# FACTORS INFLUENCING THE BEHAVIORAL INTENTION OF MUSLIM STUDENTS IN INDONESIA TO CONTRIBUTE TO CASH-*WAQF* THROUGH MOBILE WAKAF UANG NU BTN

**THESIS**

**SUBMITTED TO FACULTY OF ISLAMIC ECONOMICS AND BUSINESS OF STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA YOGYAKARTA IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE STRATA ONE DEGREE**

**BY:**

**Dede Denis**
**NIM. 14820120**

**SUPERVISOR**

**Abdul Qoyum, S.E.I., M.Sc.Fin**
**NIP: 19850630 201503 1 007**

**ISLAMIC BANKING DEPARTMENT**
**FACULTY OF ISLAMIC ECONOMICS AND BUSINESS**
**STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA**
**YOGYAKARTA**
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MINISTRY OF RELIGIOUS AFFAIRS
STATE ISLAMIC UNIVERSITY SUNAN KALIJAGA YOGYAKARTA
**FACULTY OF ISLAMIC ECONOMICS AND BUSINESS**
Address: Marsda Adisucipto Street, Telp (274) 589621, 512474, Fax. (274) 586117
*E-mail:* febi@uin-suka.ac.id Yogyakarta 55281

# FINAL PROJECT VALIDATION

**Number: B-878/Un.02/DEB/PP.05.3/03/2018**

Final project with the title of:

**Factors Influencing the Behavioral Intention of Muslim Students in Indonesia to Contribute to Cash-*Waqf* Through Mobile Wakaf Uang NU BTN**

Has been written and arranged by:

| | |
|---|---|
| Name | : Dede Denis |
| Student Number | : 14820120 |
| Trialed on | : Wednesday, February 28th 2018 |
| Score | : A |

Has been approved and accepted by Faculty of Islamic Economics and Business, State Islamic University of Sunan Kalijaga Yogyakarta.

**THE BOARD OF EXAMINERS:**

**Chairman of Board,**

**Abdul Qoyum, S.E.I., M.Sc.Fin**
**NIP: 19850630 201503 1 007**

Examiner I

**Dr. Ibnu Qizam, S.E, Akt., M.Si**
**NIP. 19680102 199403 1 002**

Examiner II

**Muh Ghafur Wibowo, S.E., M.Sc**
**NIP. 19800314 200312 1 003**

Yogyakarta, March 2nd 2018
State Islamic University of Sunan Kalijaga Yogyakarta
Faculty of Islamic Economics and Business
DEAN,

**Dr. H. Syafiq Mahmadah Hanafi, M.Ag.**
**NIP. 19670518 199703 1 003**

Universitas Islam Negeri Sunan Kalijaga

## APPROVAL

Subject : Thesis by Dede Denis
To

**The Respectable Dean of Islamic Economics and Business Faculty of State Islamic Unversity Sunan Kalijaga**
In Yogyakarta

*Asalamu'alaikum Wr.Wb.*

After going through proofreading, examining, giving direction and correcting, also making necessary improvements, thus I, as a Supervisor, reckon that this final project by following student:

| | |
|---|---|
| Name | : Dede Denis |
| Student Number | : 14820120 |
| Thesis' title | :**"Factors Influencing the Behavioral Intention of Muslim Students in Indonesia to Contribute to Cash-Waqf Through Mobile Wakaf Uang NU BTN"** |

has deserved to be submitted to the Faculty of Islamic Economics and Business, Islamic Banking Department, State Islamic University of Sunan Kalijaga Yogyakarta, as partial fulfillment of the requirements for the degree of bachelor of economy.

With this, we expect for this thesis to be trialed shortly. Thank you for your consideration.

*Wasalamu'alaikum Wr. Wb.*

Yogyakarta, February 22nd 2018
Supervisor,

**Abdul Qoyum, S.E.I., M.Sc.Fin**
**NIP: 19850630 201503 1 007**

# DECLARATION

I, the undersigned below:

| | |
|---|---|
| Name | : Dede Denis |
| Student Number | : 14820120 |
| Department | : Islamic Banking |
| Faculty | : Islamic Economics and Business |

Declared that this final project by the title of **"Factors Influencing the Behavioral Intention of Muslim Students in Indonesia to Contribute to Cash-Waqf Through Mobile Wakaf Uang NU BTN"** contains no material which has been accepted for the award of any other degree or diploma in any univeristy and to the best of author's knowledge and belief, it contains no material previously published or written by another person, except where due reference is made in the text of final project (thesis).

I hereby conclude my declaration with utmost sincerity.

Yogyakarta, February 22nd 2018

The Author,

METERAI TEMPEL
E1AB9AEF849835881
6000
ENAM RIBU RUPIAH

**Dede Denis**

**14820120**

## APPROVAL OF THESIS PUBLICATION FOR ACADEMIC PURPOSES

As an academic society of State Islamic University of Sunan Kalijaga Yogyakarta, I, undersigned below:

| | |
|---|---|
| Name | : Dede Denis |
| Student Number | : 14820120 |
| Department | : Islamic Bankin |
| Faculty | : Islamic Economics and Business |
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Yogyakarta, February 22nd 2018

The Author,

**Dede Denis**
**14820120**

# MOTTO

**"BE WHO YOU ARE AND SAY WHAT YOU FEEL, BECAUSE THOSE WHO MIND DON'T MATTER AND THOSE WHO MATTER DON'T MIND"**

**Dr. Seuss**

**"ASK YOURSELF IF WHAT YOU 'RE DOING TODAY WILL GET YOU CLOSER TO WHERE YOU WANT TO BE TOMORROW."**

**Anonymous**

**"WASH YOUR HEARTH EVERY MORNING WITH SALAT, THEN WARM IT UP WITH DHIKR. APPROACH LIFE WITH HOPE AND FAITH. EVERY DAY DO YOUR BEST, ALLAH WILL DO THE REST"**

**Wael Abdelgawad**

## DEDICATION

**I dedicate this to my mother, my father and my grandparents for the endless support and encouragement in my study.**

# ACKNOWLEDGMENTS

All praise is due to Allah, the *Rubb* of the worlds, and may Allah exalt the mention of His Prophet, and render him and his household safe and secure from all derogatory things. I would first like to thank Allah SWT for a chance to create this thesis in partial fulfillment of the requirements for the strata one degree, I would like to thank my beloved parents for providing me with unfailing support and continuous encouragement throughout my years of study and through the process of researching and writing this thesis. This accomplishment would not have been possible without them and also the following people for their invaluable help with this thesis:

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2. Dr. H. Syafiq Mahmadah Hanafi, M.Ag as the Dean of Faculty of Islamic Economics and Business and his staff.
3. Joko Setyono, SE., M.Si. as the Chief of Islamic Banking Department
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Thank you very much.

