Determinant Intention to Become Nazir: An Empirical Study to Improve the Waqf Ecosystem in Indonesia

Badawi
University of Muhammadiyah Cirebon, West Java, Indonesia. Email: badawi@umc.ac.id

Abstract. It is crucial to recognize the need for human resources to sustain Indonesia’s waqf ecosystem as it develops in that country. This study aims to identify the factors that affect a person's decision to become a nazir. The theoretical underpinning for this study is the Theory of Planned Behavior (TPB). This study had 220 respondents from Cirebon, Indonesia. With the use of SmartPLS 3.0, structural equation modeling was used to examine the data for this investigation. The analysis results show that Attitude – Job Market Consideration significantly positively affects a person's intention to become Nazir. Subjective Norm also has a significant positive effect on intention. In addition, Perceived Behavioral Control – Technical Skills Self-Efficacy has a significant positive effect on a person's intention to become a Nazir.

Keywords: Wakaf, Nazir, TPB, Job Market, Self-Efficacy

INTRODUCTION

Based on Indonesian Law Number 41 of 2004, a waqf is a legal act of a person to surrender part of his property to be used forever or for a certain period in bys interests of the ship or general welfare according to sharia through managers—their is serious waqf, including land, buildings, mosques, cattle, money, etc. Waqf development has been one of the Indonesian government's concerns under Badan Wakaf Indonesia (BWI) since the society starts recognizing its importance for social welfare and religious purposes. Moreover, the president, the chairman of the National Committee for Islamic Economy and Finance (KNEKS), believes that waqf can reduce social inequality (BPMI Setpres, 2021). However, during the journey, there are some problems, such as waqf accountability (Ihsan et al., 2016) and governance (Ihsan & Ayedh, 2015).

In Indonesia, BWI plays an essential role in managing, developing, and supervising Nazir (waqf manager). It becomes more essential since Nazir takes a big part in the success or failure of each waqf management. Therefore, Nazir's competencies and abilities must be improved, considering their duty as the trustee, preservation, and administration of waqf assets concerning the Islamic and Indonesian legal definitions of waqf (Adams, 2011; Fahruroji, 2019). In terms of
accountability, to fulfill the function, every Nazir should be professional (Khalil, 2008) and an expert in preparing reports for the stakeholders (Ebrahim, 2003). As a person who gives waqf, of course, Waqif is interested in accessing the information regarding how the assigned Nazir manages the asset.

In Indonesia, there is considerable improvement in the waqf ecosystem. BWI (2021) reported that the total cash waqf collected in 2020 was Rp 391 billion. It was much less than the expected annual waqf potential of Rp 180 trillion. This statistic supports previous studies, which found that there was still a lack of interest in waqf in society (Laila et al., 2022). Therefore, waqf management and governance, including Nazir, are the main aspects of achieving sustainable waqf development. Nazir's choice of business strategy in managing waqf is a primary concern, considering that the collection of cash waqf has not yet reached its estimated potential.

The following discussion regarding whether enough people intend to be Nazir is still questionable. There were still a limited number of studies that researched this specific topic. However, some literature has investigated research on people's intentions as social workers (Stevens et al., 2010), volunteers (Lee & Lina Kim, 2018; Ko et al., 2004; Lemmens et al., 2005), and social entrepreneurs (Fenech et al., 2019; Igwe et al., 2020; Cavazos-Arroyo et al., 2017; Tiwari et al., 2017). As they do their job in the social industry, these professions are similar to Nazir, especially social entrepreneurs, because both have the right to earn material rewards (Hasan, 2011).

Some prior studies applied the Theory of Planned Behavior as their model. Tiwari et al. (2017) found that self-efficacy, subjective norms, and attitude significantly influence students' intention to be social entrepreneurs in India. This result aligns with the Cavazos-Arroyo et al. (2017) study held for residents in Mexico. Meanwhile, Igwe et al. (2020) also found that subjective norms and self-efficacy can boost Nigerian students' intention to become social entrepreneurs. Nevertheless, there are still limited specific studies investigating the intention to become Nazir. Therefore, this study tries to fill this gap and analyze the factors that can push an individual's intention to join as a Nazir.

