

## **The Influence of Intention, Altruism, and Gen Z Behaviour on Digital Cash Waqf based on the Unified Theory of Acceptance and Use of Technology Approach with Religiosity as a Moderating Variable in Central Java**

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### **Abstract**

Technological developments have changed the order of one's life, including Generation Z Muslims in doing good deeds. The Indonesian Waqf Board and waqf recipient institutions are currently carrying out a strategy in collecting waqf which is called digital cash waqf. This is because every year there is an increase in online donation growth. The purpose of this study was to find out how much influence the intention, altruism and behavior factors of Gen Z have on the development of digital cash waqf which adopts the theoretical construct of the Unified Theory of Acceptance and Use of Technology (UTAUT) as this research variable. This research was conducted using an online survey involving 238 respondents who live in Central Java, a quantitative method based on SEM-PLS using SmartPLS version 4. The results of this study indicate that Performance Expectancy, Effort Expectancy and Altruism have no significant effect on Intention. While Social Influence has a significant effect on Intention and Facilitating Conditions has a significant effect on Behavior. In the moderating variable Religiosity can moderate Social Influence on Intention to have a significant effect. Whereas religiosity moderates Performance Expectancy, Effort Expectancy, Altruism to Intention and moderates Facilitating Conditions to Behavior found to have no significant effect on Gen Z in waqf through digital cash waqf in Central Java.

**Keywords:** *Intention, Altruism, Behavior, Cash Waqf, Digital Waqf, UTAUT.*

### **INTRODUCTION**

The history of Islamic civilization shows that the practice of waqf has existed since the time of the Prophet Muhammad SAW. An example is the waqf carried out by Ustman bin Affan r.a and Umar bin Khatab r.a's waqf, which proves the importance of waqf in encouraging efficiency for society at that time. There is historical evidence showing that at that time various efforts were made to improve waqf administration, so that waqf institutions developed into one of the supporting instruments for economic activity (Boudjellal, 2008). As a religious institution related to economic issues, waqf is influential in advancing society and has a surprising impact on human progress (Syarifudin, 2013). In Indonesia, there is a large potential for cash waqf, but this potential has not been utilized and managed optimally. Data from the Indonesian Waqf Board obtained from [www.republika.com](http://www.republika.com) shows that the potential for waqf in Indonesia reaches Rp. 180 trillion per year, which is very beneficial if it can be used for the benefit of society. However, what has been realized so far is only Rp. 400 billion.

In the research conducted, researchers took samples from the Gen Z generation who live in the digital era, so there is a need for research regarding their role in the development of cash waqf which is developed in the form of a digital platform. According to the Central Bureau of Statistics for Central Java province in the 2020 population census, there are 36.52 million people in Central Java, divided by generation category, as follows:

**Table 1. Population Composition of Central Java**

No	Name	Score (%)
1	Pre-Boomer (sebelum 1946)	2,44%
2	Baby Boomer (1946-1964)	14,18%
3	Gen X (1965-1980)	22,53%
4	Milenial (1981-1996)	24,93%
<b>5</b>	<b>Gen Z (1997-2012)</b>	<b>25,31%</b>
6	Post Gen Z (setelah 2013)	10,61%

*Source: jateng.bps.go.id, 2021*

There are 36.52 million people, the distribution of the composition of the population in Central Java with the division of generations used as a reference for this research as much as 25.31% of the total population in Central Java. This makes the influence of the majority of the population in Central Java on technological developments. In this regard, more and more philanthropic institutions can become solutions in digital waqf through digitalized transaction services that are easy to use and accessible (bwi, 2021). The potential for digital waqf services is increasing by making digital waqf services the tastes of generations growing up in Indonesia. However, there is still a lack of collection of cash waqf funds and cash waqf literacy, so that in continuing the dissemination of cash waqf digital services, research is needed to improve and find solutions in obtaining a decision so that people's intention to make cash waqf using digital/online media can run smoothly and effective.