Yogyakarta, February 22nd 2018

The Author,

**Dede Denis**

**14820120**

# ARABIC TRANSLITERATION

## Letters of the Alphabet

| Initial | Medial | Final | Alone | Romanization |
|---|---|---|---|---|
| ا | ـا | ـا | ا | omit (see Note 1) |
| بـ | ـبـ | ـب | ب | b |
| تـ | ـتـ | ـت | ت | t |
| ثـ | ـثـ | ـث | ث | th |
| جـ | ـجـ | ـج | ج | j |
| حـ | ـحـ | ـح | ح | ḥ |
| خـ | ـخـ | ـخ | خ | kh |
| د | ـد | ـد | د | d |
| ذ | ـذ | ـذ | ذ | dh |
| ر | ـر | ـر | ر | r |
| ز | ـز | ـز | ز | z |
| سـ | ـسـ | ـس | س | s |
| شـ | ـشـ | ـش | ش | sh |
| صـ | ـصـ | ـص | ص | ṣ |
| ضـ | ـضـ | ـض | ض | ḍ |
| طـ | ـطـ | ـط | ط | ṭ |
| ظـ | ـظـ | ـظ | ظ | ẓ |
| عـ | ـعـ | ـع | ع | ‘ (ayn) |
| غـ | ـغـ | ـغ | غ | gh |
| فـ | ـفـ | ـف | ف | f (see Note 2) |
| قـ | ـقـ | ـق | ق | q (see Note 2) |
| كـ | ـكـ | ـك | ك | k |
| لـ | ـلـ | ـل | ل | l |
| مـ | ـمـ | ـم | م | m |
| نـ | ـنـ | ـن | ن | n |
| هـ | ـهـ | ـة ، ـه | ة ، ه | h (see Note 3) |
| و | ـو | ـو | و | w |
| يـ | ـيـ | ـي | ي | y |

## Vowels and Diphthongs

| | | | | | |
|---|---|---|---|---|---|
| ◌َ | a | ◌َا | ā (see Rule 5) | ◌ِى | ī |
| ◌ُ | u | ◌َى | á (see Rule 6(a)) | ◌َوْ | aw |
| ◌ِ | i | ◌ُو | ū | ◌َىْ | ay |

## Letters Representing Non-Arabic Consonants

This list is not exhaustive. It should be noted that a letter in this group may have more than one phonetic value, depending on the country or area where it is used, and that the romanization will vary accordingly.

| | | | | | |
|---|---|---|---|---|---|
| گ | g | چ | ch | ڤ | v |
| ݢ | ñ | چ | zh | ۋ | v |
| پ | p | ژ | zh | ڥ | v |

**Notes**

1. For the use of *alif* to support *hamzah*, see rule 2. For the romanization of *hamzah* by the consonantal sign ’ (alif), see rule 8(a). For other orthographic uses of *alif* see rules 3-5.

2. The *Maghribī* variations ڢ and ڧ are romanized *f* and *q* respectively.

3. ة in a word in the construct state is romanized *t*. See rule 7(b).

## RULES OF APPLICATION

### Arabic Letters Romanized in Different Ways Depending on Their Context

1. As indicated in the table, و and ي may represent:

(a) The consonants romanized *w* and *y*, respectively.

| | |
|---|---|
| waḍ‘ | وضع |
| ‘iwaḍ | عوض |
| dalw | دلو |
| yad | يد |
| ḥiyal | حيل |
| ṭahy | طهي |

(b) The long vowels romanized *ū*, *ī*, and *ā* respectively.

| | |
|---|---|
| ūlá | أولى |

| | |
|---|---|
| ṣūrah | صورة |
| dhū | ذو |
| īmān | إيمان |
| jīl | جيل |
| fī | في |
| kitāb | كتاب |
| saḥāb | سحاب |
| jumān | جمان |

See also rules 11(a) and 11(b)(1-2).

(c) The diphthongs romanized *aw* and *ay*, respectively.

| | |
|---|---|
| awj | أوج |
| nawm | نوم |
| law | لو |
| aysar | أيسر |
| shaykh | شيخ |
| ‘aynay | عيني |

See also rules 11(a)(2) and 11(b)(3).

2. ا *(alif)*, و and ى when used to support ء (*hamzah*) are not represented in romanization. See rule 8(a).

3. ا *(alif)* when used to support *waṣlah* ( ٱ ) and *maddah* ( آ ) is not represented in romanization. See rules 9 and 10.

4. ا *(alif)* and و when used as orthographic signs without phonetic significance are not represented in romanization.

| | |
|---|---|
| fa‘alū | فعلوا |
| ulā’ika | أولائك |
| ūqīyah | أوقية |

See also rule 12 and examples cited in rules 23-26.

5. ا *(alif)* is used to represent the long vowel romanized *ā*, as indicated in the table.

| | |
|---|---|
| fā'il | فاعل |
| riḍā | رضا |

This *alif*, when medial, is sometimes omitted in Arabic; it is always indicated in romanization. See rule 19.

6. Final ى appears in the following special cases:

(a) As ىَ (*alif maqṣūrah*) used in place of اَ to represent the long vowel romanized *ā*.

| | |
|---|---|
| ḥattá | حتَّى |
| maḍá | مضَى |
| kubrá | كبرَى |
| Yaḥyá | يحيَى |
| musammá | مسمَّى |
| Muṣṭafá | مصطفَى |

(b) As ىِّ in nouns and adjectives of the form *fā'īl* which are derived from defective roots. This ending is romanized *ī*, not *īy*, without regard to the presence of ّ (*shaddah*). See rule 11(b)(2).

| | |
|---|---|
| Raḍī al-Dīn | رضي الدين |

Compare the *fa'īl* form of the same root الرضى [without *shaddah*] *al-Raḍī*.

