useful across the economic sector by redirecting investment from one set borrower to another. The objective of waqf to create welfare for the poor can be better to achieve.

E-Service Quality

E-service can be defined as a customer experience with the service provider through an electronic channel as the primary channel (Krishnakumar and Ranjita, 2019). Based on Majid and Negin (2018) that electronic services are different from traditional services, using a mutual stream of information between customer and service providers to giving high-quality electronic services by two factors: security and confidentiality of information, also website performance. E-service quality is a part of business growth that concerns customer and e-commerce, and problems between both parties also have an effect on decision making (Van and Quang, 2019).

Ease of Use

Ease of use is one of the variables of TAM (Technology Acceptance Model), that can be used to seeing how simple and easy for individuals utilizing a particular technology (Talat, et al. 2020). Ease will lead to individual belief in using the system does not require many efforts (Ike, at al. 2020). The perception that a technology is easier to use helps facilitate its acceptance and use (Yen and Wu, 2016).

Trust

According to Goutam and Gopalakrishna (2018) that e-trust to the internet vendor is a fundamental key to build loyalty also managing the relationship between seller and buyer, then important to maintain confidentiality with customer privacy in developing trust. Trust in e-commerce is related to the internet especially e-commerce in a matter of security. E-trust as a tool for reducing uncertainty and complexity of transactions in electronic markets (Van and Quang,

2019). Other definition of trust, is consumers' decision to adopting a technology based on their perception that technology provider will be trustworthy and reliable or not (Talat, et al. 2020)

Behavioral Intention

Theory of Reasoned Action (TRA) is using attitude towards the behavioral and subjective norms to predict an individual's behavioral intention (Fishbein and Azjen in Mohamed, et al. 2016). Based on Anwar, et al. (2015) the attitude of Muslim employees significantly influences the behavioral intention of Muslim employees to contribute to cash waqf through deductions to form employment income.

According to research by Syadidah, et al. (2017) the intention to participate in cash waqf influenced by religiosity, knowledge, convenience, informative influence, and trust on awqaf institution that mediating bu attitude towards participation in cash waqf. The attitude and control of behavior significantly influence the intention to pay cash waqf (Purnama and Isfandayani, 2020). Ratnasari, et al. (2020) defined behavioral intention as a result of the customer satisfaction process felt for the products or services by the provider and the satisfaction that they felt will lead the behavior to high or low customer intention.

Relationship between Variables

E-Service Quality and Behavioral Intention

Based on the research conduct by Ahmad, et al (2019) indicate that e-service quality positively affects behavioral intention through perceived usefulness in the context of e-banking. According to Rita, et al (2019), that overall e-service quality is statistically significantly related to customer behavior (repurchase intention, word of mouth, and site revisit). E-service quality has a positive and significant relationship with behavioral intention, also positive impacts through e-trust and e-customer satisfaction as mediators (Van and Quang, 2019). Therefore, this study proposes the following hypothesis:

H₁: E-Service Quality has a significant impact on Behavioral Intention

E-Service Quality and Trust

Based on the case in Malaysia and Saudi Arabia that service quality relatively significant in impact on consumer trust, especially in online shopping that proving a positive direct impact on consumers (Mohammad, et al 2016).

The better e-service quality of a company, the higher customer trust proves that e-service quality had a positive impact on customer trust (Rita, et al. 2019). Trust is the most strong dimension that affects service quality and also one of the keys customers' concern dimension (Puriwat and Tripopsakul, 2017). E-service quality has a positive significant and direct impact on e-trust (Van and Quang, 2019). Therefore, this study proposes the following hypothesis:

H₂: E-Service Quality has a significant impact on Trust

Ease of use and Behavioral Intention

Perceived ease of use positively affect behavioral intention to use e-banking and behavioral intention actual use of e-banking through attitudes towards e-banking (Ahmad, et al. 2019). Ease of use has a relation with an increase in behavioral intention, they influenced by using transaction social networking sites (Hansen, et al. 2018). Perceived ease of use and behavioral intention has a significant relation, in the case of mobile banking using (Alalwan, et al. 2018). Based on Talat, et al (2020) that perceived ease of use affected adoption intention of m-payment in Pakistan. Therefore, this study proposes the following hypothesis:

