

Determinants of Cash Waqf Intention on Female Muslim at Brunei and Indonesia

Penentu Niat Wakaf Tunai ke atas Wanita Islam di Brunei dan Indonesia

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Abstract: This study's focus on investigating the determinants of cash waqf intention among female Muslims in Brunei and Indonesia for the purpose of comparing awareness about cash waqf between the two countries. By examining the factors influencing cash waqf intention in these two countries, the study not only shedding light on the attitudes and behaviours of female Muslims towards charitable giving but also providing insights into potential differences in awareness and participation levels between Brunei and Indonesia. Through purposive random sampling method, the study deploying 62 items of questionnaire to 106 Indonesian Muslim females and 105 Bruneian Muslim females. Integrating Theory of Planned Behaviour (TPB) determinants such as attitude, subjective norms, and perceived behavioural control with additional factors like literacy, religiosity, and trust enriches the analytical framework of this study. The multiple regression analysis allows this study to have a rigorous examination of the relationships between various factors and cash waqf intention among female Muslims in Brunei and Indonesia. The finding for both countries shows that religiosity and trust have no significant relationship with Muslim female intention to perform cash waqf. The findings shows that attitude, subjective norms, and perceived behavioural control have significant relationship in investigating female Muslim intention to perform cash waqf in Indonesia and Brunei Darussalam.

Keywords: Intention, Female Muslim, Literacy, Religiosity, Trust

Abstrak: Fokus kajian ini adalah untuk menyiasat faktor penentu niat wakaf tunai di kalangan wanita Islam di Brunei dan Indonesia bagi tujuan membandingkan kesedaran tentang wakaf tunai antara kedua-dua negara. Dengan meneliti faktor-faktor yang mempengaruhi niat berwakaf tunai di kedua-dua negara ini, kajian ini bukan sahaja memberi penerangan tentang sikap dan tingkah laku wanita Islam terhadap pemberian amal tetapi juga memberi gambaran tentang potensi perbezaan dalam tahap kesedaran dan penyertaan antara Brunei dan Indonesia. Melalui kaedah persampelan rawak bertujuan, kajian menggunakan 62 item soal selidik kepada 106 wanita Islam Indonesia dan 105 wanita Muslim Brunei. Mengintegrasikan penentu Teori Tingkah Laku Terancang (TPB) seperti sikap, norma subjektif, dan kawalan tingkah laku yang dirasakan dengan faktor tambahan seperti celik huruf, religiositi, dan kepercayaan memperkayakan rangka kerja analisis kajian ini. Analisis regresi berganda membolehkan kajian ini mempunyai pemeriksaan yang teliti terhadap hubungan antara pelbagai faktor dan niat berwakaf tunai dalam kalangan wanita Islam di Brunei dan Indonesia. Dapatan bagi kedua-dua negara menunjukkan bahawa agama dan kepercayaan tidak mempunyai hubungan yang signifikan dengan niat wanita Islam untuk berwakaf tunai. Dapatan kajian menunjukkan bahawa sikap, norma subjektif, dan persepsi kawalan tingkah laku mempunyai hubungan yang signifikan dalam menyiasat niat wanita Muslim untuk melaksanakan wakaf tunai di Indonesia dan Brunei Darussalam.

Kata kunci: Niat, Muslimah Perempuan, Literasi, Religiositi, Amanah

Introduction

Waqf has developed in the past year as one of sustain charitable donation and its beneficiaries to Muslim community. In several Muslim countries waqf has been proved able to finance educational institution, health emergencies, hospital, and indeed financial institution. For example, a well of Umar in Mecca that still exist until today as well as the bank of Utsman ibn Affan that financing the needy in Mecca. In term of hospital, Indonesia has developed hospital based on waqf for optics, currently at Ponorogo Indonesia, there is a hospital established from waqf based financing named Yasfin. Meanwhile, in education field, al-Azhar is the oldest educational institution in Islam that based on waqf. In Indonesia Gontor, UNISULA (Universitas Sultan Agung) Semarang, UMI (Universitas Muslim Indonesia) Makasar, is the examples of university based on waqf (Susilo, 2016).