**LITERATURE**

*Theory Planned Behaviour*

Extensive use of the theory of planned behavior (TPB) (Ajzen, 1991) has been made in theorizing and conducting research on a wide range of human actions, particularly those connected to personal and societal well-being. According to the TPB, a person's desire to engage
in a particular action and how much they consider that conduct to be under their control (perceived behavioral control), which influences behavior both directly and indirectly through intention, are the strong predictors of behavior. Besides that, attitude and subjective norms also affect an individual's intention to perform specific actions. TPB has been quite effective in explaining variation in intention and behavior (Sutton, 1998), according to a meta-analysis examining a range of behavioral outcomes (Armitage & Conner, 2001).

TPB has also been employed to predict career intention, including occupational (Arnold et al., 2006) and entrepreneurial intention (Gorgievski et al., 2017). Furthermore, studies on more specific career choices were also done, such as social entrepreneurs (Cavazos-Arroyo et al., 2017); health professionals (Burgess et al., 2016; Godin et al., 2008); teachers (Aydogmus, 2019); volunteers (Okun & Sloane, 2002); religious services participants (Dobocan, 2013). Most of these studies support the three core elements of TPB, which are attitude, subjective norm, and perceived behavioral control as significant predictors of behavioral intention. Some also have modified the TPB with extended variables related to the context.

Lastly, the intention is defined as a person's commitment to some future behavior, in this research context, being a Nazir. Literature emphasized the significance of intentions as a critical construct in predicting planned behavior (Krueger & Brazeal, 1994). The factors that motivate people to become Nazir have yet to be thoroughly investigated.

**Attitude toward becoming a Nazir**

Attitude is the sum of a person's beliefs about the outcomes of the behavior in question, whether positive or negative, good or bad, etc., weighted by the importance they attach to those outcomes (Ajzen, 1991). Armitage & Conner (2001) mentioned that attitude differs from a trait in terms of the evaluative nature toward specific intentions. Nevertheless, studies found that attitude positively influences entrepreneurial intention (Gorgievski et al., 2017) and occupational interests (Arnold et al., 2006). To attract individuals' intention on specific behavior, confirming their attitude towards that behavior is the first thing to do.

Knowing that Nazir is an occupation that is related to religious activities may shape a positive image for society, mainly Muslim. However, the problems faced by current Nazirs, such as incompetence or traditionalism (Choiri & Makhtum, 2021), may also affect an individual's attitude toward being Nazir. On the bright side, the government has initially handled this issue by providing training and certification for those who want to be Nazir (BWI, 2022). This study focuses on one attitude, namely job market consideration. Salary and job market potential...
influence a person's career decision (Lee & Schmidt, 2014). Therefore, the formulated hypothesis I is as follows:

*Hypothesis 1: Job market consideration positively affects the intention to be Nazir*

**Subjective norm**

Subjective norms reflect a person's perceptions of significant others (spouses, friends, parents, or other family members (Montaño & Kasprzyk, 2015)) assessments of behavior, weighted by the degree to which the person wishes to comply with the significant others' wishes. Previous studies found that subjective norms strongly predict intention to be a social entrepreneur (Cavazos-Arroyo et al., 2017) and volunteers (Okun & Sloane, 2002). In career choices, individuals may intend to choose an occupation if they believe their inner circle members approve of it (Arnold et al., 2006).

In terms of intention to become Nazir, the role of subjective norms in an individual's decision to become Nazir is significant because it affects their future. Most current Nazirs usually have a background in religious environments, such as Islamic formal/informal education, the Islamic community, etc. It, therefore, may be essential for them to get support not only from their family members but also from their colleagues from their Islamic community. As Nazirs belong to Islamic organizations, these community members' support is crucial to attracting individuals to become Nazir. Hence, the hypothesis is:

*Hypothesis 2: Subjective norms positively affect the intention to be Nazir*

**Self-efficacy**

Besides attitude and subjective norms, the next predictor in TPB is perceived behavioral control (PBC). Previous research, however, has shifted to self-efficacy and considered it synonymous with PBC (Montano & Kasprzyk, 2015). Furthermore, in many studies of entrepreneurial intentions, PBC has been replaced by self-efficacy (Miao et al., 2016). Both variables concern an individual's perceived ability to perform the behavior. Armitage and Conner (2001) concluded in their review that self-efficacy is more clearly defined and strongly correlated with intentions than PBC. Therefore, our research will concentrate on self-efficacy rather than PBC.