H₃: Ease of use has a significant impact on Behavioral Intention

Ease of use and Trust

Although online transaction platforms have made great progress in recent years, there are still some important unsolved problems—trust is just among them (Luo et al., 2020). According to Hansen et al. (2018) that perceived trust positively associated with perceived ease of use. Perceived ease of use significantly affected the perceived trust by using electronic commerce (Fadi and Muriati, 2016); and mobile payment service (Talat, et al. 2020). Therefore, this study proposes the following hypothesis:

H₄: Ease of use has a significant impact on Trust

Trust and Behavioral Intention

In the case of online shopping, customer trust had a positive impact on repurchase intention and word-of-mouth (Rita, et al. 2019). An increase in the perceived trust will define behavioral intention, through an increase in risk-taking propensity (Hansen et al. 2018).

Based on Syadidah, et al (2017) stated that there is a positive relationship between endower trust in *waqf* institutions and individuals' attitude toward cash waqf, then will consequently lead to an intention to endow cash waqf. There was a direct positive effect between e-trust and behavior intention also there were indirect relationships between e-trust and behavioral intentions through e-customer satisfaction (Van and Quang, 2019). Therefore, this study proposes the following hypothesis:

H₅: Trust has a significant impact on Behavioral Intention

Theoretical Model

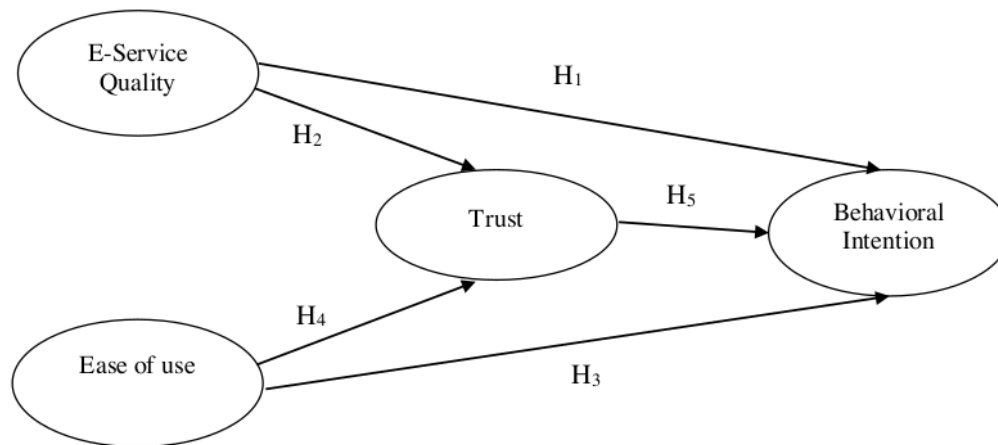


Figure 1. Proposed Research Model

Method

The data from this study is obtained from online questionnaires distributed to the respondents, the criteria of the respondents in this study are Muslim and have awareness about cash waqf. The sampling method is done by purposive sampling. From the distributed questionnaires, 100 respondents are obtained. Santoso (2010: 58) said the number of samples that recommended is 50 - 100. This study use quantitative approach, the analysis technique used is SEM PLS. This study uses analysis technique Structural Equation Modelling Partial Least Square (PLS) using software smartPLS 2.0. PLS is used to test the theory of the weak and weak data such as the small sample size or a problem in data normality (Ghozali, 2008: 4).

Results

Based on the results of the following data processed, it is shown hypothesis testing with an estimated path coefficient that can be evaluated based on the t-statistics value. The path coefficient estimate shows the estimated value that describes the relationship between the latent variables obtained by the bootstrapping procedure. The measurement item used is said to be significant if the t-statistics value is greater than 1.96 and the p-value is less than 0.05 at the 5% significance level. While the parameter coefficient shows the direction of influence by looking at the positive or negative effects of the original sample as well as the magnitude of the influence of the independent variable on the dependent variable (Ghozali, 2008). The following is a table of the path coefficient to see the t-statistic value.