Moreover, in Brunei and Malaysia waqf can benefits the needy for particular and specific educational purposes such as scholarship (Abdul Razak et al., 2016; Johan et al., 2016; Mohiddin, 2021). Waqf benefits that purposed for education in form of scholarship also developed in Indonesia through several foundation such as Asfa Foundation, YPPWPM (Yayasan Pemeliharaan dan Pengembangan Wakaf Pondok Modern) of Gontor, and many more (Mohsin & Maruf, 2020; Rizal et al., 2020). On the other hand, cash waqf developed as other form of waqf that rapidly accepted by Muslim due to its convenience (Osman et al., 2014; Salem Al-Harethi, 2019; Niswah et al., 2020; Berakon et al., 2021; Amaliyah & Hartono, 2022). Uniquely, these 3 big Muslim countries in South East Asia has different charity ranking. Even though there are similar cultures of charity donation in these countries. Charity Aid Foundation (CAF) found that Indonesia is the highest and most generous city in the world. Besides, this generosity is high in the predicament time such us pandemic time of passed Covid-19 (Charities Aid Foundation, 2021; Ascarya, 2021).

On the contrary, Malaysia is crowned as number 6 in generosity while Brunei is not leveled by Charity Aid Foundation (CAF) survey which causes irregularities. In fact, various studies and empirical evidence prove that both countries are generous countries and their citizens are very willing to support others who are in difficulties and in need (Nurjannah & Abdullah, 2020). In cash waqf case, the study found that in these 3 countries they have a positive perception on cash waqf, also they have a positive intention on cash waqf (Cupian & Najmi, 2020; Qurrata et al., 2020). Sadly, the studies are specifically studied on youth people, or general worker, or immigrant worker, and people in general (Zabri & Mohammed, 2018; Kunju & Amin, 2019; Berakon et al., 2021; Amaliyah & Hartono, 2022; Mokthar & Bahari, 2022). Few of study that investigates the expression of Muslim female in cash waqf intention.

Regarding to cash waqf, this kind of Islamic philanthropy gain a lot of attention in several countries due to it sustainability (Thaker, 2018). Cash waqf allows people to donate their cash which is invested or used for sustainable projects (Saad et al., 2016; Duasa et al., 2017). In contrast with property waqf that only stuck in building or land that is immovable to be invested in. Despite to the potential of cash waqf, the intention to participate is influenced by various factor, especially among females. Female has own role in participation of philanthropy and family finance of Muslim community, especially in Brunei Darussalam and Indonesia with huge Muslim population (Bt Mahmud et al., 2019; Mohiddin, 2022). However, female intention in cash waqf participation is influenced by social factors, cultural factors, and religious factors, not only by economic factors (Anwar & Syarifuddin, 2021; Noor et al., 2024). Understanding the factors influence female on their intention to participate in cash waqf would assists waqf institution as well as government in designing more effective strategies to optimize cash waqf potential.

Factors potentially affecting women's interest in cash waqf include the level of understanding of waqf, trust in waqf management institutions, religious awareness, and person's behaviors (Sadri, 2019; Syafira et al., 2020; Latif et al., 2021; Kasri & Chaerunnisa, 2022). In Indonesia, as a country with the largest Muslim population in the world, as well as Brunei, which is known for its strong commitment to Islamic values, these factors may have different and unique impacts. For example, in Indonesia, various education and socialization programs on cash waqf have been conducted by the government and non-profit institutions to improve public understanding (Hidayatullah & Sidqi, 2019; BWI, 2020). Whereas in Brunei, with a more centralized government system, government policies may have a more direct influence on community participation in cash waqf (Mohiddin, 2021,

2022; Othman, 2023). In addition, the role of media, social networks, and the views of scholars also play an important role in shaping women's interest in cash waqf (Bustami & Hakim, 2020). In this digital era, easy and wide access to information can increase women's awareness and understanding of the importance of cash waqf, as well as provide real-life examples of how cash waqf can have a positive impact on society (Wadi & Nurzaman, 2020; Amaliyah & Hartono, 2022).