## **RESULT AND DISCUSSION**

### **Definition and Basis of Waqf**

#### **Definition of Waqf**

Waqf is a gift that can be taken advantage of, and the property must remain intact. Assets that can be donated are assets that cannot be used up. Regarding the purpose of waqf is to carry out social worship that is ordered by religion for every Muslim and the waqf assets can be used for the benefit of the community as a whole. So, through waqf, assets or objects can be transformed from something consumptive to productive, such as for the agricultural, education, health and trade sectors (Fauziah & Ayyubi, 2019). According to Imam Syafi'i and Imam Ahmad explained that waqf means relinquishing the ownership rights of the waqf property, the waqif is prohibited from withdrawing or selling the assets and objects of the waqf. Waqf is also someone's property that has been willing to be handed over to the person in charge of the waqf, and used for the public interest where the benefits of the waqif are felt by the public.

#### **Waqf Legal Basis**

The basis for taking waqf law according to the majority of scholars, apart from Hanafiyah imams, is sunnah muakad (recommended to do). This includes sunnah alms, as Allah SWT says in Surah Al' Imron (3) verse 92. Another basis used by the scholars for waqf is based on verses about infaq fisabilillah. In Surah Al Baqarah (2) verses 261-262 it is explained that those who spend their wealth in the way of Allah will be given multiple rewards. One form of spending (spending) some of the wealth in the way of Allah is by endowment. Waqf is also defined as spending wealth for good purposes. Also, the words of the Prophet Muhammad related to uninterrupted charity, one of which is alms jariyyah. Some scholars translate sadaqah jariyyah as waqf, because there are no other types of alms that keep flowing but directly belong to the substances and benefits. As for wills of benefit, even though they are included in the hadith, they are very rare. That way translating alms in the hadith with the meaning of waqf is more important.

## **Cash Waqf Concept**

Waqf through money (cash) involves the concept where the wakif hands over a certain amount of money to the nazir (waqf manager) to buy or use immovable or movable property according to the needs required in the waqf project. The purpose of this cash waqf can be related to contributions in waqf projects for both social and productive purposes (Indonesian Waqf Agency, 2019). The object of the cash waqf is its use, so that before the nazir collects the funds, the nazir must convey the purpose or designation of the financing of the waqf project program. Nazir also has the responsibility to look after the goods financed using cash waqf funds according to a predetermined designation. Thus, Nazir has an important role in managing and using the cash waqf funds.

## **Digital-Based Cash Waqf Concept**

Currently, digital platforms have been widely used as a means of collecting digital-based waqf. This includes various types of platforms, such as websites and applications owned by related waqf institutions, crowdfunding platforms such as kitabisa.com, marketplaces such as Tokopedia and Shopee, mobile banking applications that provide digital waqf features, and digital payment system applications such as Go-Pay, LinkAja, Dana, OVO, and so on. In addition, the capital market sector also provides digital stock waqf facilities, while Islamic insurance provides an insurance-related waqf feature called insurance-linked waqf. The government launched a special state sukuk for the placement of waqf funds that can be purchased online by the public during the offering period. This digitalization initiative has become a positive post-pandemic momentum in strengthening the benefits of waqf, especially cash waqf, for the community. Integration of national waqf data is also important for overcoming challenges and obstacles in the development of productive waqf in Indonesia, as well as for strengthening public accountability and transparency in waqf governance.

## **Gen Z**

Generation Z, born between 1997 and 2012, is known as a generation that values flexibility. In Indonesia, in 2010, the number of Gen Z had reached more than 68 million people, almost double the number of Generation X (born 1965-1976). Analysis from experts states that Generation Z has characteristics and characteristics that are significantly different from the previous generation. They are often referred to as the "boundary-less generation". Gen Z has different expectations, preferences, and views of the world of work, which are considered challenging for organizations (Ryan Jenkins, 2017).

