

Factors Affecting *Waqif's* Decision in Selecting Productive *Waqf* (Case Study at Dompét Dhuafa Republika)

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Abstract. Indonesia as a country with largest Muslim population in the world has potentials in utilizing its Islamic philanthropy source of funds to alleviate social and economic problems in society, one is through *waqf*. *Waqf* that is managed productively has proven its positive contribution to the advancement of a country. However, the collecting of *waqf* fund is still dominated by direct *waqf* (non-productive) based on the instruction a *waqif* gave. This shows that the majority of *waqif* prefers direct *waqf* (non-productive) to productive one. Therefore, the purpose of this study is to analyze the factors that affect *waqif's* decision in selecting productive *waqf*. Data collection is done by the questionnaires given to the respondents. The respondents are 65 *waqif* at Dompét Dhuafa Republika. The method used in this study is descriptive analysis and logit regression. The result shows that *waqif's* decision in selecting productive *waqf* is affected by their comprehension on productive *waqf*, age, subjective norm, and marital status.

Keywords: Decision, logit regression, productive *waqf*, *waqif*

Abstrak. Indonesia sebagai negara dengan populasi Muslim terbesar di dunia memiliki potensi dalam memanfaatkan sumber dana filantropi Islam untuk mengatasi permasalahan sosial dan ekonomi pada masyarakat, salah satunya ialah melalui wakaf. Wakaf yang dikelola secara produktif telah terbukti memberikan kontribusi positif terhadap kemajuan suatu negara. Akan tetapi, penghimpunan dana wakaf masih didominasi untuk jenis wakaf langsung (nonproduktif) sesuai dengan amanah yang diberikan oleh wakif. Hal ini menunjukkan bahwa sebagian besar wakif lebih cenderung memilih jenis wakaf langsung (nonproduktif) dibandingkan dengan wakaf produktif. Oleh karena itu, penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi keputusan wakif dalam memilih wakaf produktif. Pengumpulan data dilakukan dengan memberikan kuesioner kepada sampel penelitian. Sampel yang digunakan berjumlah 65 orang wakif di Dompét Dhuafa Republika. Metode yang digunakan adalah analisis deskriptif dan regresi logistik. Berdasarkan hasil analisis, diketahui bahwa keputusan wakif dalam memilih wakaf produktif dipengaruhi oleh pemahaman wakaf produktif, usia, norma subjektif, dan status pernikahan.

Kata kunci: Keputusan, regresi logistik, wakaf produktif, wakif

INTRODUCTION

According to Central Bureau of Statistic (2010), Indonesia has Muslim population as large as 207.2 million lives or 87.18 percent of total population. The large number is successful in making Indonesia as the country with largest Muslim population in the world (Pew Research Center, 2010). This certainly shows that Indonesia has large potentials in utilizing its philanthropy source of funds to be able to prosper its people; one of the mentioned potentials is *waqf*. *Waqf* has been playing its important role in the economy for it can alleviate inequality in social structure and prosper the people by supplying fertile lands (Al Arif, 2012).

Waqf from its economic substances is divided into two categories, direct *waqf* and productive *waqf* (Qahaf, 2005). Direct *waqf* is *waqf* which the benefits are derived directly from the objects, while productive *waqf* is utilized in production process, both goods and services in agriculture, industry, and commerce. The benefits from productive *waqf* are not in the objects directly, but they come from the net profit its gives to the beneficiaries in line with the purposes of *waqf*.

A productively managed *waqf* is proven in giving positive contribution to the advancement of a country. Take Singapore for example. Singapore is considered as a very successful country in

applying the concept of utilization of productive *waqf* in Southeast Asia (Said, 2013). *Waqf* in Singapore is managed by a company by the name of Wakaf Real Estate Singapore (WAREES) Investment founded by Majelis Ugama Islam Singapura (MUIS). WAREES utilizes *waqf* assets in form of properties such as apartments, hotels, as well as office buildings to rent. In 2018, income of the properties reached SGD3.01 million which had distributed into mosques, madrasahs, empowerment organizations, and poverty alleviation (MUIS, 2016). In addition to Singapore, Saudi Arabia has also managed *waqf* productively. *Waqf* in Saudi Arabia is managed exclusively by the Ministry of Hajj and Religious Affairs. The assets are managed in the form of hotels (especially for the pilgrims), plantations, as well as shopping complex. The revenues are used for every affair in the two holy cities, Mecca and Madina, and to develop people's housing (Hasanah, 2008).

