RESEARCH PAPER

Factors that Influence Muslim Employee Behavior to Contribute to Money Waqf through Salary Cutting

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Abstract
This article aims to analyze the factors that can influence the behavior of Muslim employees to contribute to the endowment of money through salary deductions. The research method used is quantitative. The sampling technique uses a purposive sampling technique. The number of respondents was 156. This study showed that the product knowledge variable had no significant direct effect on the intention of contributing to the endowment of money through salary deductions. Islamic Religiosity is having a substantial impact on the plan to add to the donation of money through salary deductions due to the amount of t-test 2.2303> 1.96. Consumer Attitude significantly affects the intention to contribute to the money endowment through salary deductions because the t-test value is 2.7174> 1.96. Trust greatly influences the aim to add to the donation of money through salary deductions because the t-test value is 3.2647> 1.96. The intention significantly affects the behavior of contributing to Waqf money through salary deductions because of the t-test value of 13.8070> 1.96. Based on the study's results, respondents are willing to make Waqf money through salary cuts. If this can realize, it undoubtedly encourages the acceptance of Waqf money, which in the end, Waqf will further contribute to community economic empowerment (*Maukuf Alaih*). Related to that, we need a role model first to make further policy steps.
Keywords: Social Finance, Knowledge, Islamic Religiosity, Attitude, Trust.
JEL Classification: A13, D83, Z12, D91.

Introduction

The idea of Waqf plays an essential role throughout Islamic history (Magda, 2012). Endowments used in Muslim countries represent enormous financial and moral wealth. If this wealth is invested in the right way, it will contribute significantly to economic development, internationalization of wealth, meeting the needs of the poor and needy, building religious and cultural, intellectual, and scientific institutions, and building Islamic centers and projects. As such, it has become one of the devices created by Muslims to fulfill many services currently financed by the government, such as education, health care, transportation, food, shelter, and employment for many people. Indeed, Waqf can be seen as a sizeable potential mechanism that plays an essential role in generating prominent sources of funding for the needs of growing Muslims (Puad et al., 2014).

The term Waqf money was not yet known at the time of the Prophet. Waqf money (cash Waqf) has only been practiced since the beginning of the second century Hijriyah. Imam az

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Zuhri (died 124 H), one of the leading scholars and laying founders of twin al-hadith proclaimed, recommended endowments of dinars and dirhams for the development of Islamic preaching, social and educational facilities. Money Waqf has become famous thanks to MA Mannan's expert touch with the establishment of an institution called Social Investment Bank Limited (SIBL) in Bangladesh, which introduced the Cash Waqf Certificate product in the world. SIBL collects funds from the rich people to be managed professionally to produce profits that can be channeled to the Mustadhafin (poor people)

The potential for collecting Waqf money in Indonesia is also quite enormous. Based on the calculations of Nasution and Hasanah (2005) regarding the collection of Waqf money, if it is assumed the number of the Muslim population in Indonesia who are willing to represent 10 million people with the assumption of an average monthly income of Rp. 500,000 to Rp. 10,000,000, then at least there will be collecting funds of around 3 trillion rupiahs for a year. The money Waqf movement was nationally launched during the period of president Susilo Bambang Yudhoyono (SBY) precisely on January 8, 2010. This means that for more than nine years, the money Waqf movement was carried out, but the Waqf money collected was still very low in value.

Based on data from the Indonesian Waqf Board as an independent agency overseeing Waqf in Indonesia, from 2011 to 2015, the total collection of endowments throughout Indonesia only reached Rp 185 billion from 52 endowment Nazir institutions registered at BWI. This is still far from calculating the potential for Waqf money in Indonesia, which could reach trillions of rupiahs annually. Data End of 2017, the number of endowments of money collected Rp 199,094,773,196 through 69 Nazhir endowments of money (Huda et al., 2019)

The meager collection of endowments is one of the reasons for the perception that people's understanding of endowments is still very limited compared to their understanding of Zakat, donation, and alms (Hadayani and Kurnia, 2015; Rahmawati, 2013). This is reinforced by Hasanah's opinion (2009) that one of the factors that caused Indonesian Waqf has not played a role in empowering the economy of the people is the lack of public understanding of the laws and objects represented.

This research aims to find alternatives to increase the collection of endowments of money, which is still relatively very low. Based on the background and previous research, the research questions are: 1- Is there any influence of Product knowledge on the intention to contribute to the endowment of money through salary cuts? 2- Is there an influence of Islamic Religiosity on the intention to contribute to the endowment of money through salary cuts? 3- Is there any influence of Consumer Attitude on the intention to contribute to the endowment of money through salary cuts? 4- Is there any influence trust to intention contribute to the endowment of money through salary cuts? 5- Is there an effect of intention on behavior contributing to the endowment of money through salary deductions?