## **Intention**

The concept of intention refers to a person's subjective possibility of carrying out a particular desire or behavior. Individuals' intention to do something is influenced by their attitude towards the manifestation of that behavior in a particular situation. Intention is a function of personal factors, such as a person's orientation and beliefs that develop based on their consideration of what is believed. In summary, intention can be interpreted as a change that is closest to the behavior carried out by individuals, and functions as a bridge between attitudes and actual behavior (Ajzen, 1988).

## **Religiosity**

True, Islam advocates the practice of waqf as a form of worship. Therefore, a person's religiosity factor can affect their intention to donate. Although cash waqf is only worth sunnah, in essence, carrying out Allah's commands is the main goal in waqf worship. Several studies show that religiosity has an influence on a person's intention to donate money.

## **Behavior**

Behavior is an expression of a person's behavior or intention towards something. According to Fisbein and Ajzen (1975) behavior is a measure that shows the strength of

one's purpose for carrying out specific actions. Where it can be interpreted that the behavior in this study is the behavior expressed by the wakif after using the digital-based cash waqf system. In this study the behavior expressed by wakif includes the intensity of using the system more often, increasing knowledge and skills regarding cash waqf and choosing digital cash waqf compared directly.

**Altruism**

Auguste Comte has succeeded in discovering the concept of altruism which makes a person have an attitude that can benefit others. Said to be a kindness and benefit is also a hallmark of altruism. In Islamic religious teachings it can be said to be itsar (putting others first) (Firdaus et al., 2020).

**Unified Theory of Acceptance and Use of Technology (UTAUT)**

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theory used to determine the intentions and behavior of using information technology systems put forward by Venkatesh et al., (2003). Prior to the existence of the Unified Theory of Acceptance and Use of Technology (UTAUT), there was one of the earliest technology adoption theories, namely Diffusion of Innovation developed by Rogers (1983). The research describes agricultural technology which concludes that innovation will be adopted when it has more benefits than what is currently used, is compatible, can be tried, is practically used and the results can be measured or observed. Through the course of an increasingly developing era, there was research conducted by (Vankatesh, Morris, Davis, & Davis, 2003) namely adding related factors to technology acceptance with the variable Performance Expectancy (performance expectancy), Effort Expectancy (business expectancy), Social Influence (influence social), and Facilitating Conditions (conditions that facilitate) called the Unified Theory of Acceptance and Use of Technology (UTAUT). This research will adopt the UTAUT model considering that this model is currently an advanced model in technology research. Thus the existing constructs in the UTAUT model will be modified and adapted to use in testing waqf-based philanthropic products, which will be developed from studies that are considered correlated.

**Table 2. Hypothesis Test**

	Original Sample (O)	T-Statistics ( O/STDEV )	P-Value	95% Believe Path Coefficient		F square
				Lower Limit (2.5%)	Upper Limit (95%)	
PE -> Intensi	0.116	1.356	0.175	-0.053	0.283	0.009
EE -> Intensi	0.116	1.210	0.226	-0.066	0.313	0.007
SI -> Intensi	0.384	4.728	0.000			0.132
				0.219	0.538	
A -> Intensi	0.044	0.732	0.464	-0.071	0.161	0.003
FC -> Behavior	0.251	2.737	0.006	0.075	0.430	0.034
Religiusitas x PE -> Intensi	-0.063	0.900	0.368	-0.195	0.079	0.005
Religiusitas x EE -> Intensi	0.111	1.299	0.194			0.007
				-0.057	0.272	
Religiusitas x SI -> Intensi	0.154	2.044	0.041	0.219	0.538	0.015
Religiusitas x A -> Intensi	-0.023	0.402	0.688			0.001
				-0.138	0.089	
Religiusitas x FC -> Behavior	-0.008	0.135	0.892	-0.124	0.101	0.000

Sumber: *pengolahan SmartPLS, 2023*

**Effect of Performance Expectancy, Effort Expectancy, Social Influence, Altruism on Intention to Use Digital Cash Waqf**