(c) As ىِّ in the relative adjective (*nisbah*). The ending, like (b) above, is romanized *ī*, not *īy*.

| | |
|---|---|
| al-Miṣrī | المصرِيّ |

Compare المصريّة *al-Miṣrīyah* and see rule 11(b)(1).

7. ة (*tā' marbūṭah*)

(a) When the noun or adjective ending in ة is indefinite, or is preceded by the definite article, ة is romanized *h*. The ة in such positions is often replaced by ه.

| | |
|---|---|
| ṣalāh | صلاة |

| | |
|---|---|
| al-Risālah al-bahīyah | الرسالة البهية |
| mir'āh | مرآة |
| Urjūzah fī al-ṭibb | أرجوزة فى الطب |

(b) When the word ending in ة is in the construct state [muḍāf wa-muḍāf ilayh], ة is romanized *t*.

| | |
|---|---|
| Wizārat al-Tarbiyah | وزارة التربية |
| Mir'āt al-zamān | مرآة الزمان |

(c) When the word ending in ة is used adverbially, ة (vocalized ةً) is romanized *tan*. See rule 12(b).

**Romanization of Arabic Orthographic Symbols Other than Letters and Vowel Signs**

The signs listed below are frequently omitted from unvocalized Arabic writing and printing; their presence or absence must then be inferred. They are represented in romanization according to the following rules:

8. ء (*hamzah*)

(a) In initial position, whether at the beginning of a word, following a prefixed preposition or conjunction, or following the definite article, ء is not represented in romanization. When medial or final, ء is romanized as ' (alif).

| | |
|---|---|
| asad | أسد |
| uns | أنس |
| idhā | إذا |
| mas'alah | مسألة |
| mu'tamar | مؤتمر |
| dā'im | دائم |
| mala'a | ملأ |
| khaṭi'a | خطئ |

(b) ء, when replaced by the sign ٱ (*waṣlah*) and then known as *hamzat al-waṣl*, is not represented in romanization. See rule 9 below.

9. ٱ (*waṣlah*), like initial ء, is not represented in romanization. See also rule 8(b) above. When the *alif* which supports *waṣlah* belongs to the

article ال, the initial vowel of the article is romanized *a*. See rule 17(b). In other words, beginning with *hamzat al-waṣl*, the initial vowel is romanized *i*.

| | |
|---|---|
| Riḥlat Ibn Jubayr | رحلة ٱبن جبير |
| al-istidrāk | الإستدراك |
| kutub iqtanat′hā | كتب ٱقتنتها |
| bi-ihtimām ʻAbd al-Majīd | باهتمام عبد ٱلمجيد |

10. ˜ (*maddah*)

(a) Initial آ is romanized *ā*.

| | |
|---|---|
| ālah | آلة |
| Kullīyat al-Ādāb | كلية الآداب |

(b) Medial آ, when it represents the phonetic combination *ʼā*, is so romanized.

| | |
|---|---|
| ta'ālīf | تآليف |
| ma'āthir | مآثر |

(c) ˜ is otherwise not represented in romanization.

| | |
|---|---|
| khulafā' | خلفاء |

11. ّ (*shaddah* or *tashdīd*)

(a) Over و:

(1) ُوّ, representing the combination of long vowel plus consonant, is romanized *ūw*.

| | |
|---|---|
| ʻadūw | عدُوّ |
| qūwah | قُوّة |

See also rule 1(b).

(2) َوّ, representing the combination of diphthong plus consonant, is romanized *aww*.

| | |
|---|---|
| Shawwāl | شَوّال |
| ṣawwara | صَوّر |
| jaww | جوّ |

See also rule 1(c).

(b) Over ى:

(1) Medial ىِّ, representing the combination of long vowel plus consonant, is romanized *īy*.

| | |
|---|---|
| al-Miṣrīyah | المصرِيّة |

See also rule 1(b).

(2) Final ىِّ is romanized *ī*. See rules 6(b) and 6(c).

(3) Medial and final ىَّ, representing the combination of diphthong plus consonant, is romanized *ayy*.

| | |
|---|---|
| ayyām | أَيّام |
| sayyid | سَيّد |
| Quṣayy | قصَيّ |

See also rule 1(c).

(c) Over other letters, ّ is represented in romanization by doubling the letter or digraph concerned.

| | |
|---|---|
| al-Ghazzī | الغزّي |
| al-Kashshāf | الكشّاف |

12. *Tanwīn* may take the written form ٌ, ً (اً), or ٍ, romanized *un*, *an*, and *in*, respectively. *Tanwīn* is normally disregarded in romanization, however. It is indicated in the following cases:

(a) When it occurs in indefinite nouns derived from defective roots.

| | |
|---|---|
| qāḍin | قاضٍ |
| ma‘nan | معنىً |

(b) When it indicates the adverbial use of a noun or adjective.

| | |
|---|---|
| ṭab‘an | طبعًا |
| faj’atan | فجأةً |
| al-Mushtarik waḍ‘an | المشترك وضعاً |
| wa-al-muftariq ṣuq‘an | والمفترق صقعاً |

**Grammatical Structure as It Affects Romanization**

13. Final inflections of verbs are retained in romanization, except in pause. represent

| | |
|---|---|
| man waliya Miṣr | من ولي مصر |
| ma‘rifat mā yajibu la-hum | معرفة ما يجب لهم |
| ṣallá Allāh ‘alayhi wa-sallam | صلى الله عليه وسلم |
| al-Lu’lu’ al-maknūn fī ḥukm | اللؤلؤ المكنون فى حكم |
| al-ikhbār ‘ammā sa-yakūn | الإخبار عما سيكون |

14. Final inflections of nouns and adjectives:

(a) Vocalic endings are not represented in romanization, except preceding pronominal suffixes, and except when the text being romanized is in verse.

| | |
|---|---|
| uṣūluhā al-nafsīyah wa-ṭuruq tadrīsihā | أصولها النفسية وطرق تدريسها |
| ilá yawminā hādhā | الى يومنا هذا |

(b) *Tanwīn* is not represented in romanization, except as specified in rule 12.
(c) ة (*tā’ marbūṭah*) is romanized h or t as specified in rule 7.
(d) For the romanization of the relative adjective (*nisbah*) see rule 6(c).