Tabel 1 Path Coefficients Results

	Original Sample (O)	t Statistik (O/STDEVI)	P Values	Note
E-Service Quality → Behavioral Intention	0.623	10.227	0.000	Significant
E-Service Quality → Trust	0.377	4.905	0.003	Significant
Ease of Use → Behavioral Intention	0.160	2.480	0.007	Significant
Ease of Use → Trust	0.207	3.152	0.000	Significant
Trust → Behavioral Intention	0.270	2.388	0.011	Significant

Based on Table 1, through the results of the path coefficients, it can be seen that the relationship between the latent variables of the five research variables is as follows:

- 1) It is known that the effect of E-Service Quality on Behavioral Intention has a calculated value of 10.227 with a p-value of 0.000. While the original sample value was 0.623. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that E-Service Quality has a significant and positive influence on Behavioral Intention. It can be concluded that the first hypothesis proposed in this study is accepted.
- 2) The test results on the E-Service Quality variable on Trust have a t-count value of 4.905 with a p-value of 0.003. While the original sample value was 0.377. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that the E-Service Quality variable has a significant and positive influence on Trust. It can be concluded that the second hypothesis proposed in this study is accepted.
- 3) Based on table 1, it is known that the Ease of Use variable on Behavioral Intention has a t-count value of 2,480 with a p-value of 0.007. While the original sample value was 0.160. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that the Ease of Use variable has a significant and positive influence on Behavioral Intention. It can be concluded that the third hypothesis proposed in this study is accepted.

- 2
- 4) Based on table 1, it is known that the t-statistic value of Ease of Use on Trust is 3.152 with a p-value of 0.000. While the original sample value obtained is 0.207. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that the Ease of Use variable has a significant and positive effect on Trust. It can be concluded that the fourth hypothesis proposed in this study is accepted.
- 5) The results of hypothesis testing for the Trust variable on Behavioral Intention are known to have a t-value of 2,388 with a p-value of 0.011. While the original sample value obtained is 0.270. In this case, the t-statistic value is more than 1.96 so based on this statistical calculation it can be concluded that the Trust variable has a significant and positive influence on Behavioral Intention. It can be concluded that the fifth hypothesis proposed in this study is accepted.

Hipotesis Test

This section will explain the results of hypothesis testing carried out using the level of measurement items used which are said to be significant if the t-statistics value is greater than 1.96 and the p-value is less than 0.05 at the 5% significance level.

Tabel 2 Hipotesis Analysis

Hipotesis	Pernyataan	T-value	Keterangan
H1	E-Service Quality influence on Behavioral Intention	0.000	Significant
H2	E-Service Quality influence on Trust	0.003	Significant
H3	Ease of Use influence on Behavioral Intention	0.007	Significant
H4	Ease of Use influence on Trust	0.000	Significant
H5	Trust influence on Behavioral Intention	0.011	Significant

Based on the results in Table 2, it can be explained that H1 is explained that H1 is accepted and H0 is rejected. Furthermore, for H2 it is explained that H1 is accepted and H0 is rejected. Then for H3 it is explained that H1 is accepted and H0 is rejected. Furthermore, for H4 it is explained that H1 is accepted and H0 is rejected. Furthermore, for H5 it is explained that H1 is accepted and H0 is rejected.

Discussion

1. E-Service Quality and Behavioral Intention

The relationship between E-Service quality and behavioral intention is significant based on the result of this study. E-service quality is an overall judgement of a service that contributes to

customer satisfaction, purchase intentions and firm performance (Blut, 2016; Mukerjee, 2020). The result of this study is in line with study by Ahmad and Zhang (2020) that found the e-service quality has a positive significant effect on intention, it indicates that e-service quality and intention have a strong relationship, understanding customer needs and providing them with speedy, trustworthy, and personalized services will naturally help in establishing customers' intention to purchase. Khatoon et al. (2020) in their results of study about electronic banking reported that E-service quality has a positive and significant impact on customer purchase intentions.

2. E-Service Quality and Trust

The study showed that e-service quality significantly affected trust based on the result. Some studies in the field of e-commerce have confirmed the impact of electronic service quality on trust, Wang and Lin (2017) indicate in their study that consumer quality perceptions (information quality, system quality, and service quality) are positively related to perceived trust. Luo et al (2020) in their study also found that e-service quality significantly influence trust. Generally, when online customers are unable to interact with employees or the physical facilities of a firm, then trust must be established in another way (Al-dweeri et al., 2019).