In this study, the results obtained were that performance expectancy (X1) had a positive but not significant effect on intention (Y1) to use digital cash waqf on waqif in the Central Java region. These results were obtained from the T-Statistics value of 1.356 which is smaller than the T-Table (1.960) and the P-Value of 0.175 which is greater than 0.05. The

original sample value of 0.116 indicates that if the performance expectancy variable (X1) increases by 1%, the intention will increase by 0.116. Performance Expectancy is a business expectation where a person places a sense of trust that the presence of a technology is able to provide convenience and maintain effectiveness in its use. This study states that with the arrival of a waqf digitalization transformation capable of providing convenience, it does not have a significant effect on waqf intentions in using the digital cash waqf system, which means that it is not a major factor in influencing one's intentions, but performance expectancy has a positive influence. That is, the better the performance of the digital cash waqf system, the higher the intention of the waqif and prospective waqif. Conversely, if the performance of the system is getting poorer, the intention of waqif and prospective waqif to give cash waqf through the cash waqf digital system will decrease. In addition, when viewed from respondents with an age range of 12-40 years, where 21-26 years are dominated by 71%, this indicates that this age tends to be very open to technological sophistication, but this does not guarantee compatibility for waqf through digital cash waqf, but they prefer cash waqf directly rather than accessing it through online networks.

In this study, the results obtained were that effort expectancy (X2) had a positive but not significant effect on intention (Y1) to use digital cash waqf on waqifs in the Central Java region. These results were obtained from the T-Statistics value of 1,210 which is smaller than the T-Table (1,960) and the P-Value of 0.226 which is greater than 0.05. The original sample value of 0.116 indicates that if the effort expectancy variable (X2) increases by 1%, the intention will increase by 0.116. Effort Expectancy is a level of ease in using a technology system that has an influence on a person's intention to use the system (Venkatesh et al., 2003). Effort expectancy in digital cash waqf is an convenience for waqifs and prospective waqifs to experience when using a digital-based cash waqf system, this can be seen by the features that make it easy and also the various payment system options (Wadi & Nurzaman, 2020). This research shows that the influence of effort expectancy is not significant. Even though Venkatesh (2003) stated that effort expectancy is the most important variable in the adoption behavior stage of a new technology such as this cash waqf technology. This is because the digital cash waqf program in Indonesia is relatively new and there is still a lack of public awareness and literacy regarding cash waqf when compared to zakat. So that the distribution of information and literacy itself is very important as a form of willingness of waqif candidates to make donations.

*Social Influence concludes that the efforts of people around are able to have a big impact on deciding to use something, either goods or services. In this study, the percentage of respondents using digital cash waqf was more towards religious leaders and the Islamic community than relatives or friends. So that friends and co-workers do not have a big influence in intending to use digital cash waqf. This also has similarities to research conducted by Wadi & Nurzaman (2020) where this research is dominated by the involvement of religious leaders, Islamic organizations and public figures.*

*Altruism is a social sensitivity towards someone so that it will encourage selfless help and one of its actualizations is by giving something both materially and non-materially (Wahyuni, 2018). In this study altruism has a positive but not significant effect, this shows that from a sense of social sensitivity Gen Z in Central Java has a sense of humanity, but in distributing cash waqf donations through the online system, there is a lack of trust in distributing it, so they choose to make donations directly without any intermediary system. Apart from that, it can be caused by a lack of understanding regarding the distribution model of the assets they distribute through a digital system.*

### **The Effect of Facilitating Conditions on Gen Z Behavior**

Facilitating Conditions are facilities that will support someone to put their trust that the existence of supporting facilities can affect the use of a technology. This research is also in line with research conducted by Tarhini et al., (2016). In his research, Tarhini et al., (2016)

revealed that facilitating conditions have a significant influence on behavior (behavior) of using internet banking in Lebanon. In their research, respondents really care about the infrastructure and facilities provided by the bank. In this study it was found that facilitating conditions had a positive and significant effect on respondents' behavior in waqf using digital cash waqf. The original model of UTAUT facilitating conditions is predicted to be able to influence Use Behavior.