Previous studies argued on the determinant of cash waqf intention of female respondents. The study has been conducted in Indonesia or with general context applied in Brunei Darussalam. For example, Latif et al., (2021) argued that level of waqf understanding is influenced by the intention to perform cash waqf. This study focuses on basic understanding of cash waqf, advance understanding of cash waqf, and understanding of law related to cash waqf. Additionally, Kasri & Chaerunnisa (2022) studying online cash waqf amongst Muslim millennials. The study's main point is determining trust, religiosity, and knowledge on intention to perform cash waqf through online platform. In Malaysia, Ab Shatar et al., (2021) aiming cash waqf collection among Islamic Banking employees. The study focuses on WoM (word of mouth), trust, and employs TRA (Theory of Rationed Action) in investigating the cash waqf collection. Mokthar & Bahari (2022) investigate factors influencing intention to perform cash waqf and focusing on the Muslim staff of USM Malaysia. The main points discussed in this study are religious compliance, knowledge of waqf, generosity, financial, service delivery and recommendation. Suhasti et al., (2022) investigating the perception on cash waqf, income, and religiosity on intention to perform cash waqf and found that religiosity and income have no impact on intention to perform cash waqf. Accordingly, Hilman et al., (2022) found similar result which investigating the determinant of cash waqf intention on Bogor Muslim society. The study main points are attitude, awareness, knowledge, cash waqf interest, and SDGs. Similarly, Abd Jalil et al., (2023) focusing on attitude, subjective norms, perceived behavioral control, and religiosity as motivational factors on cash waqf participation. The study found that perceived behavioral control has no significant impact on cash waqf participation.

To dig deeper into the factors that influence women's interest in cash waqf in Indonesia and Brunei, it is necessary to conduct comprehensive research that covers these various aspects. It is due to role of woman in philanthropy; their unique perspective and motivations can influence how they approach cash waqf. Moreover, in Brunei and Indonesia women are increasingly contributing to the economy. Understanding their financial decisions, including their willingness to participate in cash waqf, can help tailor policies and campaigns to encourage greater involvement in waqf activities. This research will not only provide a clearer insight into the dynamics of cash waqf in both countries but can also serve as the basis for developing more effective strategies in mobilizing public participation, especially women, in cash waqf. By focusing on Muslim females, the study can uncover key factors that drive their intentions and provide insights into promoting waqf participation among this demographic. Therefore, this study is aimed to investigate the determinants of Muslim Female intention on cash waqf accordingly in Brunei and Indonesia.

Literature Review

Cash Waqf Intention

The study on cash waqf intention have been spread in several Muslim countries. Specifically, in South East Asian the study on waqf and cash waqf is already underway in Indonesia and Malaysia (Johari et al., 2015; Abdul Razak et al., 2016; Bakar, 2018; Sukmana et al., 2021; Mohamed & Al Giffari, 2021), few of study about waqf in Brunei and Thailand (Mohiddin, 2021). The study on cash waqf intention refers to TPB (Theory of Planned Behavior) as the main determinants of intention itself. Some study added several other determinants which discussed in the section below. TPB developed by Ijeck and Ajzen was developed from TRA with 2 main dimensions which is attitude and subjective norms. TPB added the actual behavior, or it is called with perceived behavioral control. The 3 dimension is commonly used for studies in the intention or behavioral activities (Ajzen & Fishbein, 1977; Ajzen, 1991, 2020).

Literacy

Literacy is referred to the ability to read, to understand and to apply what is read and understood in life (Nugraha et al., 2019). Meanwhile, cash waqf literacy tend to refer to financial literacy that is relatable and have in similarity on the main form of literacy since cash waqf is part of Islamic social finance (Machmud & Suryaningsih, 2020). Financial literacy means how an individual could understand as well as use the information of personal finance (Rizal et al., 2023). Therefore, there are 2 dimensions of financial literacy; understanding personal finance knowledge and personal finance application. In this study, cash waqf literacy means how a person understands or has knowledge on cash waqf and uses that information to perform cash waqf.