15. Pronouns, pronominal suffixes, and demonstratives:

(a) Vocalic endings are retained in romanization.

| | |
|---|---|
| anā wa-anta | انا وانت |
| hādhihi al-ḥāl | هذه الحال |
| mu’allafātuhu wa-shurūḥuhā | مؤلفاته وشروحها |

(b) At the close of a phrase or sentence, the ending is romanized in its pausal form.

| | |
|---|---|
| ḥayātuhu wa-‘aṣruh | حياته وعصره |
| Tawfīq al-Ḥakīm, afkāruh, āthāruh | توفيق الحكيم، أفكاره، آثاره |

16. Prepositions and conjunctions:

(a) Final vowels of separable prepositions and conjunctions are retained in romanization.

| | |
|---|---|
| anna | أن |
| annahu | أنه |
| bayna yadayhi | بين يديه |

Note the special cases: مما *mimmā*, ممن *mimman*.

(b) Inseparable prepositions, conjunctions, and other prefixes are connected with what follows by a hyphen.

| | |
|---|---|
| bi-hi | به |
| wa-ma‘ahu | ومعه |
| lā-silkī | لاسلكي |

17. The definite article:

(a) The romanized form *al* is connected with the following word by a hyphen.

| | |
|---|---|
| al-kitāb al-thānī | الكتاب الثاني |
| al-ittiḥād | الإتحاد |
| al-aṣl | الأصل |
| al-āthār | الآثار |

(b) When ال is initial in the word, and when it follows an inseparable preposition or conjunction, it is always romanized *al* regardless of whether the preceding word, as romanized, ends in a vowel or a consonant.

| | |
|---|---|
| ilá al-ān | الى الآن |
| Abū al-Wafā’ | ابو الوفاء |
| Maktabat al-Nahḍah al-Miṣrīyah | مكتبة النهضة المصرية |
| bi-al-tamām wa-al-kamāl | بالتمام والكمال |

Note the exceptional treatment of the preposition ل followed by the article:

| | |
|---|---|
| lil-Shirbīnī | للشربيني |

See also rule 23.

(c) The ل of the article is always romanized *l*, whether it is followed by a "sun letter" or not, i.e., regardless of whether or not it is assimilated in pronunciation to the initial consonant of the word to which it is attached.

| | |
|---|---|
| al-ḥurūf al-abjadīyah | الحروف الأبجدية |
| Abū al-Layth al-Samarqandī | ابو الليث السمرقندي |

**Orthography of Arabic in Romanization**

18. Capitalization:

(a) Rules for the capitalization of English are followed, except that the definite article *al* is given in lower case in all positions.
(b) Diacritics are used with both upper and lower case letters.

| | |
|---|---|
| al-Ījī | الايجي |
| al-Ālūsī | الآلوسي |

19. The macron or the acute accent, as appropriate, is used to indicate all long vowels, including those which in Arabic script are written defectively. The macron or the acute accent, as the case may be, is retained over final long vowels which are shortened in pronunciation before *hamzat al-waṣl*.

| | |
|---|---|
| Ibrāhīm | إبراهيم ، إبرهيم |
| Dā'ūd | داوود ، داؤد |
| Abū al-Ḥasan | ابو الحسن |
| ru'ūs | رؤوس |
| dhālika | ذلك |
| 'alá al-'ayn | على العين |

20. The hyphen is used:

(a) To connect the definite article *al* with the word to which it is attached. See rule 17(a).
(b) Between an inseparable prefix and what follows. See rules 16(b) and 17(b) above.
(c) Between *bin* and the following element in personal names when they are written in Arabic as a single word. See rule 25.

21. The prime ( ′ ) is used:

(a) To separate two letters representing two distinct consonantal sounds, when the combination might otherwise be read as a digraph.

| | |
|---|---|
| Ad′ham | أدهم |
| akramat′hā | أكرمتها |

(b) To mark the use of a letter in its final form when it occurs in the middle of a word.

| | |
|---|---|
| Qal‘ah′jī | جىقلعه |
| Shaykh′zādah | شيخ زاده |

22. As in the case of romanization from other languages, foreign words which occur in an Arabic context and are written in Arabic letters are romanized according to the rules for romanizing Arabic.

| | |
|---|---|
| Jārmānūs (*not* Germanos *nor* Germanus) | جارمانوس |
| Lūrd Ghrānfīl (*not* Lord Granville) | لورد غرانفيل |
| Īsāghūjī (*not* Isagoge) | ايساغوجي |

For short vowels not indicated in the Arabic, the Arabic vowel nearest to the original pronunciation is supplied.

| | |
|---|---|
| Gharsiyā Khayin (*not* García Jaén) | غرسيا خين |

**Examples of Irregular Arabic Orthography**

23. Note the romanization of الله, alone and in combination.

| | |
|---|---|
| Allāh | الله |
| billāh | بالله |
| lillāh | لله |
| bismillāh | بسم الله |
| al-Mustanṣir billāh | المستنصر بالله |

24. Note the romanization of the following personal names:

| | |
|---|---|
| Ṭāhā | طه |
| Yāsīn | يس ، يسن |
| ‘Amr | عمرو |
| Bahjat | بهجت ، بهجة |

25. ابن and بن are both romanized *ibn* in all positions.

Aḥmad ibn Muḥammad ibn Abī al-Rabī‘ احمد بن محمد بن ابي الربيع

Sharḥ Ibn ‘Aqīl ‘alá Alfīyat Ibn Mālik شرح ابن عقيل على الفية ابن مالك

Exception is made in the case of modern names, typically North African, in which the element بن is pronounced *bin*.

Bin Khiddah بن خده

Bin-‘Abd Allāh بنعبد الله

26. Note the anomalous spelling مائة, romanized *mi'ah*.

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**ABSTRACT**

Indonesia is the largest muslim population country; it indicates that most of the Indonesian population are muslims. As a muslim-majority country, Indonesian muslims should create a positive atmosphere. One of them is through charitable giving. One of the charitable giving in Islam is *waqf,* which means keeping, guarding, and holding. One of the forms of *waqf* is cash *waqf.* Cash *waqf* is getting popular in some countries because of its flexibility. Due to that, Bank BTN is supporting the cash *waqf* through releasing an application called "Mobile Wakaf Uang NU BTN" which is able to be downloaded on App Store. This application is in cooperation with LWP-NU. The purpose of this study is to examine and develop a conceptual model explicating muslim students intention on the contribution of cash *waqf* through Mobile Wakaf Uang NU BTN. The present study investigates the role of attitude, Islamic religiosity, Islamic egalitarianism and perceived of use on behavioral intention of muslim students in Indonesia to contribute to cash-waqf. The survey method using muslim students throughout Indonesia were exploited for data collection. A total sample of 115 students was analyzed. This study employs Structural Equation Model (SEM) to verify the determinants of cash waqf contribution and the program used is SmartPLS. The result of the study revealed that 6 out of 7 hypotheses are significant and only one which is not significant.