Self-efficacy has been studied as a reliable predictor of behaviors such as career options (Moore & Burrus, 2019), occupational interests (Arnold et al., 2006), and individuals' determination to complete complex and challenging tasks effectively (Rambe & Ndofirepi, 2019). Moreover, literature found that self-efficacy significantly influences social entrepreneurial
interest (Aure, 2018; Tiwari et al., 2017). On the other hand, complex business such as managing waqf assets that necessitate innovative solutions to fulfill stakeholders' expectation, especially waqif, needs Nazirs. They come from social organizations to demonstrate their self-efficacy. Technical Skills Self-efficacy, as used in this study, is the conviction that one possesses the necessary abilities to become a Nazir. Technical skills self-efficacy in this study include (a) understanding waqf according to Islam, (b) understanding regulation, governance, and development of waqf in Indonesia, and (c) understanding the mechanism for receiving and managing waqf assets. Thus, we expect that:

Hypothesis 3: Technical skills self-efficacy positively affect the intention to be Nazir

Figure 1. Research Model

METHOD

This research is quantitative and uses the survey approach. People who reside in West Java's Cirebon Regency are study participants. Convenience sampling was used to choose the participants in this study. Two hundred twenty respondents in all took part in the study. The demographics of the respondents who participated in this survey are fully described in Table 1.

This study measured each variable using questions from several relevant earlier studies. 4 and 3 measurement items adapted from (Lee & Schmidt, 2014) were used to measure attitude and intention. In the meantime, four measurement items of perceived behavioral control and three measurement items of the subjective norm were adopted (Djatej et al., 2015). For this study, a Likert scale of six was used, with the options from "strongly disagree" to "strongly agree."
Utilizing the Structural Equation Model, SmartPLS 3.0 was used in this study's data analysis. The measurement and structural models were the two steps used in this study's analysis (Hair et al., 2017). Analyzing discriminant validity, internal consistency, and convergent validity are all aspects of measurement models. The R-Square ($R^2$) and t-value criterion are used in the structural model.

**Table 1. Respondents Profile**

<table>
<thead>
<tr>
<th>Criteria</th>
<th>n</th>
<th>Criteria</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td><strong>Age (years old)</strong></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>90</td>
<td>&lt;20</td>
<td>10</td>
</tr>
<tr>
<td>Female</td>
<td>130</td>
<td>20-25</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td></td>
<td>26-30</td>
<td>69</td>
</tr>
<tr>
<td><strong>Educational Background</strong></td>
<td></td>
<td><strong>30-35</strong></td>
<td>52</td>
</tr>
<tr>
<td>Elementary school</td>
<td>20</td>
<td>36-40</td>
<td>19</td>
</tr>
<tr>
<td>Junior high school</td>
<td>41</td>
<td>41-45</td>
<td>7</td>
</tr>
<tr>
<td>Senior high school</td>
<td>101</td>
<td>46-50</td>
<td>8</td>
</tr>
<tr>
<td>University</td>
<td>58</td>
<td>&gt;50</td>
<td>10</td>
</tr>
</tbody>
</table>

**RESULTS AND DISCUSSION**

**Results of the Measurement Model**

In Table 2, if the outer loadings are more than 0.6 and the Average Variance Extracted (AVE) value for each variable is more than 0.5, the convergent validity test is valid (Hair et al., 2017). According to data analysis findings about internal consistency reliability, the composite reliability value for all variables is over 0.7. Examples include Subjective Norm (CR=0.869), Intention (CR=0.801), and Attitude (CR=0.810). Regarding the AVE value, all variable indicators have AVE values higher than 0.5. As an illustration, the AVE values for Subjective Norm (AVE=0.689), Attitude (AVE=0.517), and Intention (AVE=0.574).