3. Ease of use and Behavioral Intention

Based on the result of this study, ease of use significantly influence online cash waqf behavioral intention of the Muslim community. Chinje and Chinomona (2018) in their study found that ease of use positively associated with users' intention to use it, they stated that the better the platform's ease of use, the more likely users will be to use that platform. Liu et al. (2019) in their study stated that if users think that learning to use mobile payments is easy and that the operation process is simple, then their perception of mobile payment usefulness will improve and they will be more inclined to adopt this technology, they found that ease of use is found to have a positive effect on the intention to use mobile payments. If users think that it is complicated to use a new technology, then they are unwilling to spend more time and effort to learn how to do so. Kalinic and Marinkovic (2016) in their study about behavioral intention toward mobile network operators found that perceived Ease of Use significantly affect consumers' intentions, ease of use is an important factor that significantly affect the building of long-term relationships between mobile network operators and their customers.

4. Ease of use and Trust

The result of this study showed that the relationship between ease of use and trust is insignificant. The result is beyond our expectation since so many previous study found that ease of use is significantly influence trust, for example study by Dat Tran and Vu (2020) on behavioral intention of online shopping customers found that ease of use statistically significant and rank the highest on trust, which means E-Service Quality has the largest positive impact on Trust. Although previous study found that ease of use significantly influence ease of use and trust, Iqbal et al (2018) in their study about purchase intention through mobile devices stated that perceived ease of use

did not affect the online trust through mobile devices of Pakistani customers, ease of use of purchasing devices does not matter if it is useful then customers will buy through mobile devices, it is in line with the result of this study.

5. Trust and Behavioral Intention

Trust and behavioral intention have a significant relationship based on the result of the study. Because users assume the authenticity of the platform, they will not waste time and cognitive effort and thus will experience higher intention to use the platform (Chinje and Chinomona, 2018). Sharma (2019) stated in the context of mobile payment that trust is the most important construct explaining the behavioral intention of users, it is found that there is a positive and statistically significant relationship between trust and behavioral intention it shows that the higher level of trust influences the perception of users towards a new technology, this may be possible due to sensitive nature of financial transactions in mobile banking. Perceived trust is defined as an emotional state that encourages one to trust another, which is based on satisfactory behavior of the other (Singh and Sinha., 2020). Various researches conducted in the field of technology adoption highlighted the importance of trust as an instrument to enhance customer relationship, and increase credibility and perceived security of the system (Liébana-Cabanillas et al., 2018; Singh and Sinha., 2020).

Conclusion and Implications

This study aims to determine e-service quality and ease of use on online behavioral intention with trust as an intervening variable. The results obtained from this study indicate that both e-service quality and ease of use have significant positive relationship with the online behavioral intention consumers on donating cash waqf. E-service quality and trust also have a significant positive relationship with the online behavioral intention, while beyond the researchers' expectation, ease of use has no significant effect on trust. The findings of this study provide useful insights to the decision makers of the cash waqf collectors and the service providers to enhance and maintain their customer base. E-Service quality and ease of use of the platform are important factors that influence the Muslim community behavioral intention to donate cash waqf. The waqf collectors could increase the e-service quality to obtain the trust of Muslim community more, hence more people will be interested to donate cash waqf. This study also provide new information about the influence of the e-Service quality, ease of use, and trusts on online behavioral intention consumers on donating cash waqf, which to the best of the researchers knowledge there has never been a study about this before.

Limitation and Recommendation for Next Research

The study is only conducted in Java province, Indonesia, which means the generalizability of the study would have been more significant if the survey is also conducted in other provinces and cities, thus, it is suggested that future studies should explore potential participants in the whole of

Indonesia in order to have a more accurate and more general view of the Muslim community mindset regarding online cash waqf. This study is also only examined some variables namely E-Service Quality, Ease of use, and Trust on online behavioral intention, hence it is limited to show results of the relationship between those variables only. Future research can add more variables such as religiosity, altruism, service innovation and so on to be examined. This study is also conducted with quantitative approach, next research could conduct the study with qualitative research to understand more about the respondents' answers and opinions.

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