**Keyword: Cash *Waqf,* Mobile Wakaf Uang NU BTN, SEM.**

# ABSTRAK

Indonesia merupakan negara dengan populasi muslim terbesar, hal ini mengindikasikan bahwa sebagian besar populasi di Indonesia adalah muslim. Sebagai negara mayoritas muslim, Muslim Indonesia harus menciptakan sebuah atmosfer positif. Salah satunya adalah dengan perilaku beramal. Salah satu perilaku beramal dalam Islam adalah wakaf, yang mana artinya adalah menjaga dan melindungi. Salah satu bentuk bentuk wakaf adalah wakaf tunai. Wakaf tunai menjadi popular di beberapa negara karena keflexibelannya. Karena itu, Bank BTN mendukung wakaf tunai melaluli dikeluarkannya aplikasi bernama “Mobile Wakaf Uang NU BTN” yang mana dapat diunduh di App Store. Aplikasi ini merupakan hasil kerja sama dengan LWP-NU. Tujuan dari penelitian ini adalah untuk menguji dan mengembangkan model konseptual mengenai minat mahasiswa muslim terhadap kontribusi wakaf tunai melalui Mobile Wakaf Uang NU BTN. Penelitian ini menginvestigasi peran *attitude, Islamic Religiosity, Islamic Egalitarianism dan Perceived Ease of Use* terhadap minat mahasiswa muslim dalam berkontribusi wakaf tunai. Metode survey menggunakan mahasiswa muslim seluruh Indonesia dimanfaatkan untuk pengumpulan data. Total sample 115 mahasiswa dianalisis. Penelitian ini menggunakan Structural Equation Model (SEM) untuk memverifikasi faktor-faktor kontribusi wakaf tunai dan program yang digunakan adalah SmartPLS. Hasil dari penelitian menunjukan bahwa 6 dari 7 hipotesis signifikan dan hanya satu yang tidak signifikan.



**Kata Kunci: Wakaf Tunai, Mobile Uang NU BTN, SEM.**

# CHAPTER I

# INTRODUCTION

## A. The Background of Study

Indonesia is a country with the largest muslim population in the world, more than 87 percent of Indonesian population consider as Muslim. Most of them are Sunni, around three million are Shi'a and approximately 400,000 Ahmadis. Whereas for Protestant Christians approximately 7 percent, Catholics approximately 3 percent, and Hindus less than 2 percent. Interestingly, in some islands of Indonesia, Christians or Hindus are the majority, which means that in some areas of Indonesia muslims are the minority (USCIRF*, 2017)[1]. Therefore, as the Muslim-majority country, then there must be a real contribution from Islam itself. Thus, the slogan of Islam as a *rahmatan lil alamin* could be realized by the behavior of Muslims in providing benefits to others. One of the examples of providing benefits to others is through charitable giving.

Charitable giving has been regarded as one of the ways to bringing enormous benefits and prosperity in a society. Furthermore, charitable giving is actually recommended in Islam where a muslim is encouraged to give some of his wealth as a charity (Osman, 2014). As Al Qardawi (2000) postulated that "this behavior is a fundamental part of Islamic teaching as mentioned in many verses of the Qur'an and prophet has said

[1] * **U.S. COMMISSION ON INTERNATIONAL RELIGIOUS FREEDOM**

the nobility and importance of almsgiving in Muslim societies" (Kasri, 2011).

In Islamic teaching, charitable giving has four methods. One of them is *waqf* (Osman, 2014). The charitable giving in the form of *waqf* is an important part of Islamic teachings. It is derived from the Arabic verb *waqafe*, the word *waqf* means holding, guarding, or keeping. *Waqf* is also a charitable action recommended by Prophet Muhammad SAW and practiced in the early period of Islam (Ptchay, Meera & Saleem, 2015).

The concept of *waqf* is functioned to keeping or cultivating some property and consecrating its profits to assisting the poor or for other pious intentions. *Waqf* can be established in many forms depending on its purpose and the nature of outcome. The most general types of *waqf* are the property and monetary (Rizal dan Amin, 2017). One of the monetary *waqf* is cash *waqf*. Cash *waqf* had been introduced in the early fifteenth century and it opened a new insight for *waqf* development, particularly to encourage *Muslims* in a giving behavior (Osman, Mohamad & Fadzil, 2015). The popularity of cash *waqf* has recently grown rapidly in Muslim communities. As Cizakca (1995) said that now so many wealthy Muslims are willing to give their wealth for cash *waqf* to particular institutions and distributing it for social utilities to the vulnerable community (Kachkar, 2017).

There are plenty institutions of *waqf* in Indonesia. One of them is Indonesian *Waqf* Board (BWI). Here is the financial statement of BWI in 2015:

**Table 1.1**
**Financial Statement**
**Indonesian *Waqf* Board**
**Per December 31st 2015**

| | |
|---|---|
| **SOURCE OF FUNDS FROM APBN** | |
| APBN | **Rp6000.000.000** |
| **THE USE OF FUNDS OF APBN** | |
| Honorarium and Vakasi | Rp3.343.600.000 |
| Office needs | Rp1.115.116.957 |
| Shopping Programs | Rp1.174.133.619 |
| **The amount of funds used** | **Rp5.632.850.576** |
| **REFUNDING OF APBM** | Rp367.149.23 |

Source: bwi.or.id (Retrieved on March 2nd 2018)

According to the table above, we are able to see that the source of funds in Indonesian *Waqf* Board shows enormous income. It is very clear that Indonesia is very potential in developing cash-*waqf* because as mentioned before that Indonesia is the muslim-majority country. If cash-*waqf* is able to be managed properly and distribute it to qualified people, it will make a better contribution for muslims and even non-muslims in Indonesia.

Cash *Waqf* is defined as giving of some money in the form of a *waqf* distribution and then paying based on the certain amount and distributing it to people who are qualified to get the benefits from the return of *waqf* or it also can be allocated for the community development as well (Haron, et al., 2016). Nowadays, the management of *waqf* of cash should involve many agencies to be run efficiently and optimally.