**Table 2. Results of Convergent Validity**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Outer Loading</th>
<th>Composite Reliability (CR)</th>
<th>Average Variance Extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intention (IN)</td>
<td></td>
<td>0.801</td>
<td>0.574</td>
</tr>
<tr>
<td>IN1</td>
<td>0.812</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN2</td>
<td>0.755</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN3</td>
<td>0.702</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude (AT)</td>
<td></td>
<td>0.810</td>
<td>0.517</td>
</tr>
<tr>
<td>AT1</td>
<td>0.644</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AT2</td>
<td>0.706</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The Cross Loading and the Fornell and Larcker Criterion are used in this study's discriminant validity test. The cross-loading test determines whether the discriminant validity test is satisfied if the indicator variable's correlation coefficient with related variables is higher than its correlation coefficient with other variables (Hair et al., 2017). The test findings are displayed in table 3 and indicate that the indicator variable has a higher correlation coefficient with related variables than other variables. Additionally, it demonstrates that this study has achieved discriminant validity when evaluated using the Fornell and Larcker criterion. Table 4 contains the findings from the Fornell and Larcker criteria test.

### Table 3. Cross Loading

<table>
<thead>
<tr>
<th></th>
<th>AT</th>
<th>IN</th>
<th>SN</th>
<th>PBC</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT1</td>
<td>0.644</td>
<td>0.450</td>
<td>0.289</td>
<td>0.342</td>
</tr>
<tr>
<td>AT2</td>
<td>0.706</td>
<td>0.354</td>
<td>0.273</td>
<td>0.356</td>
</tr>
<tr>
<td>AT3</td>
<td>0.769</td>
<td>0.448</td>
<td>0.419</td>
<td>0.431</td>
</tr>
<tr>
<td>AT4</td>
<td>0.750</td>
<td>0.401</td>
<td>0.296</td>
<td>0.337</td>
</tr>
<tr>
<td>IN1</td>
<td>0.444</td>
<td>0.812</td>
<td>0.669</td>
<td>0.684</td>
</tr>
<tr>
<td>IN2</td>
<td>0.510</td>
<td>0.755</td>
<td>0.38</td>
<td>0.442</td>
</tr>
<tr>
<td>IN3</td>
<td>0.371</td>
<td>0.702</td>
<td>0.341</td>
<td>0.409</td>
</tr>
<tr>
<td>SN1</td>
<td>0.424</td>
<td>0.503</td>
<td>0.86</td>
<td>0.693</td>
</tr>
<tr>
<td>SN2</td>
<td>0.386</td>
<td>0.609</td>
<td>0.797</td>
<td>0.682</td>
</tr>
<tr>
<td>SN3</td>
<td>0.298</td>
<td>0.460</td>
<td>0.832</td>
<td>0.555</td>
</tr>
<tr>
<td>PBC1</td>
<td>0.414</td>
<td>0.514</td>
<td>0.798</td>
<td>0.749</td>
</tr>
<tr>
<td>PBC2</td>
<td>0.330</td>
<td>0.607</td>
<td>0.662</td>
<td>0.760</td>
</tr>
<tr>
<td>PBC3</td>
<td>0.376</td>
<td>0.401</td>
<td>0.326</td>
<td>0.646</td>
</tr>
<tr>
<td>PBC4</td>
<td>0.354</td>
<td>0.422</td>
<td>0.346</td>
<td>0.673</td>
</tr>
</tbody>
</table>

### Table 4. Fornell and Larcker Criterion

<table>
<thead>
<tr>
<th></th>
<th>AT</th>
<th>IN</th>
<th>SN</th>
<th>PBC</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT</td>
<td>0.719</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN</td>
<td>0.582</td>
<td>0.758</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SN</td>
<td>0.450</td>
<td>0.642</td>
<td>0.830</td>
<td></td>
</tr>
<tr>
<td>PBC</td>
<td>0.514</td>
<td>0.699</td>
<td>0.784</td>
<td>0.709</td>
</tr>
</tbody>
</table>
Results of Structural Model