Literature Review

Waqf is based on the Arabic word Waqf, which means 'to cause something to stop and freeze.' It also means 'detention', 'holding', or 'guarding' (Chowdhury et al., 2011). Money Waqf is seen as an alternative to achieving modern macroeconomic development that can reduce government spending, dependence on debt and budget deficits, and finance development projects (Mohamad, 2012). Money Waqf has become a great alternative for individuals who do not have immovable assets but only have movable assets for endowment purposes (Huda et al., 2019). However, because of the wrong perception among Muslims that endowments can only be done through land and not in the form of money. Therefore, many Muslims do not get the opportunity to participate in Waqf. They believe only land can fulfill Waqf requirements (Aziz et al., 2013). An individual usually accepts when he feels giving and

donating his wealth as good intentions, while endowments of money and *Infaq* (donations) do not have a special time to apply. This means he is free from the obligation to perform this social service (Yusof et al., 2014). Most people believe that the obligation of Waqf is only for Muslim communities (Mohd Puad et al., 2014).

Abidin et al. (2009) and Bidin and Idris (2007) conducted a study that examined the contribution of zakah through the reduction of income from employees. The theory of Reasoned Action (TRA) is used to measure the behavioral intention of Muslim employees to pay Zakat through salary deductions. According to their findings, subjective attitudes and norms are significant factors that influence an individual's behavioral choice to pay zakāh through income reduction. Regarding researchers' knowledge, there is still limited research that specifically examines the purpose of Muslim employees to contribute to the endowment of money. Pitchay et al. (2015) conducted a study concerning the Deduction of Salary and endowment in Malaysia. The results of the study have several implications for the application of the theory tested (TRA) with the intention of Muslim employee behavior to contribute cash Waqf through the reduction of work income. Two main propositions are examined in this study; the first is to investigate the relationship between attitudes and behavioral intentions of Muslim employees to contribute to cash Waqf by reducing work income. Based on the findings of this study, Muslim employee attitudes significantly influence the behavioral choice of Muslim employees to contribute cash Waqf through the reduction of work income. The second proposition is to examine the relationship between subjective norms and behavioral intentions of Muslim employees to contribute to cash Waqf by reducing work income. The results show that subjective norms have a significant effect on the behavioral purposes of Muslim employees to contribute to cash Waqf by reducing work income

The American Marketing Association in Peter and Olson (2013) defines consumer behavior as the dynamics of interaction between influence and awareness, behavior, and the environment in which humans exchange aspects of life. According to Kotler and Keller (2016), factors that influence consumer behavior are cultural, social, personal, and psychological. These factors are the basis for determining someone to make a purchase. Shamsher (2016) states that consumer behavior is a combination of mental, emotional, and physical activity that is used by someone to choose, buy, use, or not use a product or service that meets their needs and desires. Consumer behavior also means a reflection of consumer decision-making and physical activity carried out by someone when evaluating, obtaining, using, or not an item and service.

Based on the Theory of Planned Behaviour, the intention has a vital role in conducting behavior. Ajzen (2005) states that intention is the subjective possibility of individuals to display behavior. The intention is a good predictor of behavior that will be carried out by individuals. Thus, purchase intention is the preference of consumers to buy products or services (Younus et al., 2015).

The O'Cass study (2004) found that consumer knowledge is related to consumer confidence in making decisions. The author believes that consumer knowledge is vital because it can influence the strength of the relationship between attitude and behavior. Individuals with more knowledge tend to be more confident about making correct decisions and show less interest in the information and opinions of others (Bearden et al., 1990; Clark and Goldsmith, 2006). Therefore, in this study, it is hoped that individuals with more knowledge about money endowments are expected to develop a positive attitude towards participation in money endowments. Simanjuntak and Dewantara (Simanjuntak & Dewantara, 2014) stated that proper knowledge about halal products is influenced by experience and information about halal products. Knowledge is essential for consumers to decide to buy a product, especially halal products (Maichum et al., 2017).

Religiosity is the extent to which a person is committed to his religion, which is reflected

in his attitude and behavior (Ahmad et al., 2015). Previous consumer behavior researchers have found that religiosity can influence consumer attitudes and behavior. The results of the study (Ahmad et al., 2015) show that Islamic religiosity has a positive and significant influence on consumer behavior towards halal cosmetics. Increasingly religious consumers will increasingly buy actual halal cosmetics (actual). Several factors will affect consumers when consumers decide whether to use a new product or not. One of these factors is religiosity, which is generally defined as strong beliefs that control humans or institutions to show their faith in their gods (Briliana and Mursito, 2017). Consumers who have high religiosity will consume their behavior according to religious rules. Muslim consumers will not consume products that contain prohibited substances such as pork, blood, alcohol, wild animals, disgusting animals, or animals slaughtered that are not following Islamic sharia, and their products are civilized (Endah, 2014). Ancok (1994), put forward five dimensions, namely: the dimension of belief, the dimension of worship or religious practice, the dimension of appreciation, the dimension of practice, and the dimension of religious knowledge.