### **The influence of Religiosity moderates Performance Expectancy, Effort Expectancy, Social Influence, Altruism to Intention**

Religiosity moderates performance expectancy, effort expectancy, and altruism towards Gen Z intentions in cash waqf through digital cash waqf having a positive but not significant effect. Meanwhile, religiosity moderates social influence on Gen Z intentions in cash waqf using a digital system that has a positive and significant effect. This means that when users have a good understanding and a system is offered with people who are influential within them, they will be able to increase Gen Z's intentions in cash waqf through digital systems. The results showed that the variable performance expectancy, effort expectancy, social influence, and altruism could explain the intention variable by 54.2% and the rest was explained by other variables outside this research model.

### **The influence of Religiosity moderates Facilitating Conditions on Behavior**

This study obtained the results that religiosity has a positive moderating effect on the relationship between facilitating conditions and the behavior of muzaki Gen Z in Central Java. However, the results of significance in this study illustrate that it is still not able to produce respondent satisfaction because it is possible for respondents to put more comfort in making cash waqf donations directly. So from this understanding in terms of the condition of a system has not changed the way respondents display waqf behavior through the cash waqf digital system.

### **Conclusion**

After conducting research, this study aims to analyze and find out the factors that have an influence on the intentions and behavior of Gen Z in Central Java in using the digital cash waqf system. The Unified Theory of Acceptance and Use of Technology (UTAUT) theory is used by researchers as a construct adoption for research variables. Based on the discussion and research on the intentions and behavior of Gen Z in using digital cash waqf in the Central Java region, conclusions are drawn: (1) The results of the study show that the social influence variable has a significant positive effect on Gen Z intentions in using the cash waqf digital system in Central Java. Meanwhile, the performance expectancy variable has a positive but not significant effect, meaning that when a digital waqf system has good performance, the system utilized by users will be better, when users of the digital cash waqf system have good opinion and the environmental response is getting better, then the intention of the user the system will increase. However, if a system's performance is not good and provides comfort value, then user intention will decrease. The effort expectancy variable also has an insignificant positive effect, so when the business expectations of system services are sufficient to interest waqifs, their intention to use the digital cash waqf system will be higher. The altruism variable has an insignificant positive effect, meaning that when a wakif or a prospective wakif has a soul to help without expecting anything and has comfort in helping others based on the principle of sincerity, the intention in waqf using digital cash waqf will be higher. Conversely, when the waqif candidate does not have a sense of humanity in helping voluntarily, his intention will decrease. (2) The results of the study show that the facilitating conditions variable has a positive and significant influence on the behavior of Gen Z in cash waqf through digital systems. That is, when a system offers facilities that make users comfortable, the behavior in using the digital cash waqf system will be higher.

Conversely, if the facilities offered by the system are inadequate and not optimal in providing services, the user behavior of digital cash waqf will decrease. (3) Religiosity moderates performance expectancy, effort expectancy, and altruism towards Gen Z intentions in cash waqf through digital cash waqf having a positive but not significant effect. Meanwhile, religiosity moderates social influence on Gen Z intentions in cash waqf using a digital system that has a positive and significant effect. This means that when users have a good understanding and a system is offered with people who are influential within them, they will be able to increase Gen Z's intentions in cash waqf through digital systems. (4) The results of the study show that performance expectancy, effort expectancy, social influence, and altruism can explain the intention variable by 54.2% and the rest is explained by other variables outside this research model. Furthermore, the facilitating conditions variable is able to explain the behavioral variable (behavior) of using digital cash waqf by 20.9% and the rest is explained by other variables outside this study.

### **Suggestion**

Research on digital-based cash waqf needs to be developed and is expected to be able to cover a wider sample and not only generation Z, but also the entire community. This is because the high development of technology and social media is felt as a whole by elements of Indonesian society in particular. For further research to be able to provide additional other variables that can affect the intention and behavior of users of a cash waqf digital system.

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