Religiosity

The expression of believe in actual daily life is refer to religiosity (Istiani, 2023). Religiosity is also the level of individuals' attachment to religious belief which encourages them to behave according to the obedience level of their religion (Graham & Haidt, 2010). Therefore, individuals that appreciate and apply religious teachings would behave based on religious teachings in their life and utilize it as their worldview. El-Menouar (2014) stated that there are 5 dimensions of Muslim religiosity namely faith, knowledge, worship, practiced, and orthopraxis. This dimension has been used for assessing and measuring religiosity of a person and the effect of it on person behaviour.

Trust

Trust has been proved influences people giving behaviour that the donor was expecting the charitable institution to fulfil its obligation (Sapienza et al., 2013). Trust is the foundation for charitable donation institutions including waqf institutions to gain society attention and inclusion to perform the donation in their institution (Abd Jalil et al., 2019; Abdul Shukor et al., 2019). Several empirical studies found that trust has an influence on behavioural intention and actual intention in charitable donation, in this case cash waqf donation (Osman et al., 2012; Hasan et al., 2017b; Shukor et al., 2017; Hj. Fauzi et al., 2019; Kasri & Ramli, 2019; Jazil et al., 2019; Kuncoro, 2020; Sahal, 2020; Fandini & Ratnasari, 2020). Therefore, for cash waqf institution trust would drive the expectation of the donors in services provided by the institution of waqf as well as the beneficiary in the society. In short, trust is defined as people's expectation that drive their behaviour.

Methodology

Hypotheses Development and Research Framework

Several studies have been concluded that there are positive and significant relationships of attitude, subjective norms, PBC (Perceived Behavioral Control), religiosity, and trust on cash waqf intention or cash waqf behavior (Osman et al., 2016; Sahal, 2020; Berakon et al., 2021; Kasri & Chaerunnisa, 2022). Attitude partially found to have significant influence on cash waqf intention (Sahal, 2020). Meanwhile, subjective norms also found to have a significant influence on cash waqf intention. Meanwhile (Berakon et al., 2021), PBC (Perceived Behavioral Control) also found to have significant influence of cash waqf intention (Kassim et al., 2019). On the other hand, some study also found that PBC (Perceived Behavioral Control) has no effect on cash waqf intention, as well as subjective norms (Zabri & Mohammed, 2018; Salem Al-Harethi, 2019). Meanwhile, the study on the relationship between religiosity and cash waqf intention found that religiosity influences intention (Hiyanti et al., 2020). Few studies also discussed the insignificant relationship between religiosity and cash waqf intention or cash waqf behavior (Johari et al., 2018). Trust found to have a positive and significant relationship yet the study on it is still few (Sahal, 2020). Therefore, the hypotheses in this study are as follows:

H1: there is a significant relationship between attitude and cash waqf intention on Female Muslim in Indonesia and Brunei

H2: there is a significant relationship between subjective norms and cash waqf intention on Female Muslim in

Indonesia and Brunei

H3: there is a significant relationship between perceived behavioral control and cash waqf intention on Female Muslim in Indonesia and Brunei

H4: there is a significant relationship between religiosity and cash waqf intention on Female Muslim in Indonesia and Brunei

H5: there is a significant relationship between trust and cash waqf intention on Female Muslim in Indonesia and Brunei

H6: there is simultaneous significant relationship between attitude, subjective norms, perceived behavioral control, religiosity, trust and cash waqf intention on Female Muslim in Indonesia and Brunei

Based on the hypotheses above, research framework of this study can be pictured as follows:

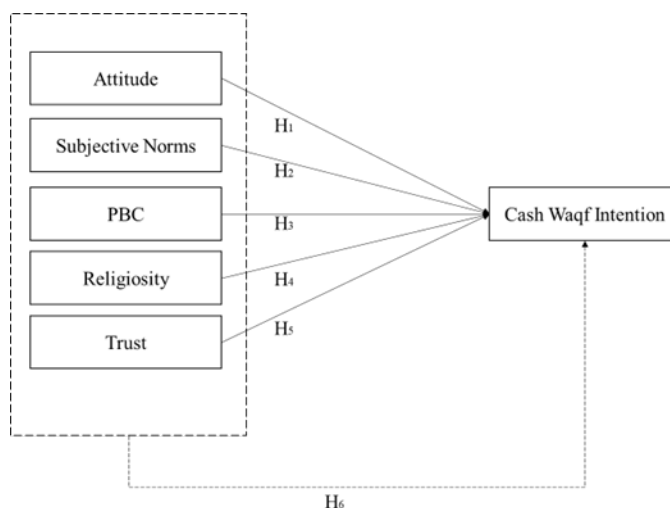


Figure 1. Research Framework

Respondent Demography

Population of this study is Muslim female from Indonesia and Brunei Darussalam which approximately 136.3 million for Indonesia and 215 thousand for Brunei Darussalam. Using Slovin theory for simple random sampling technique with 10% margin of error sample size should be 100 from Indonesia and 99.99 from Brunei Darussalam (Sugiyono, 2011). 62 questions in questionnaire were distributed randomly in Indonesia and Brunei Darussalam and 211 questionnaires returned that 106 from Indonesia and 105 from Brunei Darussalam. Summary of respondents profile as follows:

Table 1. Respondent Profile

Item	Frequency	Percentages
Age		
Below 20 years old	38	18%
Between 21-30 years old	116	55%
Between 31-40 years old	40	19%
Between 41-50 years old	14	6.6%
Above 50 years old	3	1.4%
Marital Status		
Single	131	62.1%

Item	Frequency	Percentages
Married	70	33.2%
Divorce	10	4.7%
Education level		
High School	41	19.4%
Diploma	40	19%
Undergraduate	102	48.3%
Master	27	12.8%
Ph.D	1	0.5%
Occupation		
Student	85	40.3%
Private Sector	56	26.5%
Entrepreneur	29	13.7%
Public Sector/Civil Servants/Government	27	12.8%
Lecturer/Teacher	5	2.4%
Others	9	4.3%
Income Level		
Less than RM3,500	88	41.7%
Between RM3,500 – RM10,500	72	34.1%
Between RM10,500 – RM17,500	33	15.6%
Between RM17,500 – RM34,500	14	6.6%
Above RM34,500	4	1.9%

Based on table 1, 55% of respondents are between 21-30 years old, 19% are between 31-40 years old, 18% are below 20 years old. Meanwhile, 62.1% of respondents are single while 33.2% are married and 4.7% are divorced. Moreover, 48.3% of respondents are at least undergraduate, 19.4% are only finishing high school, 19% only reach diploma, 12.8% have master's degree and 0.5% are Ph.D degree. In addition, 50.2% are Indonesian female and 49.8% are Bruneian Female. 40.3% of respondents are students whether undergraduate students or postgraduate students, 26.5% work in private sector, 13.7% are entrepreneurs, 12.8% are civil servants or work at government, and 2.4% work as teacher or lecturer. Most of the respondents have income below RM3,500 which is about 41.7%. Meanwhile, 34.1% have income between RM3,500 to RM10,500, 15.6% have income between RM10,500 to RM17,500, 6.6% have income between RM17,500 to RM34,500 and 1.9% respondent have income more than RM34,500.

Research Method

This study employs multiple regression analysis which follows prerequisite test involving normality test, and multi co-linearity test. For hypotheses test, this study employs simultaneous test which uses F-test and partial test which utilize t-test and p-value. The F-test is using F-value compared with the F table or simply refer to the significant of p-value of ANOVA table that should be below 0.05. If the result is significant means, simultaneously the H₀ is accepted. Meanwhile, the partial test utilizes t-value compared to t-table with significant level should be below 0.05. to initiate the relationship between dependent and independent variables, R² values are utilized which is suggested above 0.6, means the relationship between variables are strong or independents variables can influence dependent variable by certain percentages of value. Lastly, regression equation is formulated based on B coefficient, the formulation as follows:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$$

(1)

Which:

Y = Cash Waqf Intention

X1 = Attitude

X2 = Subjective Norms

X3 = Perceived Behavioural Control

X4 = Religiosity

X5 = Trust

Data Analysis

Tests of normality are carried out to determine the empirical data is normally distributed. To assess the normality test, Kolmogorov-Smirnov test is utilized using non-parametric test. The normality test demands to be matched and met the threshold that should be insignificant result to perform statistical inference (Nasrum, 2018). The normality test results in this study as follows:

Table 2. Test of Normality Result

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			211
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		2.98697113
Most Extreme Differences	Absolute		.082
	Positive		.080
	Negative		-.082
Test Statistic			.082
Asymp. Sig. (2-tailed)			.002 ^c
Monte Carlo Sig. (2-tailed)	Sig.		.128 ^d
	90% Confidence Interval	Lower Bound	.090
		Upper Bound	.166

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 211 sampled tables with starting seed 2000000.