Fishbein and Ajzen (1975) define attitude as a predisposing factor or factor in a person who is learned to respond consistently, namely, like or dislike the assessment of a given object. Al-Otoum and Rawan (2015) explain that attitudes are positive or negative feelings from consumers whose results are seen in individual attitudes. Consumers will tend to have more intention to do something if they like the activity. When consumers feel happy or desire to buy halal products, consumers will tend to have the intention to repurchase halal products in the future (Endah, 2014). Simanjuntak and Dewantara (2014), in their study, showed that students' attitudes influence behavior in reading halal labels on food. Maichum et al. (2017) explain that attitude toward halal food means the evaluation of respondents to conclude whether a product is useful or not and whether specific actions must be taken or not.

Trust is defined as a willingness to depend on partners in which a person has self-confidence (Moorman et al., 1992). The need for trust arises when a person becomes vulnerable to some extent and is uncertain about the outcome of their decision. According to Moorman et al. (1992), the ability to reduce consumer uncertainty is crucial for innovation because of the novelty of a product. Following previous studies, it is expected that an individual's trust in the endowment of money will influence his attitude towards participation in the endowment of money

Research Methods

The study is a quantitative study to see the effect of Product knowledge and Islamic Religiosity, Consumer Attitude, and trust on the intentions and behavior of waqif to contribute to the endowment of money through salary cuts. This study's type of data is primary and secondary data. Preliminary data were obtained using a questionnaire. In comparison, secondary data was obtained from various relevant sources of the Ministry of Religion, Statistics Indonesia, books, and journals. The population in this study was employees in Jakarta. The sampling technique in this study uses the purposive sampling technique, which is the procedure carried out by the researcher in selecting samples based on considerations related to suitable characteristics needed to answer the research. The determination of the number of pieces is based on the concept of Hair et al. (1995) because the number of populations is unknown. Guided by Hair et al. 1995 (Ferdinand, 2005), the recommended sample is around 100-200.

The analysis technique in this study uses Partial Least Square (PLS), which uses a random or multiplied bootstrap method to ensure that the assumption of normality is not a problem for PLS. By using bootstrap, PLS does not require a minimum number of samples. Research that

has a small sample can still use PLS. PLS is SEM based on the variance in terms of the number of pieces used can range from 30-100 (Hussein, 2015). Data is processed using SmartPLS software version 2.0.

This study uses four variables. Exogenous variables in this study are halal knowledge and Islamic religiosity, while endogenous variables are attitudes and consumer behavior. Each variable is measured using the indicator. The scale used in each statement in this questionnaire is a Likert scale with four scales (ranging from 1=strongly disagree to 4=strongly agree). The third scale (neutral answers) is omitted to minimize doubting responses. The purpose of this study was to determine the effect of halal knowledge and Islamic religiosity on the behavior of halal cosmetic consumers because there are mediating attitude variables. The research framework can be seen as follows:
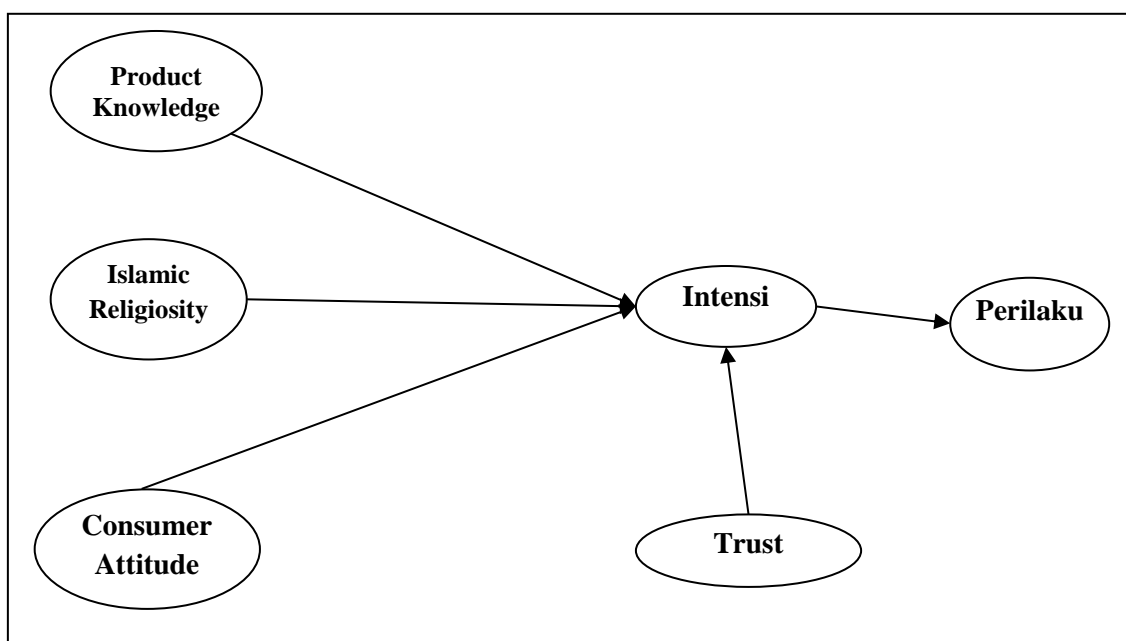
Figure 1. Conceptual Framework
Source: Research finding.