Islamic banking industries continue to provide various products and facilities to comply the needs of its customers.[2] One of them is PT Bank Tabungan Negara (Persero) Tbk strengthening its commitment to support *Gerakan Wakaf Uang Sejuta Nahdliyin (Gerwaku Sena)* or Wakaf Money Movement of One Million of Nahdliyin initiated by Nadhatul Ulama (NU) in May 2016 by the release of mobile application of *waqf* payment. The application called *Mobile Wakaf uang NU BTN,* is easy for those who are willing to do *waqf*.[3]

Customers who are willing to be a *wakif*, should download the application in the Google Store. There is a registration form to fill in the process of depositing perennial cash *waqf* endowments (*wakaf uang abadi*) and limited-term *waqf* (*wakaf uang berjangka terbatas).*[4]For perennial cash *waq*f endowment is limited to a minimum of 10 million within 5 years, while the limited-term *waqf* there is no minimum deposit limit.

This application appears with a certificate status feature to display a *waqf* certificate owned by *wakif.* The issuance of *waqf* certificate money does not use stamp and it is delivered by an e-mail to *wakif.* To manage the cash *waqf*, Bank BTN cooperates with *Waqf Institution* and NU land. NU became a partner of Bank BTN since the signing of a cooperation



[2] http://Syariah.bisnis.com/read/20170218/232/629882/bank-syariah-tawarkan-tabungan-wakaf (retrieved on January 19th 2018)
[3] http://finance.kontan.co.id/news/btn-luncurkan-aplikasi-pembayaran-wakaf (retrieved on January 19th 2018)
[4]https:// www.duniafintech.com/dukung-gerakan-nu-btn-rilis-aplikasi-pembayaran-wakaf-online/ (retrieved on January 19th 2018)

agreement (PKS) in the last February, because NU has an abundant NU citizens base, at least 85 million people.[5] The launching of the application is expected to facilitate every Muslims who are willing to contribute in cash *waqf*.

The *Waqf* Institution and NU land is an institution born in NU since *Hadratus Shaykh KH. Hasyim Ash'ari*. The institution is established in 2004 and in charge of managing and developing the land and buildings and other *waqf* property owned by *Nahdlatul Ulama.* The procedures for Cash *waqf* in LWP-NU are as follows:

1. Wakif can donate movable goods in the form of money through sharia financial institutions appointed by the Minister of Islamic Financial Institutions Receiver of Wakaf Money (LKS-PWU). In this case Nahdlatul Ulama as Nadzir cooperates with Bank BTN Syaria,
2. Endowments of moving objects in the form of money is implemented by the wakif with the statement of volition of Wakif made by writing.
3. Endowments moving objects in the form of money issued in the form of cash *waqf* certificate is just for each multiple of Rp. 1 million



[5] http://www.btn.co.id/id/content/btn-info/info/berita-btn/bank-btn-luncurkan-aplikasi-selular-pembayaran-wakaf (retrieved on January 19th 2018)

4. Cash *waqf* certificate is issued and delivered by the Islamic financial institutions (LKS) to wakif and Nazhir (LWP-NU) as proof of delivery of the *waqf* property.
5. Islamic financial institutions on behalf of Nazhir (LWP-NU) registering a property in the form of money to the ministry department less more than 7 (seven) days since the issuance of cash *waqf* certificate.[6]

The following table is the collection and distribution of cash-*waqf* NU that is obtained from the website of the institution.

**Table 1.2**
**The Collection of Cash *Waqf* NU**

| No | Name of City | Amount |
|---|---|---|
| 1 | Aceh | Rp0 |
| 2 | Sumatera Utara | Rp0 |
| 3 | Sumatera Barat | Rp0 |
| 4 | Riau | Rp0 |
| 5 | Jambi | Rp0 |
| 6 | Sumatera Selatan | Rp0 |
| 7 | Bengkulu | Rp0 |
| 8 | Lampung | Rp0 |
| 9 | Bangka Belitung | Rp0 |
| 10 | Kepulauan Riau | Rp0 |
| 11 | DKI Jakarta | Rp. 113.475.000,- |
| 12 | Jawa Barat | Rp. 8.310.000,- |
| 13 | Jawa Tengah | Rp. 1.305.000,- |
| 14 | Banten | Rp. 340.000,- |
| 15 | Jawa Timur | Rp. 60.530.000,- |
| 16 | Yogyakarta | Rp0 |
| 17 | Bali | Rp0 |
| 18 | NTB | Rp0 |
| 19 | NTT | Rp0 |
| 20 | Kalimantan Barat | Rp0 |

[6] http://lwpnu.or.id (retrieved on January 19th 2018)

| | | |
|---|---|---|
| 21 | Kalimantan Tengah | Rp0 |
| 22 | Kalimantan Selatan | Rp. 4.000.000,- |
| 23 | Kalimantan Timur | Rp0 |
| 24 | Kalimantan Utara | Rp0 |
| 25 | Sulawesi Utara | Rp0 |
| 26 | Sulawesi Tengah | Rp0 |
| 27 | Sulawesi Selatan | Rp0 |
| 28 | Sulawesi Tenggara | Rp0 |
| 29 | Sulawesi Barat | Rp0 |
| 30 | Gorontalo | Rp0 |
| 31 | Maluku | Rp0 |
| 32 | Maluku Utara | Rp0 |
| 33 | Papua | Rp0 |
| 34 | Papua Barat | Rp0 |
| 35 | Miscellaneous (Lain-lain) | Rp. 27.125.000,- |
| | Total | Rp. 215.085.000,- |

Source: http://lwpnu.or.id (retrieved on January 19th 2018)

Based on the table above, the amount of collected Cash *waqf* in several areas of Indonesia shows Rp0. It is an indication that the contribution in a cash-*waqf* through LKS-PWU in several parts of Indonesia is still less. According to the table above the city which has enormous cash *waqf* is Jakarta with the amount is Rp113.475.000. Meanwhile, in some provinces such as West Java is Rp8.310.000, Central Java is Rp1.305.000, Banten is Rp340.000, East Java is 60.530.000, South Kalimantan is Rp4.000.000 and the other is Rp27.125.000. According to the amount of collected cash *waqf*, it indicates that cash *waqf* attracted some of Indonesians to contribute their wealth into cash *waqf*. As the matter of fact that cash *waqf* through the *Waqf* Institution and NU land in part of Indonesia shows a positive contribution, the author is willing to investigate the determinants that influence people in Indonesia to contribute to cash *waqf* particularly among university students in Indonesia, because university students tend in the range of productive ages and considered as millennial as well which means the generation of technology.