Countries with such advance in *waqf* do utilize it productively in order to fulfill the purposes of *waqf* which distributed to the people. However, Indonesia people still have in their minds that *waqf* should only be utilized for *ibadah* with no additional revenues. Such is proven by 2018 data from the Ministry of Religious Affairs of Republic of Indonesia which shows that the majority of *waqf* lands in Indonesia is used for the sole purpose of *ibadah* and it is not managed productively, such as the building of mosques by 44.94 percent followed by the building of *mushalla* by 28.15 percent. Therefore, it can be concluded that *waqf* lands in Indonesia is far from productive.

One of the non-profit organizations in Indonesia which manages *waqf* funds is Dompot Dhuafa Republika. Since 2015, the institution is legitimate as *nazir* of *waqf* manager listed in Indonesian *Waqf* Board. Dompot Dhuafa Republika is a frontline *nazir* of productive *waqf* in Indonesia (Fanani, 2011). The institution is the pioneer in collecting *waqf* funds from Indonesian people and they are transferred to various types of *waqf*. *Waqf* funds collected by Dompot Dhuafa Republika will be distributed to four main fields, namely economy, health, social, and education. Each field has its respective programs. A *waqif* is permitted to decide a field into which the *waqf* fund is transferred, such as in health.

Table 1 Collection of *waqf* funds in Dompot Dhuafa Republika

Program	Amount (IDR)
Productive <i>Waqf</i>	
Plantation in Subang	10,700,000
General Productive <i>Waqf</i>	2,023,445,376
Ronting <i>Waqf</i>	2,325,000
Hafizh Village Madrasah	1,013,362,284
Zona Madina	144,977,394
Oke Oce	780,000
Total	3,195,590,054
Direct <i>Waqf</i>	
Hospital for <i>Dhuafa</i>	4,233,324,339
Indonesia-Hebron Hospital	4,749,000
1000 Hospital Beds	8,860,000
Mosque	1,277,434,838
School for Palestine	74,738,436
Khadijah Learning Center	553,131,078
Dompot Dhuafa University	125,000
Total	6,152,362,691

Source: Dompot Dhuafa Republika, 2019 (processed)

According to Table 1, the collection of *waqf* funds at Dompot Dhuafa in 2019 dominated by direct *waqf* up to IDR6,152,362,691 or 66 percent of total collection. At the same time, the collection of productive *waqf* funds is smaller at IDR3,195,590,054 or 34 percent. This shows that the majority of *waqif* prefers direct *waqf* which is utilized for social services (non-productive) to productive *waqf*.

Therefore, this paper interests to describe the respondents' characteristics at Dompét Dhuafa Republika and analyze the factors affecting *waqif*'s decision in selecting productive *waqf* at Dompét Dhuafa Republika.

LITERATURE REVIEW

Few researchers have done the study on a charitable giving behavior. Mesch et al. (2011) stated that women are more likely to give and give more than men, even when controlling for these motives as well as other factors that affect giving. The reason is that women have more emphatic concern and principle of care than men.

Ekawaty and Widiyanti (2015) in their research tried to analyze the comprehension of lecturers and staff of the Brawijaya University towards cash *waqf* based on demographic factors. The results of the study show that the majority of UB's lecturers and staff do not understand about cash *waqf*. Based on income level, the results show no significant difference in the level of comprehension of cash *waqf*. Meanwhile, based on the age group there were significant differences between age groups. The majority of old age groups have a low level of comprehension of cash *waqf*, while the young age group is relatively comparable between those who understand and those who do not understand about cash *waqf*.

Furthermore, Halim et al. (2015) tried to analyze the characteristic that affect charitable donations behavior. Finding shows that age, income, education, and religious factors affect the charitable donation behavior in Malaysia. Nizar (2014) found that education is the most influential factor that can explain the perception of cash *waqf*. The reason is that someone with higher level education has the better ability to process information received than those with lower levels of education.