Analysis and Finding

The total sample in this study was 156 respondents. The respondents' descriptions can be seen from the demographics and the statistical descriptions of each variable in this study. The description is described as follows:

Demographics of Respondents

This study used 156 respondents with the following demographic distribution

Table 1. Gender of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
	Male	93	59.6	59.6	59.6
alid	Female	63	40.4	40.4	100.0
	Total	156	100.0	100.0	

Source: Research finding.

Respondents with male sex were 93 (59, 6 %) more than female respondents who were only 63 (40.4%). While based on the age of the respondents, the distribution data obtained as the table below:

Table 2. Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
	20 - <25 years	7	4.5	4.5	4.5
	25 - <35 years	39	25.0	25.0	29.5
Valid	35 - 50 years	77	49.4	49.4	78.8
	>50 years	33	21.2	21.2	100.0
	Total	156	100.0	100.0	

Source: Research finding.

The majority of respondents aged 35-50 years were 77 (49.4%) and followed by ages 25-<35 years as many as 39 (25%), meaning more than 70% of respondents were of productive age, so it strongly supports this research.

Table 3. Respondent Income

		Frequency	Percent	Valid Percent	Cumulative Percent
	< 3 million	13	8.3	8.3	8.3
	3 - < 6 million	26	16.7	16.7	25.0
Valid	6 -<10 million	30	19.2	19.2	44.2
	> 10 million	87	55.8	55.8	100.0
	Total	156	100.0	100.0	

Source: Research finding.

Respondents with incomes> 10 million total of 87 (55 , 8 %) and subsequently respondents with income levels 6-<10 million were 30 (19.2%). This means that 75% of respondents have an income of 6 million, which also means it is very relevant and has the potential to be able to make money endowments so that this data will support that the target of the respondent is right in terms of the income of the respondent.

Table 4. Respondent Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
	Married	134	85.9	85.9	85.9
	Single	17	10.9	10.9	96.8
Valid	Widower/Widow	5	3.2	3.2	100.0
	Total	156	100.0	100.0	

Source: Research finding.

Marital status looks the majority of respondents had stabbed as many as 134 (85, 9 %) and unmarried by 17 (10.9%).

Table 5. Respondent Family Members

		Frequency	Percent	Valid Percent	Cumulative Percent
	< 3 People	44	28.2	28.2	28.2
	3-5 People	87	55.8	55.8	84.0
Valid	> 5 People	25	16.0	16.0	100.0
	Total	156	100.0	100.0	

Source: Research finding.

Based on the number of family members of respondents who can also as part of measuring the ability of respondents to make Waqf money with salary deductions, it appears that the majority of members leave 3-5 people, as many as 87 (55, 8 %) and followed by <3 people as many as 44 (28.2 %).

Table 6. Family Members of Respondents Working

		Frequency	Percent	Valid Percent	Cumulative Percent
	< 2 people	85	54.5	54.5	54.5
Valid	2-4 people	67	42.9	42.9	97.4
	> 4 people	4	2.6	2.6	100.0
	Total	156	100.0	100.0	

Source: Research finding.

The number of family members who work from the dominant research respondents <2 people who work in the family is 85 (54, 5 %), and those who work 2-4 people are 67 (42.9%), while the respondents' workplaces can be seen in table 7.

Table 7. Respondent's Workplace

		Frequency	Percent	Valid Percent	Cumulative Percent
	Central Jakarta	30	19.2	19.2	19.2
	East Jakarta	17	10.9	10.9	30.1
	West Jakarta	5	3.2	3.2	33.3
	North Jakarta	1	.6	.6	34.0
Valid	South Jakarta	57	36.5	36.5	70.5
	Bogor	8	5.1	5.1	75.6
	Bekasi	12	7.7	7.7	83.3
	Depok	13	8.3	8.3	91.7
	Tangerang	13	8.3	8.3	100.0
	Total	156	100.0	100.0	

Source: Research finding.

Dominant respondents worked the southern Jakarta area much 57 (36, 5 %), Central Jakarta much 30 (19.2%), worked other areas were 30%. While from the side of the respondent's work can be seen in Table 8.