The level of coefficient determination (R$^2$) and hypothesis testing are included in the structural model testing in this study. Figure 2 displays the results of the structural model testing. The data analysis's findings indicate that the coefficient of determination's (R$^2$) value is 56.70%. It indicates that the research model used in this study falls within the category of moderate. These findings also demonstrate that one's perception of job market factors, subjective norms, and technical skill self-efficacy determines 56.70% of one's intention to become a Nazir.

The results of the hypothesis testing show that all hypotheses are accepted. Job market consideration significantly positively affects the intention to become Nazir (AT > BI; = 0.289; p < 0.01). The subjective norm significantly influenced the intention to become a Nazir (SN => BI; = 0.208; p <0.01). Finally, technical skills self-efficacy significantly positively affects the intention to become Nazir (PBC => BI; = 0.387; p <0.01). These findings also demonstrate that technical skills self-efficacy is the most significant factor influencing a person's ambition to become a Nazir.

![Figure 2. Results of Structural Model](https://annpublisher.org/ojs/index.php/ekuisci)

Discussion

The objective of this study is to gather empirical data supporting the theory of planned behavior's (TPB) capacity to explain the desire to become Nazir. The test results demonstrate that thinking about the job market is a significant element that affects someone pursuing a Nazir career. The findings of this study are consistent with those of Kholid et al. (2020); Wen et al. (2015, 2018), who found that job market considerations are a significant factor influencing
students' career decisions. These findings highlight the significance of open dialogue regarding the size of the labor market and the number of waqf organizations that require Nazir to operate their waqf organizations. Waqf organizations must market to the demands of Nazir within waqf. Waqf organizations can collaborate with the government and other relevant institutions to socialize Nazir's operational demands. Additionally, waqf organizations are required to enlighten the general population about the advantages of working as a Nazir.

The results of this study reveal that, in addition to job market factors, subjective norms also affect Nazir's career intentions. This result is consistent with other earlier research that also found the influence of subjective norms on intention (Cavazos-Arroyo et al., 2017; Okun & Sloane, 2002; Santos & Almeida, 2017). These findings suggest that a person's closest relationships significantly affect deciding whether or not to pursue a career as a Nazir. Waqf organizations in need of Nazir workers must inform both potential Nazir and those closest to them about the demands of Nazir. Nazirs must communicate with their parents or friends because they can significantly affect someone's decision to join the Nazir community.

Last but not least, this study found that a person's intention to become a Nazir was significantly influenced by their level of technical skill self-efficacy. These results indicate that this study is in line with several previous studies which found a significant influence on technical skills and self-efficacy on decisions in choosing a profession (Kholid et al., 2020; Djatej et al., 2015). These findings suggest that waqf groups have a significant role in raising public awareness about waqf. People are more interested in becoming Nazir when they know how waqf organizations function. When the community possesses sufficient waqf technical expertise, they are sufficiently self-assured to become Nazir.

CONCLUSION

This study aims to identify the factors that affect a person's decision to become a Nazir. This study found that labor market factors, subjective norms, and technical skill self-efficacy significantly influenced the intention to become a Nazir. Despite being successful in identifying characteristics that affect a person's intention to become Nazir, this study has several limitations. When studying a person's intentions for Nazir, some of these limitations are anticipated to be taken into account. First, since women made up the bulk of the study's respondents, there might be some gender bias. In Indonesia, men are seen as having a greater responsibility for their careers than women. Second, while this research model is still considered moderate, testing the necessary exploratory variables is still quite likely to be successful.
ACKNOWLEDGMENTS

We express our gratitude to the matching fund grant provided by Minister of Education, Culture, Research, and Technology of the Republic of Indonesia, which is enacted in the agreement no 212/E1/KS.06.02/2022 and 034/I-KS/UMC-R/VII/2022.

REFERENCE