Based on table 2, the significant value of Monte Carlo 2-tailed is 0.128 which above 0.05 means data in this study is normally distributed and able for further analysis. Next prerequisite test is multi co-linearity test which employs the tolerance and VIF value. The threshold for tolerance should be below 1 and VIF should be below 10. The results of multi co-linearity are as follows:

Table 3. Multicollinearity Test Result

Collinearity statistic		
Items	Tolerance	VIF
Attitude	0.424	2.361
Subjective Norms	0.382	2.620
PBC	0.362	2.761
Religiosity	0.501	1.997
Trust	0.471	2.122

Based on table 3, it can be concluded that there is no collinearity issue since the tolerance value for all independent variables are below 1 and VIF value for all variables are below 10. Hence, hypotheses test can pursue which utilize the t-test. The t-test of partial influence of independent variables on dependent variables display as follows:

Table 4. Factor Loading Outcome

	Attitude	Subjective Norms	PBC	Religiosity	Trust	Intention
Variance Explained	58.4%	74.4%	49.2%	69%	80.4%	67.4%
Eigen-value	2.9	4.4	2.9	4.8	6.4	4.7
Cronbach Alpha	0.802	0.930	0.787	0.922	0.965	0.918
KMO	0.830					0.895
Bartlett's Test of Sphercity	Chi Square =1024.671 p-value = 0.000					Chi Square =1077.650 p-value = 0.000

Based on table 4, the data in this study is adequate and appropriate enough to analyze since it fulfills the reliability and validity standard. Hence, the hypotheses test as follows:

Table 5. Multiple Regression Analysis

Hypotheses	Indonesia			Brunei Darussalam		
	β Coefficients	t-value	p-value	β Coefficients	t-value	p-value
H1 (attitude)	0.239	1.422	0.158	0.606	6.107	0.000
H2 (subjective norms)	0.104	0.961	0.339	0.302	3.750	0.000
H3 (PBC)	0.413	3.177	0.002	0.147	1.408	0.162
H4 (religiosity)	0.094	0.740	0.461	-0.037	-0.526	0.600
H5 (trust)	0.128	1.219	0.226	0.092	1.433	0.155
H6 (f-value)	21.260 (0.000)			39.994 (0.000)		
R Square	0.515			0.669		

This study found that attitude in Indonesia does not have a significant relationship with female Muslim intention to perform cash waqf, while in Brunei Darussalam attitude have significant relationship with female Muslim intention to perform cash waqf. In the same line, subjective norms do not a significant relationship with Indonesian female Muslim intention to perform cash waqf, while in Brunei Darussalam SN have a significant relationship with female Muslim intention to perform cash waqf. On the contrary, PBC was found in this study have a significant relationship with Indonesian female Muslim intention to perform cash waqf, while in Brunei Darussalam PBC has no significant relationship with female Muslim intention to perform cash waqf. Respectively, religiosity and trust to waqf institution have no relationship with female Muslim intention to

perform cash waqf in Indonesia and Brunei Darussalam.