Table 8. Respondents Work

		Frequency	Percent	Valid Percent	Cumulative Percent
	Lecturer	56	35.9	35.9	35.9
	Others	19	12.2	12.2	48.1
	Teacher	5	3.2	3.2	51.3
	Doctor	2	1.3	1.3	52.6
Valid	Civil Servants	16	10.3	10.3	62.8
	BUMN Employees	3	1.9	1.9	64.7
	Private Employees	46	29.5	29.5	94.2
	Entrepreneur	9	5.8	5.8	100.0
	Total	156	100.0	100.0	

Source: Research finding.

The majority of respondents came from 56 lecturers (35.9%) and 46 (29.5%) private employees.

Table 9. Education of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
	High School	2	1.3	1.3	1.3
	Diploma (D3 - D4)	5	3.2	3.2	4.5
Valid	S1 aor D4	44	28.2	28.2	32.7
	Postgraduate (S2 and S3)	105	67.3	67.3	100.0
	Total	156	100.0	100.0	

Source: Research finding.

Whereas from the education of the majority of Postgraduate lecturers, 105 (67.3%) and undergraduate 44 (28.2%), this also supports research because the expectation with the majority of undergraduate and postgraduate students undoubtedly understands the Waqf money and the method of direct salary deduction.

Research Data Description

Overview of each variable and indicator used in this study in Table 10.

Table 10. Descriptive Statistics of Knowledge Research Variables (X1)

Variable	Mean	Std. Deviation
KNOWLEDGE (X1)		
1. I am aware of the endowment of money	3,301	0,790
2. I found out I could make Waqf money through salary cuts	3,000	0,770
3. I know that endowments can increase money through salary cuts	3,064	0,759

Source: Research finding.

The average score of the variable knowledge is above a score of 3. These results indicate that the respondent's knowledge of cash Waqf and deductions salary is high.

Table 11. Descriptive Statistics of Islamic Religiosity Variables (X2)

Variable	Mean	Std. deviation
ISLAMIC RELIGIUSITY (X2)		
1. I firmly believe that the endowments of money through salary deductions follow Islamic law	3,026	0,662
2. I do alms with money endowments through salary cuts	2,833	0,680
3. Islamic history has proven that the endowments of money have many benefits	3,365	0,623
4. Waqf money through salary cuts is an innovation in worship	3,333	0,636
5. I will not reject the Waqf policy through salary cuts	3,109	0,668

Source: Research finding.

There is only one indicator in the Islamic Religiosity variable with a mean value of 2.833, meaning that it is close to three and agrees with the statement in the indicator. The third indicator has the most considerable value in the Islamic Religiosity variable, which means that the respondent is very familiar with the concept of money Waqf; this is naturally reasonable because of the dominant respondent's education in Postgraduate.

Table 12. Descriptive Statistics of the Consumer Attitude Variables (X3)

Variable	Mean	Std. deviation
CONSUMER ATTITUDE (X3)		
1. Endowments of money through salary deductions are efficient and effective for me as an employee	3,147	0,670
2. During this time, I want Waqf money can be through salary cuts	2,949	0,689
3. I will always make money through salary cuts	2,917	0,744

Source: Research finding.

The attitude variable has three indicators: the mean value of the three indicators is 2, the mean indicator approaches 3, and 1 is the mean value of> 3. When the statement I will always represent money through salary deductions, the mean value of 2,917 is almost the majority of respondents who agree that it is ready to support the monetary representation through salary deductions.

Table 13. Descriptive Statistics of Trust Variables (X4)

Variable	Mean	Std. deviation
TRUST (X4)		
1. I am willing to endow money through salary cuts because Nazhir can be trusted	3,058	0,655
2. I want the endowment of money through salary cuts because Nazhir (endowment fund manager) can safeguard my interests as a waqf	3,090	0,666
3. I want the endowments of money through salary cuts because Nazhir (endowment fund manager) always keeps promises and has a high commitment.	3,058	0,655
4. I want the endowments of money through salary deductions because Nazhir (endowment fund manager) always provides information about the development of my endowments	3,090	0,656
5. I want the endowments of money through salary cuts because Nazhir (endowment fund manager) will not commit fraud or lies	3,064	0,669

Source: Research finding.

Almost all inductors in the trust variable have a mean value of 3, meaning that the average respondent strongly believes in Nazhir waqf money. One statement in the indicator is that I am willing to endow money through salary cuts because Nazhir can be trusted to have a mean value of 3,058.

Related to the intention variable, which has three indicators, the mean value> 3,000 means that the respondent wishes to make waqf money through salary deductions; this can be seen in Table 14

Table 14. Descriptive Statistics of Intentional Variables (Z)

Variable	Mean	Std. deviation
INTENTION (Z)		
1. I will endow money through salary cuts because it is efficient and effective	3,115	0,682
2. I will make endowments of money through salary cuts because I can afford to make a financial contribution	3,058	0,684
3. I will endow money through salary cuts because it will improve the welfare of the community	3,199	0,8

Source: Research finding.