Kasri (2013) in her research found that most of the individual donors in Indonesia are young, educated, and possess strong humanitarian concerns. There is a correlation between income and donation, individuals who donate more are not the rich. Stern (2013) also said that those with low income tend to donate through religious organizations and social beneficences, while those who have high income tend to support university programs, art organizations, and museum.

Nisa (2017) analyzed factors affecting public perceptions of cash *waqf* in Bogor. The result of the study stated that variable comprehension of cash *waqf* has positive relation to *waqif*'s perception in accepting cash *waqf*. Others research was done by including the influence of subjective norm as one of the determinants of intention to contribute in cash *waqf*. Nuraini et al. (2018) in her study stated that variable subjective norm has positive and significant effect on one's intention to do cash *waqf*. Likewise, Pitchay et al. (2015) stated that attitude and subjective norm are factors that have significant positive effect on Muslim employees' intention to contribute in cash *waqf* by cutting their salary.

METHOD

Place and Date of the Study

This study is done in Dompét Dhuafa Republika. The selection of the location is purposive based on the consideration that Dompét Dhuafa Republika is the forefront institution in managing productive *waqf* in Indonesia. This study takes place on April to June 2019.

Data Type and Sources

The data used in this study is primary and secondary data. Primary data is obtained by questionnaires given to the *waqif* at Dompét Dhuafa Republika. Secondary data is obtained from various relevant sources, such as Central Bureau of Statistic, World Bank, Dompét Dhuafa Republika, Ministry of Religious Affairs, and Indonesian *Waqf* Board.

Data Processing and Analyzing

Data analyzing in this study uses two approaches, quantitative and qualitative analysis. Quantitative analysis is used to show data in tables obtained from the questionnaires and qualitative analysis is used to explain the result of the study.

This study uses descriptive method to answer the question of respondents' characteristics at Dompot Dhuafa Republika and logit regression is used to answer the factors affecting *waqif's* decision in selecting productive *waqf*. Data processing in this study uses Microsoft Excel 2010 and Statistical Product and Service Solutions (SPSS) 20.

Logit regression is a mathematical model used to find the correlation of dependent variable and independent variables. If the dependent variable has two values, success or fail, then the statistical model used is logit regression (Agresti, 2007). Dependent variable in this study has two criteria, *waqif* who chooses productive *waqf* is 1 and *waqif* who chooses direct *waqf* is 0. There are also eleven independent variables. Hosmer and Lemeshow (2000) explained that logit regression model with $\pi(x)$ as the probability of success of dependent variable is:

$$\pi(x) = \frac{e^{\beta_0 + \beta_1 x}}{1 + e^{\beta_0 + \beta_1 x}} \tag{1}$$

Logit connector function is necessary in logit regression. Logit transformation as function of $\pi(x)$ is:

$$Y(x_i) = \ln\left(\frac{\pi(x_i)}{1 - \pi(x_i)}\right) = \beta_0 + \beta_1 x_i + \dots + \beta_p x_p + \varepsilon_i \tag{2}$$

If observation Y_i is productive *waqf* then $Y_i = 1$ with probability $\pi(x_i)$. Meanwhile the probability for $Y_i = 0$ (direct *waqf*) is $1 - \pi(x_i)$. Logit regression in this study to analyze the probability of a *waqif* chooses productive *waqf* has model as follows:

$$Y(x_i) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \varepsilon_i \tag{3}$$

where:

- | | | | |
|-----------|--|---------------|--|
| $Y(x)$ | = Respondent's decision in selecting productive <i>waqf</i> (1 for productive <i>waqf</i> and 0 for direct <i>waqf</i>) | X_6 | = <i>Waqf</i> Amount |
| β_0 | = Intercept | X_7 | = Comprehension of Productive <i>Waqf</i> |
| β_i | = Parameter | X_8 | = Subjective Norm |
| X_1 | = Gender | X_9 | = Access to Information |
| X_2 | = Education | X_{10} | = Needs |
| X_3 | = Marital Status | X_{11} | = Age |
| X_4 | = Profession | ε | = Error Term |
| X_5 | = Income | i | = Time Series Data ($i = 1, 2, 3, \dots, n$) |