The study conducted by Rizal and Amin (2017) “Perceived *Ihsan*, Islamic Egalitarianism and Islamic Religiosity towards charitable giving of cash *waqf*” found that there are several determinants which influence on Cash *Waqf* contribution, namely Perceived *Ihsan*, Islamic Egalitarianism and Islamic Religiosity and then the study by Sakti et al (2016) “determinants of cash *waqf* contribution in Klang Valley and Slangor: A SEM approach revealed that the main determinants that motivate people on the contribution of cash *waqf* are attitude and social influence. It is reinforced by a study conducted by Osman, Mohammad & Fadzil (2015) “factor influencing cash *waqf* giving behavior: A revised theory of planned behavior” shows that perceived behavior control, trust and religiosity positively influence intention toward cash *waqf* giving. While intention is positively influence the cash *waqf* giving behavior. In the present study investigates the role of attitude, Islamic Egalitarianism, Islamic Religiosity and perceived ease of use on cash *waqf* contribution through *mobile wakaf uang NU BTN*. According to the research by Alsamydai et al (2014) “the factors influencing customer usage of mobile banking services in Jordan” shows that the degree of correlation between the motivating factors of mobile banking services usage is greater than the degree of correlation between impeding factors", in this case perceived ease of use is one of the motivating factors.

Therefore, based on the background above the writer would like to examine the determinants that influence the behavioral intention of muslim students in Indonesia to contribute to cash *waqf* through the application of mobile wakaf uang NU BTN titled "**FACTORS INFLUENCING THE BEHAVIORAL INTENTION OF MUSLIM STUDENTS IN INDONESIA TO CONTRIBUTE TO CASH-*WAQF* THROUGH MOBILE WAKAF UANG NU BTN.**

## B. Research Questions

The problems that are going to be discussed in this study are as follows:

1. does Islamic religiosity significantly influence on attitude;
2. does Islamic religiosity significantly influence on Islamic egalitarianism;
3. does Islamic religiosity significantly influence on behavioral intention to contribute to cash waqf through mobile wakaf uang NU BTN;
4. does Islamic egalitarianism as a mediation variable significantly influence on behavioral intention to contribute to cash *waqf* through Mobile Wakaf NU BTN;
5. does attitude as a mediation variable significantly influence on behavioral intention to contribute to cash *waqf* through Mobile Wakaf NU BTN;
6. does perceive ease of use significantly influence on attitude;

7. does perceived ease of use significantly influence on behavioral intention to contribute to cash *waqf* through Mobile Wakaf NU BTN.

## C. Research Objectives

The objectives of the study are:

1. To ascertain the influence of Islamic religiosity toward attitude;
2. To ascertain the influence of Islamic religiosity toward Islamic egalitarianism;
3. To ascertain the influence of Islamic Religiosity toward behavioral intention to contribute to cash *waqf* through Mobile Wakaf NU BTN;
4. To ascertain the influence of Islamic egalitarianism toward behavioral intention to contribute to cash *waqf* through Mobile Wakaf NU BTN;
5. To ascertain the influence of attitude as a mediation variable toward behavioral intention to contribute to cash *waqf* through Mobile Wakaf NU BTN;
6. To ascertain the influence of perceived ease of use toward attitude;
7. To ascertain the influence of perceived ease of use toward behavioral intention to contribute to cash waqf through Mobile Wakaf NU BTN.

## D. Research Contributions

The contributions of this research are:

### 1. For University

This research is expected to contribute to the university, especially the Faculty of Economics and Islamic Business of UIN Sunan Kalijaga

Yogyakarta. The expected contribution may take the form of knowledge about NU BTN mobile application.

2. **For Academics**

   This research is expected to provide additional references and knowledge about interest in cash *waqf* payment using Mobile Wakaf Uang NU BTN application.

3. **For Islamic Banking**

   This research is expected to provide benefits to the Bank Syariah regarding the marketing of the use of mobile applications of wakaf uang NU BTN especially among millennial Muslims.

4. **For Future Research**

   This study is expected to provide a reference for further research on the payment of cash *waqf* through the application of mobile wakaf tunai NU BTN among millennial Muslims.

**E. Report Structure**

**This research is organized as follows:**

**CHAPTER I INTRODUCTION,** The chapter one contains the background of the problem, the identification of the problem, the objectives of the research, the benefits of research and report structure. The background of the problem in this study contains the importance of the topic of cash *waqf* payment through Mobile wakaf uang NU BTN application especially in millennial generations because of the uniqueness of this generation and dominates at this time with the use of technology and the change of attitude. Having formulated the background can be formulated questions in the identification of the problems then setting the objectives in this study and its benefits. In addition, to facilitate the reader the report structure is made for each chapter in this study.

**CHAPTER II LITERATURE REVIEW,** The chapter two contains the theoretical framework, previous research, hypotheses and thoughts. Previous research is useful for determining research boundaries. The theoretical framework in this study serves as a basis for strengthening the research.

**CHAPTER III, RESEARCH METHODOLOGY**, The chapter three contains the research methods that discuss the type and nature of research, determining the population and sample research in accordance to the criteria of the object of the research. Describing data collection methods, operational definition of variables and data analysis techniques as an analytical tool used to conduct the research.

**CHAPTER IV RESULTS AND DISCUSSION,** The chapter 4 discusses the results of data analysis obtained from research that has been done using the necessary analysis tools as well as discussion of the results of the study.

**CHAPTER V CONCLUSION AND SUGGESTION,** The chapter five contains the conclusions of the results of the analysis that have been done in the previous chapter, research implications, research limitations, suggestions, and references and attachments.