Respondents agree that the endowments of money through salary deductions will create

efficiency and effectiveness. As for the indicator in the Behavior variable, mean> 3.1, this also indicates that the respondent is very supportive and will make waqf money through salary deductions, as shown in Table 15.

Table 15. Descriptive Statistics of Consumer Behavioural Variables (Y)

Variable	Mean	Std. deviation
CONSUMER BEHAVIOUR (Y)		
1. I will because it follows Islamic law	3,103	0,581
2. I will endow money through salary cuts because it gives great benefits to the general public	3,224	0,607
3. I will endow money through salary cuts because the process is efficient and effective	3,180	0,606

Source: Research finding.

Model Testing and Hypotheses

This study used a sample of 156 respondents—analyzed using Structural Equation Modeling with Partial Least Square (PLS) approach. The steps of data processing using Smart PLS consist of several stages, such as the validity test using outer loadings, the goodness of fit test using composite reliability, and cross-loadings. Then hypothesis testing uses inner weights (structural models). Following are the results of each of these steps applied

Test Validity with Outer Loadings

Outer loadings (measurement models) or convergent validity are used to test the unidimensionality of each construct. Chin (1998), the loading factor indicator value greater than or equal to 0.5 can be said to be valid. The results of the validity test are shown in Figure 2
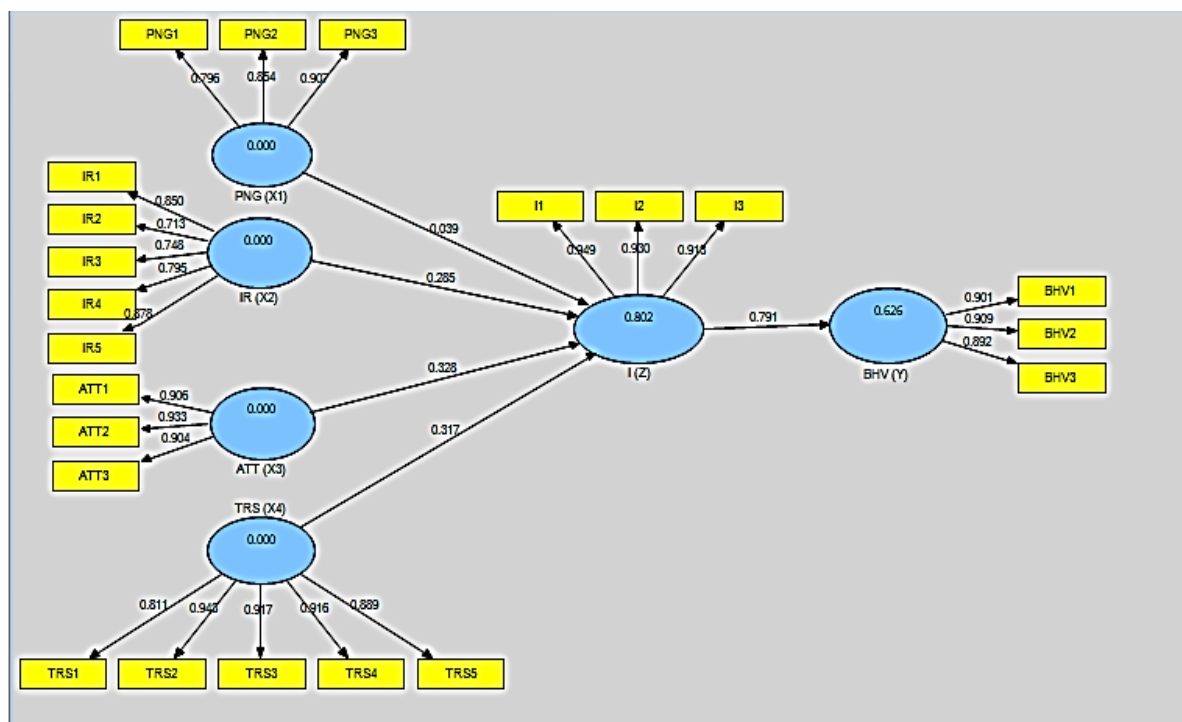

Figure 2. Test the Validity of Research Variables
Source: Research finding.

Seeing the validity of the test results for the variable Knowledge Products (Product Knowledge), all the indicator value loading factors of its> 0.5, the indicators are valid to explain the Community Knowledge about cash Waqf. The validity test results for the Islamic Religiosity variable show all indicators have a loading factor value > 0, 5. Thus, all valid indicators explain the Islamic Religiosity variable. The indicators that demonstrate the Attitude variable also have a loading factor value > 0, 5. These results indicate that all indicators are valid in explaining the attitude variable in this study. All indicators' validity test results for the Trust variable have a loading factor > 0, 5. These results indicate that the indicators are valid in explaining the Trust variable. The indicators to explain the Intention variable in this study have a loading factor value > 0, 5. So these results indicate that the indicators are valid in explaining the intention variable in this study. The Community Behavior Variable also has valid indicators. This can be seen from the loading factor of all indicators> 0, 5. Overall, the results of this study indicate that the indicators that shape or explain the research variables are valid. So the model formed is also valid.