The scoring for some variables in this study uses Likert Scale. It is used to measure comprehension, subjective norm, access to information, and needs. According to Likert (1932), this technique is widely used to measure individual's behavior through questions or statements. Each point of question or statement provides five choices, namely strongly agree, agree, neutral, disagree, and strongly disagree. Likert Scale has four or more questions combined until it forms a score representing individual's characteristics, such as attitude, knowledge, and behavior.

Likert Scale used in this study is as following:

- 5= Strongly Agree
- 4= Agree
- 3= Neutral
- 2= Disagree
- 1= Strongly Disagree

Variable Identification

Variables used in this study are defined as:

Table 2 Variables identification

Variable	Operational Definition and Data Measurement	Indicator
Gender (X_1)	Individual gender (nominal scale)	1 Female 2 Male
Education (X_2)	Individual participation in his/her last education (ordinal scale)	1 High School Graduate 2 University Graduate
Marital Status (X_3)	Individual marital status (nominal scale)	1 Married 2 Single
Profession (X_4)	Individual profession (nominal scale)	1 Student 2 White Collar Worker 3 Other
Income (X_5)	Individual income on monthly basis (ordinal scale)	1 \leq IDR3,000,000 2 IDR3,000,000 – 10,000,000 3 $>$ IDR10,000,000
<i>Waqf</i> Amount (X_6)	Amount of currency used in <i>waqf</i> (nominal scale)	1 More or equal to one million 2 Less than one million
Comprehension of Productive <i>Waqf</i> (X_7)	The level of individual comprehension of productive <i>waqf</i> along with its differences from direct <i>waqf</i> (score)	1 Basic knowledge of <i>waqf</i> 2 Basic knowledge of productive <i>waqf</i> 3 Basic knowledge of the differences between productive <i>waqf</i> and direct <i>waqf</i>
Subjective Norm (X_8)	Individual perception regarding other's belief to do something and his/her motivation to do the same (score)	1 Perception regarding close circles (family, friend, religious figure, <i>waqf</i> institution) Motivation to do <i>waqf</i> 2
Access to information (X_9)	Individual accessibility to information regarding productive <i>waqf</i> (score)	1 Facilitation to get information 2 Willingness to get information
Needs (X_{10})	Individual level of needs of productive <i>waqf</i> (score)	1 The needs for productive <i>waqf</i> The benefits of productive <i>waqf</i> 2 he/she gets
Age (X_{11})	Individual age (in year)	
Respondent's decision in selecting either <i>waqf</i> types (Y)	Individual decision to select <i>waqf</i> types	1 Productive <i>waqf</i> 2 Direct <i>waqf</i>

Source: Primary data, 2019 (processed)

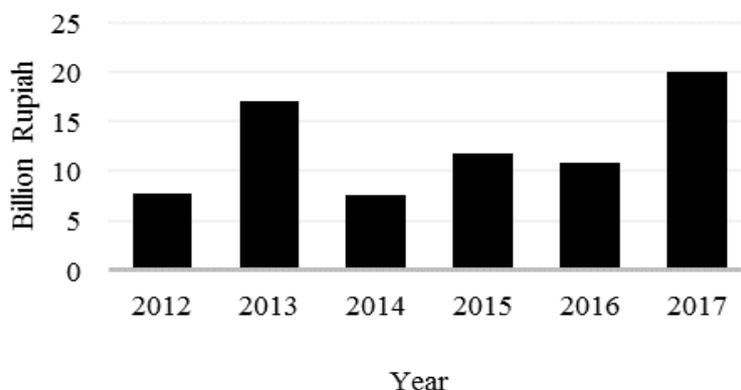
RESULT AND DISCUSSION

Overview of *Waqf* in Dompot Dhuafa

Dompot Dhuafa Republika is a non-profit institution founded by people on September 4, 1994. The institution is founded as a commitment in helping the poor through social programs and economic empowerment using ZISWAF (*Zakat, Infak, Sedekah, and Waqf*) resources professionally. In 2005, Dompot Dhuafa Republika established a special division named Tabung Wakaf Indonesia (TWI) which specialized in raising people’s welfare by utilizing *waqf* resources productively. Since 2015, Dompot Dhuafa Republika is legitimate as *nazir* listed in Indonesian *Waqf* Board. Dompot Dhuafa Republika has vision of realization of powerful world society through service, protection, and empowerment based on just system. Meanwhile the missions this institution carries are:

1. Becomes a social movement which transforms good values
2. Creates powerful society through people’s economic development
3. Actively involves in world humanity activities by strengthening the global network
4. Gives birth to leaders with characters and global competencies
5. Advocates for policies to create just system
6. Develops as a global organization through innovation, service quality, transparency, accountability, independency, and autonomous institution

The collection of *waqf* funds at Dompot Dhuafa Republika has experienced fluctuation as the time goes. It is noted in 2013 (Figure 1), Dompot Dhuafa Republika was success in collecting *waqf* funds up to IDR17,097,317,425, increased 199 percent from 2012. However, it went down in 2014 and return to raise significantly in 2017 up to IDR20,000,000,000. This fund was distributed to various *waqf* programs on behalf of the *waqifs*.



Source: Dompot Dhuafa Financial Report, 2012-2017 (processed)

Figure 1 Amount of fund at Dompot Dhuafa Republika

Respondents’ Characteristics Based on Social and Economic Aspects

There are 65 respondents in this study composed of those who chose productive *waqf* and direct *waqf*. The data is categorized based on the individual gender, age, education, marital status, profession, and income. The result of the study can be seen in Table 3.

Gender

Respondents dominated by female up to 39 individuals with 18 chose direct *waqf* and 21 chose productive *waqf*. Meanwhile, male respondents count to 26 individuals with 15 chose direct *waqf* and 11 chose productive *waqf*. The data shows that female respondents are higher than male ones in term of *waqf*. They also tend to choose productive *waqf*. This is in line with the previous study by Mesch et

al. (2011) which stated that women tend to give more to others. The reason is that they have more empathy and higher social awareness than men.

Table 3 Respondent's characteristics based on social and economic aspects

Characteristics	Category	Number of Respondent	Percentage (%)
Gender	Male	26	40.00
	Female	39	60.00
Age	< 21 years	4	6.15
	21-30 years	45	69.23
	31-40 years	7	10.77
	41-50 years	5	7.69
	> 50 years	4	6.15
Characteristics	Category	Number of Respondent	Percentage (%)
Education	Elementary School/Equal	0	0
	Junior High School/Equal	0	0
	Senior High School/Equal	19	29.23
	Diploma	1	1.53
	University Graduate	45	69.23
Marital Status	Single	41	63.07
	Married	23	35.38
	Divorcee	1	1.53
Profession	Government Worker	2	3.07
	White Collar Worker	18	27.69
	Entrepreneur	4	6.15
	Student	27	41.54
	Other	14	21.54
Income	≤ 1,000,000	17	26.15
	1,000,001 – 3,000,000	14	21.54
	3,000,001 – 5,000,000	13	20.00
	5,000,001 – 10,000,000	11	16.92
	> 10,000,000	10	15.38

Source: Primary data, 2019 (processed)

Age

Based on age, respondents are divided into five categories. Overall, those who do *waqf* and choose productive *waqf* with highest number are those who belong to age range 21 to 31 years old. This shows the probability is diverse in the group (including millennial generation). The reason is advance in technology makes those who belong to millennial generation easier to do *waqf*. In addition to the mentioned reason, productive *waqf* is a contemporary matter that the ones who have more ability to understand it is the present generation (Ekawaty, 2015).

Marital status

Respondents in this group composed majority by those who are not married by 41 individuals where 20 of them chose direct *waqf* while 21 chose productive *waqf*. This shows that the potential of collecting *waqf* funds is higher within those who aren't married for they have little responsibility toward family as they only spend for themselves compared to those who are married as they have to shoulder the responsibility of having a family.