Discussion and Conclusion

Based on the obtained result, H1 and H2 is supported only in Brunei Darussalam while in Indonesia it is not supported. In other words, attitude and subjective norms occurred in Brunei affecting female in their intention to perform cash waqf. This is in line with the studies that found attitude of a person would influence their intention to perform a certain behavior. Consequently, subjective norms in the previous study also in line with this study which found to have impact a person intention in a certain behavior, while in Indonesia is contradicts with the previous studies (Osman, 2016; Osman et al., 2016; Busry, 2020; Wadi & Nurzaman, 2020; Haidlir et al., 2021; Latif et al., 2021; Amaliyah & Hartono, 2022; Kasri & Chaerunnisa, 2022). This study is also in line with Yusoff et al., (2017) which suggested different environments, population, and classification of study that would come with different results. On the other hand, the finding in Indonesia is in line with previous study which found that SN has no impact on intention to perform cash waqf (Zabri & Mohammed, 2018; Kunju & Amin, 2019). Attitude is developed from people's beliefs about the certain object that leads to their behavior (Ajzen, 1991). Therefore, a strong attitude would affect their intention in certain behavior. The finding of this study suggested the importance of cash waqf literacy to increase the understanding of cash waqf which led to the participation to perform cash waqf. This study suggests inserting literacy as variable in cash waqf behavior.

The finding of this study also comparing the result of attitude and subjective norms between Indonesia and Brunei that have different result. In term of subjective norms for example, the difference culture of Indonesia and Brunei resulting different action and attitude. Brunei citizen is fully obeying on the King's commandments and orders by Yang Di-Pertuan Negara Brunei Darussalam Duli Yang Mulia Sultan Haji Hasanah Bolkiah. In contrast with Indonesia, the republic system shapes the society to have freedom of act and speech which is also protected by law. Hence, female Muslim in Indonesia controlling their own behavior in certain act. Cash waqf also considered as voluntary action that female has no obligation to participate. Since, the King's and the environment in Brunei are affecting all citizen including Muslim female in Brunei, it is also affecting their attitude towards certain behavior.

Consequently, PBC in Indonesia found to have relationship with intention to perform cash waqf, while in Brunei found to have no relationship with intention to perform cash waqf. As the different culture and environment from both countries is also resulting in the person control in their behavior. This study is in line with previous studies in the Indonesian environment and contradicts with Brunei environment (Osman et al., 2016; Zabri & Mohammed, 2018; Salem Al-Harethi, 2019; Haidlir et al., 2021). PBC is identified as a person's ability in controlling their decision which probably depends on their capability and accessibility. Normally, financial ability, freedom of act, and ease of access are the factors to measure the individual capability and accessibility in certain acts or behavior (Ajzen, 1991).

Respectively, the finding of this study from both country shows that religiosity and trust have no significant relationship with Muslim female intention to perform cash waqf. This is in line with the previous studies that found religiosity has no impact on individuals' intention in cash waqf (Osman et al., 2016; Rosida et al., 2017; Kunju & Amin, 2019; Salem Al-Harethi, 2019; Wulandari & Rabbani, 2019; Syafira et al., 2020). This study contradicts with findings previous study that trust has an impact on intention to perform cash waqf (Hasan et al., 2017a; Shukor et al., 2017; Abdul Shukor et al., 2019; Syafira et al., 2020; Haidlir et al., 2021; Kasri & Chaerunnisa, 2022).

To sum up, current study shows that attitude, subjective norms, perceived behavioral control as predictor of TPB is useable in investigating female Muslim intention to perform cash waqf in Indonesia and Brunei Darussalam. This study found that, H1 and H2 is supported in Brunei while in Indonesia is rejected. Meanwhile, H3 is supported in Indonesia while in Brunei is rejected. Respectively, H4 and H5 are rejected for both countries. Meanwhile, H6 for both country shows that all independent variables are influencing dependent variable simultaneously for Muslim female in both countries. R2 the female intention to perform cash waqf in Indonesia are about 0.515 means 51.5% of female Muslim intention to perform cash waqf in Indonesia are influenced by

independent variables. Meanwhile, R² the female intention to perform cash waqf in Brunei are about 0.669 means 66.9% of female intention to perform cash waqf are influenced by independent variables.

Despite the findings and contribution of this study, this study has several limitations which offer future research in similar areas. First, the sample size of the study is with moderate confident level. Future studies are suggested to increase the sample size with higher confidence level for sample size. Second, the current method employs only multiple regression analysis. Future studies are suggested to employ mediator variable or using structural equation modelling with intervening variables. Lastly, the finding of the study depends on the honesty of the respondents. The respondents might agree with their environment to desirable answer and disagree towards the opposite of the environment which does not express their true feelings.

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