Composite Reliability

The data reliability test was performed by composite reliability. Chin (1998) says that " The unidimensionality of the block of variables may be assessed by using composite reliability (should be> 0.7) ".

Table 16. Composite Reliability Results

Variable	Composite Reliability
Product Knowledge	0,8893
Islamic Religiosity	0,8979
Attitude	0,9386
Trust	0,9532
Intention	0,9511
Consumer Behavior	0,9280

Source: Research finding using Smart PLS.

The overall test results are above 0.70. Thus the variable data Product Knowledge, Islamic Religiosity, Attitudes, Trust, Intention, and Consumer Behavior are reliable and reliable and can be used to test hypotheses.

Cross Loadings

Ghozali (2006) Cross Loadings aims to test the quality of data, where the correlation value of each variable with its indicator must be higher than the correlation of the variable with the indicator of other variables. Consider the following results:

The table above shows that the correlation value of the indicator with its variable is always more excellent when compared to the cross-loadings of other variables in one row. This gives the conclusion that the research data is fit and meets the criteria to be used to test the hypothesis.

Table 17. Results of Cross Loadings

Indicator	Product Knowledge	Islamic Religiosity	Attitude	Trust	Intention	Behavior
PNG1	**0.7961**	0.5585	0.4163	0.4626	0.4907	0.3996
PNG2	**0.8543**	0.6326	0.5602	0.5373	0.5267	0.4504
PNG3	**0.9068**	0.6682	0.5506	0.5328	0.5981	0.4987
IR1	0.6613	**0.8499**	0.6984	0.6746	0.6972	0.6339
IR2	0.5575	**0.7134**	0.6031	0.5552	0.4865	0.5177
IR3	0.4620	**0.7483**	0.5542	0.5703	0.6182	0.5070
IR4	0.5975	**0.7954**	0.5836	0.6045	0.6749	0.6125
IR5	0.6274	**0.8776**	0.8097	0.7450	0.8036	0.7135
ATT1	0.6559	0.8316	**0.9055**	0.8164	0.8397	0.7220
ATT2	0.5055	0.7296	**0.9327**	0.7255	0.7502	0.6894
ATT3	0.4634	0.6718	**0.9043**	0.6518	0.7023	0.6030
TRS1	0.4788	0.6259	0.6953	**0.8113**	0.6694	0.6604
TRS2	0.5622	0.7613	0.7635	**0.9426**	0.7963	0.7061
TRS3	0.5169	0.7273	0.7679	**0.9165**	0.7671	0.7089
TRS4	0.5853	0.7284	0.7022	**0.9160**	0.7361	0.6681
TRS5	0.5393	0.7081	0.6789	**0.8892**	0.7495	0.6140
I1	0.5890	0.7778	0.8099	0.7679	**0.9491**	0.7200
I2	0.5747	0.7445	0.7983	0.7787	**0.9303**	0.6915
I3	0.6034	0.8048	0.7400	0.7738	**0.9125**	0.7933
BHV1	0.4518	0.6822	0.6504	0.6616	0.7042	**0.9008**
BHV2	0.4767	0.6953	0.6328	0.6438	0.7258	**0.9094**
BHV3	0.5008	0.6598	0.7127	0.7197	0.7070	**0.8918**

Source: Research finding using Smart PLS.

Hypothesis Testing

Hypothesis testing in this study uses inner weights (structural models) that are processed with PLS. Following are the results of the hypothesis proving output obtained:

Table 18. Results for Inner Weight

	Original Sample Estimate	Mean of Subsamples	Standard Deviation	T-Statistic
PNG1 <- Knowledge	0.7961	0.7974	0.0618	12.8891
PNG2 <- Knowledge	0.8543	0.8445	0.0563	15.1660
PNG3 <- Knowledge	0.9068	0.9093	0.0265	34.2246
IR1 <- Islamic Religiosity	0.8499	0.8457	0.0385	22.0833
IR2 <- Islamic Religiosity	0.7134	0.7014	0.0908	7.8564
IR3 <- Islamic Religiosity	0.7483	0.7403	0.0842	8.8916
IR4 <- Islamic Religiosity	0.7954	0.7931	0.0558	14.2578
IR5 <- Islamic Religiosity	0.8776	0.8798	0.0217	40.3825
ATT1 <- Attitude	0.9055	0.9050	0.0234	38.6546
ATT2 <- Attitude	0.9327	0.9306	0.0168	55.6175
ATT3 <- Attitude	0.9043	0.9026	0.0303	29.8136
TRS1 <- Trust	0.8113	0.8068	0.0602	13.4792
TRS2 <- Trust	0.9426	0.9410	0.0148	63.8051
TRS3 <- Trust	0.9165	0.9182	0.0246	37.2178
TRS4 <- Trust	0.9160	0.9129	0.0237	38.6943