Education

Respondents are divided into five categories based on educational backgrounds, namely elementary school/equal, junior high school/equal, senior high school/equal, diploma, and university graduate. However, respondents with elementary and junior high school background do not include in this study. This shows that those who have higher educational background are also have higher tendency to do *waqf*. This statement is also reinforced by the processed data in Table 8 that 45 individuals or 69.23 percent of the respondents are dominated by university graduates with 24 of them chose direct *waqf* while the other 21 chose productive *waqf*. The reason is the respondents with higher educational background are easier to process information on *waqf*. The result is in line with Halim et al. (2015) where he stated that higher one's education, higher the tendency to donate.

Profession

Respondents in this category are divided into five categories. Majority of the respondents are student as many as 27 individuals where 13 of them chose direct *waqf* and 14 chose productive *waqf*. The second place in this list is white collar workers up to 18 individuals with 10 chose direct *waqf* and 8 chose productive *waqf*. The mentioned data shows students have the highest probability in selecting productive *waqf*. The reason is that they can gain knowledge about *waqf* in college.

Income

Respondents are divided into five categories based on their income. The respondents in all categories have well-proportioned income in comparison to the rest. Majority of them has monthly income \leq IDR1,000,000 as many as 17 individuals with 6 of them chose direct *waqf* and the other 11 chose productive *waqf*. There is certainly no need to have large nominal of cash to do *waqf*. *Waqf* in Dompét Dhufa starts from IDR10,000. Therefore, those who have low income still can afford to do *waqf*.

The result is in line with Kasri (2013) who stated that high income does not guarantee one to donate to charity. Stern (2013) also said that those with low income tend to donate through religious organizations and social beneficences, while those who have high income tend to support university programs, art organizations, and museum.

Factors Affecting *Waqif's* Decision in Selecting Productive *Waqf*

Factors assumed in affecting *waqif's* decision in selecting productive *waqf* include some independent variables namely comprehension, subjective norm, access to information, advertising quality, needs, age, income, and *waqf* amount. The dependent variable has two probabilities, respondents who chose productive *waqf* (Y=1) and those who chose direct *waqf* (Y=0). The test uses 95 percent confidence interval or 5 percent significance level (α).

Simultaneous test result

Simultaneous test is used to see the effect of independent variables on dependent variable simultaneously. The test is also named Chi-square model test. The result of the test can be seen at Table 4.

Table 4 Logit regression parameter estimator based on omnibus test of model

	Chi-square	df	Sig.
Step	33.735	13	0.000
Block	33.735	13	0.000
Model	33.735	13	0.000

Source: Primary data, 2019 (processed)

Based on Table 4, it can be seen that the result of omnibus test of model shows the value of model significance is lower than the significance level $\alpha = 0.05$ ($0.000 < 0.05$). This shows that

simultaneously there is at least one independent variable in the model that has effect on *waqif's* decision in selecting productive *waqf*.

Partial test result

Partial test is used to test the effect of independent variables on dependent variable individually in the model. The test is used to see the variable or factor that affect *waqif's* decision in selecting productive *waqf*.

Based on Table 5, it can be seen that there are four significant independent variables that have effect on *waqif's* decision in selecting productive *waqf*, namely comprehension of productive *waqf*, subjective norm, and age. On the other hand, the insignificant variables are gender, education, marital status, profession, income, *waqf* amount, access to information, and needs.

Table 5 Factors affecting *waqif's* decision in selecting productive *waqf*

Variables	B	Sig.	Exp(B)
Gender (Male)	-0.242	0.765	0.785
Education (University Graduate)	-0.401	0.716	0.670
Marital Status (Married)	-2.014	0.079**	0.133
Profession (Student)		0.320	
Profession (White Collar Worker)	-0.727	0.640	0.483
Profession (Others)	-1.444	0.136	0.236
Income (IDR ≤ 3,000,000)		0.425	
Income (IDR 3,000,000 – 10,000,000)	-1.556	0.411	0.211
Income (IDR > 10,000,000)	-1.818	0.196	0.162
<i>Waqf</i> Amount	0.014	0.987	1.014
Comprehension of Productive <i>Waqf</i>	0.657	0.000*	1.930
Subjective Norm	-0.359	0.045*	0.698
Access to Information	0.016	0.897	1.016
Needs	-0.308	0.341	0.735
Age	-0.161	0.037*	0.851
Constant	-0.818	0.875	0.442

Notes: * Significant at 5 percent significance level, ** Significant at 10 percent significance level

Source: Primary data (2019) (processed)

Relationship between variable comprehension of productive *waqf* and *waqif's* decision in selecting productive *waqf*

Variable comprehension of productive *waqf* has positive effect on *waqif's* decision in selecting productive *waqf* which means the higher the comprehension then the higher the probability to choose productive *waqf*. The odds ratio is 1.930 and significant at 5 percent significance level. It can be interpreted as an increase in comprehension by one unit is expected to increase the probability of selecting productive *waqf* by 1.930 times than those who have less comprehension on the topic, *ceteris paribus*. The reason is one's comprehension of an object can form one's reaction to the object which presented in the shape of attitude or behavior. Therefore, *waqif's* decision in selecting productive *waqf* is the result of his/her comprehension of productive *waqf*.

The result is similar with Nisa (2017) who stated that variable comprehension of cash *waqf* has positive relation to *waqif's* perception in accepting cash *waqf*. It can be concluded then that one who comprehends productive *waqf* more than the others have higher probability in selecting productive *waqf*.

Relationship between variable subjective norm and *waqif's* decision in selecting productive *waqf*

Subjective norm is perception or individual view upon belief and other's expectation to take action or not (Ramdhani, 2011). Subjective norm will be high if one has strong belief to others along with that person's motivation to fulfill the other's expectation. Some studies show that subjective norm has significant positive effect on one's intention to take action. Nuraini et al. (2018) in her study stated that variable subjective norm has positive and significant effect on one's intention to do cash *waqf*. Likewise, Pitchay et al. (2015) stated that attitude and subjective norm are factors that have significant positive effect on Muslim employees' intention to contribute in cash *waqf* by cutting their salary.

However, this study shows that variable subjective norm has negative effect on *waqif's* decision in selecting productive *waqf* which means one with low subjective norm will have higher probability to choose productive *waqf*. The value of odds ratio in variable subjective norm is 0.698 and significant at 5 percent significance level. It can be interpreted that if subjective norm goes down by one unit, the probability to choose productive *waqf* will rise ($\frac{1}{0.698}$) or 1.433 times compared to those with higher subjective norm, *ceteris paribus*. The reason is the assumption that high motivation to do productive *waqf* without strong belief that the others would do the same.

Relationship between variable age and *waqif's* decision in selecting productive *waqf*

Variable age has negative effect on *waqif's* decision in selecting productive *waqf* which means the younger the age, the higher the probability to choose productive *waqf*. The value of odds ratio is 0.851 and significant at 5 percent significance level. It can be interpreted as if one's age is younger by one year, the probability of he/she to choose productive *waqf* is higher by ($\frac{1}{0.851}$) or 1.175 times compared to those with older age, *ceteris paribus*.

The result of the study is in accordance with Ekawaty (2015) who stated that there is significant difference in comprehension level about cash *waqf* among young, middle, and old age. The majority of old-aged individuals do not comprehend cash *waqf* relative to the young-aged individuals, for the concept of cash *waqf* is relatively new. Therefore, this study also assumes that the concept of productive *waqf* is relatively new. Although *waqf* is known by the society for a long time, it was only for the sole purpose of *ibadah* and not productive (Rozalinda, 2015). This makes the younger group tend to have the ability to comprehend productive *waqf*, a concept that has been developing in the present generation.

Relationship between variable marital status and *waqif's* decision in selecting productive *waqf*

Variable marital status has negative effect on *waqif's* decision in selecting productive *waqf*. The odds ratio is 0.133 and significant at 10% significance level. It can be interpreted as those who are not married have higher probability to choose productive *waqf* as high as ($\frac{1}{0.133}$) or 7.518 times than those who are married, *ceteris paribus*. It is assumed that those who are not married have little responsibility to family relative to the ones who have married.