	Original Sample Estimate	Mean of Subsamples	Standard Deviation	T-Statistic
TRS5 <- Trust	0.8892	0.8897	0.0317	28.0402
I1 <- Intention	0.9491	0.9460	0.0148	63.9906
I2 <- Intention	0.9303	0.9281	0.0197	47.2805
I3 <- Intention	0.9125	0.9107	0.0322	28.3533
BHV1 <- Behavior	0.9008	0.8991	0.0301	29.9479
BHV2 <- Behavior	0.9094	0.9073	0.0235	38.7615
BHV3 <- Behavior	0.8918	0.8869	0.0373	23.8822
Knowledge -> Intention	0.0392	0.0401	0.0706	0.5553
Islamic Religiosity -> Intention	0.2852	0.2891	0.1279	2.2303
Attitude -> Intention	0.3277	0.3181	0.1206	2.7174
Trust -> Intention	0.3173	0.3221	0.0972	3.2647
Intention -> Behavior	0.7910	0.7934	0.0573	13.8070

Source: Research finding using Smart PLS.

Based on table 18, it can be seen that all indicators in the research variable have a significant effect because of the t-value of statistics> 1.96, in contrast, the influence between variables can be explained as follows:

1. Product knowledge (Knowledge) does not significantly influence the intention to contribute to the endowment of money through salary deductions because of the t-test value of 0.553 <1.96
2. Islamic Religiosity has a significant effect on the intention to contribute to the endowment of money through salary deductions because the t-test value is 2.2303> 1.96
3. Consumer Attitude (attitude) has a significant effect on the intention to contribute to the endowment of money through salary deductions because of the t-test value of 2.7174> 1.96
4. Trust significantly influences the intention to contribute to the endowment of money through salary deductions because the t-test value is 3,2647> 1.96
5. The intention has a significant effect on P e behavior contributing to Waqf money through salary deductions because the t-test value is 13.8070> 1.96

The results of the coefficient of determination (R-Square) indicate that the ability of the variable Knowledge, Islamic Religiosity, Attitudes, and Trust in explaining the intention of the representative community through salary cuts is 0.8020 or 80.20%, which means that the opportunities for other variables in explaining the intention variable are 19.8%. Results of this study also showed that the coefficient of determination of the intention variable in defining the Behaviour variable was 0, 6256 or 62.56%. This result means that other variables that describe the behavior variable are 37, 48 %

Discussion

The results of this study for testing hypotheses regarding the direct influence of Knowledge variables on Intentional Variables differ from the results of the research of Barden et al. (1990), Clark & Goldsmith (2006), Simanjuntak and Dewantara (2014), and Maichum et al. (2012). The results of this study indicate that respondents 'knowledge of money endowments has an effect but is not significant directly to respondents' intentions. Knowledge variables only have a substantial impact on behavioral variables indirectly.

The significance obtained from this study shows that the Islamic Religiosity, Consumer Attitude, and Trust variables have a significant direct effect on the Intention variable and have

a significant indirect impact on the Behavior variable of respondents to contribute money endowments through salary deductions. These results are consistent with the research results of Moorman et al. (1992); Endah (2014); Simanjuntak and Dewantara (2014); Maichum et al. (2017); Ahmad et al. (2015); Briliana and Mursito (2017); Ajzen (2005); and Younus et al. (2015).

Results of this study, in principle, respondents are willing to make endowments of money through salary cuts. If this can realize, it will undoubtedly encourage the acceptance of endowments of money which, in turn endowments will increasingly contribute to community economic empowerment (Maukuf Alaih). Related to that, we need a role model first to make further policy steps.

Conclusion

Based on the aims and objectives of this study, several conclusions can be given. First, Product knowledge (Knowledge) does not significantly influence the intention to contribute to the endowment of money through salary deductions because the t-test value is 0.553<1.96. Second, Islamic Religiosity has a significant effect on the intention to contribute to the endowment of money through salary deductions because the t-test value is 2,2303>1.96. Third, Consumer Attitude (attitude) has a significant effect on the intention to contribute to Waqf money through salary deductions because the t-test value is 2.7174>1.96. Fourth, trust has a significant effect on the intention to contribute to the endowment of money through salary deductions because the t-test value is 3,2647>1.96. Fifth, the intention   has a significant effect on the behavior of contributing to Waqf money through salary deductions because the t-test value is 13.8070> 1.96

Acknowledgments

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