Model Compatibility Test Result

Model compatibility test uses Hosmer and Lemeshow test. The test is used to evaluate the model with available data. Based on Table 6, it can be seen that the value of model significance is far higher than the significance level at 0.05 ($0.538 > 0.05$), and it can be said that the model is adequate to explain the data and is reasonable to be used in analysis.

Table 6 Logit regression parameter estimator based on Hosmer and Lemeshow

Step	Chi-square	df	Sig.
1	6.015	7	0.538

Source: Primary data, 2019 (processed)

Model Parameter Estimation Result

Based on Table 7, the output of model summary shows the value of Nagelkerke R Square at 0.576. This shows that independent variables used in the model can explain the model by 54 percent while the rest is explained by other variables outside the model.

Table 7 Logit regression parameter estimator based on model summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	53.359 ^a	0.432	0.576

Source: Primary data, 2019 (processed)

However, the value of Nagelkerke R Square is only an approach similar to R Square in linear regression. This is caused by determination coefficient in logit regression cannot be counted as in linear regression. Therefore, the value in classification table which shows the model's ability to predict correctly at the observation should be more of attention.

Table 8 Logit regression parameter estimator based on classification table

Observation	Prediction		Classification Accuracy Percentage
	Y		
	Direct <i>Waqf</i>	Productive <i>Waqf</i>	
Direct <i>Waqf</i>	27	6	81.8
Productive <i>Waqf</i>	6	26	81.3
Overall Percentage			81.5

Source: Primary data, 2019 (processed)

Based on the result in classification table (Table 8), it can be concluded that the model is able to classify overall respondents correctly by 81.5 percent. This shows that from 65 observed respondents, there are 54 respondents classified accurately.

The result of the estimation is able to classify respondents who chose direct *waqf* at 81.8 percent. It means that from 33 respondents who chose direct *waqf* there are only six respondents classified into those who chose productive *waqf* and the other 27 classified into those who chose direct *waqf*. While the result of estimation for respondent classification that chose productive *waqf* is 81.3 percent which means from 32 respondents who chose productive *waqf* there are only six who are classified into those who chose direct *waqf* and other 26 respondents are classified into those who chose productive *waqf*.

CONCLUSION

Respondents' characteristics in this study are seen from social and economic aspects. Female respondents are higher in number than male respondents. Majority of the respondents aged 21 to 30. They are also dominated from university graduates. Based on respondents' marital status, many of them are single. Majority of them are also students. Based on respondents' income, the result of data processing shows no significance differences between five income categories. It is visible that the respondents' income ranging \leq IDR1,000,000. Significant factors affecting *waqif's* decision in selecting productive *waqf* are their comprehension of productive *waqf*, subjective norm, age, and marital status. Comprehension of productive *waqf* has the largest effect and significant positively which means the higher it is, the higher the probability to choose productive *waqf*. Meanwhile, the subjective norm has negative significant effect which means the lower it is, the higher the probability to choose productive *waqf*. Variable age has negative significant effect which means the younger the subjects, the higher the probability. Likewise, variable marital status has negative significant effect which means unmarried subjects have higher probability than married ones.

Based on the conclusions of the study, this paper recommends:

1. Dompot Dhuafa Republika is expected to do more socialization to those who have not chosen *waqf* as a mean of charity. Dompot Dhuafa Republika can cooperate to socialize *waqf* with various groups in society. The cooperation is expected to spread information about *waqf* so those who have not do *waqf* would make *waqf* as a choice in the future.
2. All components, namely academicians, government, and *waqf* institutions in Indonesia should be in synergy in educating society so they would understand the concept and benefits of productive *waqf*. On the other hand, examples or stories of successful productive *waqf* in Indonesia as well as in other countries should be important information in education process to bring up the interest of the society and motivate them to choose productive *waqf* in order to increase the welfare of the society.
3. Further researches are expected to discuss the performance of *waqf* institutions in educating people in order to increase their understanding in productive *waqf*. In addition to that, further researches are also expected to discuss the effects of productive *waqf* on economy at micro and macro levels.

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