# CHAPTER V

# CONCLUSION

## A. Conclusion

The main objective of this research is to determine the determinants that influence on behavioral intention of muslim students to contribute to cash *waqf* through mobile wakaf uang NU BTN. The results of the study show that 6 out of 7 proposed hypotheses are positively significant yet only one which is not significant or rejected. The first hypotheses, religiosity positively influence on attitude is accepted, the second hypotheses is religiosity positively influence on Islamic egalitarianism has a positive influence, the third hypotheses is Islamic religiosity toward behavioral intention has a positive influence after being measured without other variables, the fourth hypotheses is Islamic egalitarianism as a mediating variable positively influence on intention is rejected, because the p-value is more than 5% (0.05). The fifth hypotheses is attitude as a mediating variable has a positive influence on intention is accepted while the sixth hypotheses, perceived ease of use is accepted and the last of hypotheses is perceived ease of use toward intention has a positive influence. Hence, based on the results above we have answered the research questions of the present study.

The interesting result of the study shows that the Islamic egalitarianism does not significantly affect on behavioral intention of muslim students. Egalitarianism is defined as a sense of equality amongst people. Based on the data which are students, it is an indication that a young egalitarian does not have an intention to contribute to cash waqf. It is also presumed that if a person has less egalitarian it does not mean that person would not contribute to cash waqf. Hence, it is very important for waqf institution to promote, provide and emphasis religious awareness to the public more regarding the important of waqf. This can be done through media such as radio, Social Media, Televison etc.

In addition, the relationship between Islamic Religiosity and Attitude, Islamic Egalitarianism and Behavioral Intention is significantly influencing the intention on contributing to cash waqf. It is highly recommended to the waqf institution to plan some comprehensive goals to attract more people to use cash waqf and create a positive image about cash waqf and it can be done by spreading some information through marketing and awareness campaign especially to the young and senior citizens.

It is also the obligation for Islamic Banking to provide information more than that regarding the cash waqf through an application. This can be done by marketing from banks itself. Furthermore, the relationship between perceived of use and attitude and intention is related to each other. It is very important for the institution and Islamic Banking to provide more information about the application, because more of the millennial generations (young) tend to use an application for their daily life and activities..

## B. Suggestions

1. For Department of Islamic Banking
   a. In the present study the author is using 2 exogenous variables and 3 endogenous variables to find out the factors influencing students to contribute to cash *waqf.* For those who are willing to take the same theme with the present study is recommended to change several variables in the study.
   b. In this research the author is using students as the object of the study. The author recommends future researches to use other objects.
2. For the *Waqf* Institution and NU land

   The author hopes that the institution is able to expand and promote their application to all of Indonesians, because as we know that cash *waqf* fund has huge potential and also Indonesia is the base of NU.
3. For Islamic Banking

   The third suggestion is for Islamic banking, it is hoped that Islamic Banking promotes their product widely and could facilitate the same applications.

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**APPENDICES**

**APPENDIX 1**

**KUESIONER PENELITIAN**

Responden yang terhormat,

Nama saya Dede Denis, mahasiswa S1 Jurusan Perbankan Syariah di UIN Sunan Kalijaga Yogyakarta. Saat ini saya sedang melakukan penelitian untuk tugas akhir (skripsi) dengan judul *"FACTORS INFLUENCING THE BEHAVIORAL INTENTION OF MUSLIM STUDENTS IN INDONESIA TO CONTRIBUTE TO CASH-WAQF THROUGH MOBILE WAKAF UANG NU BTN"* Penelitian ini merupakan salah satu syarat kelulusan di jenjang S1. Berkaitan dengan hal tersebut, saya mohon kesediaan saudara/saudari untuk meluangkan waktu melengkapi kuesioner ini. Atas kesediaan dan saudara/saudari berikan, saya ucapkan terima kasih.

Note: Mobile Wakaf Uang NU BTN merupakan aplikasi untuk berwakaf tunai yang dikeluarkan oleh Bank BTN bekerjasama dengan LW-PNU (Lembaga Wakaf dan Pertanahan Nahdlatul Ulama)

1. ***ATTITUDE (Sikap)***

| **No** | **Pernyataan** | **Respon** | | | | |
|---|---|---|---|---|---|---|
| | | **SS** | **S** | **CS** | **TS** | **STS** |
| **Cognitive** | | | | | | |
| 1 | Melakukan wakaf tunai bermanfaat untuk saya. | | | | | |
| **Affective** | | | | | | |
| 2 | Saya memiliki persepsi positif terhadap wakaf tunai. | | | | | |
| 3 | Melakukan wakaf tunai merupakan ide yang bagus. | | | | | |
| **Conative** | | | | | | |
| 4 | Saya menyukai wakaf tunai. | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 5 | Pembayaran wakaf tunai melalui aplikasi Mobile wakaf uang NU BTN merupakan ide yang bagus. | | | | | |

**2.** ***ISLAMIC EGALITARIAN***

| No | Pernyataan | Respon | | | | |
|---|---|---|---|---|---|---|
| | | SS | S | CS | TS | STS |
| **Independence** | | | | | | |
| 1 | Muslim harus memperhatikan tentang kesejahteraan orang lain. | | | | | |
| 2 | Muslim harus baik kepada semua orang. | | | | | |
| **Roles** | | | | | | |
| 3 | Muslim harus mementingkan orang yang membutuhkan terlebih dahulu sebelum diri sendiri. | | | | | |
| **Perception of Equality** | | | | | | |
| 4 | Harus ada kesamaan untuk semua orang karena kita semua adalah manusia biasa. | | | | | |
| 5 | Semua orang harus memiliki hak-hak dalam segala hal. | | | | | |
| **Obligations** | | | | | | |
| 6 | Melindungi hak-hak muslim lain adalah tanggung jawab setiap muslim. | | | | | |
| 7 | Orang yang memiliki harta lebih memiliki tanggung jawab dalam membagi harta mereka kepada orang yang membutuhkan. | | | | | |

**3. *ISLAMIC RELIGIOSITY***

| No | Pernyataan | Respon | | | | |
|---|---|---|---|---|---|---|
| | | SS | S | CS | TS | STS |
| | **Belief** | | | | | |
| 1 | Waqaf Tunai dianjurkan dalam islam. | | | | | |
| 2 | Wakaf tunai meningkatkan pahala di akhirat | | | | | |
| | **Knowledge** | | | | | |
| 3 | Nabi Muhammad memberi contoh kepada kita pentingnya beramal. | | | | | |
| 3 | Waqaf Tunai merupakan salah satu cara untuk mengeluarkan uang dijalan Allah SWT. | | | | | |
| 4 | Wakaf tunai merupakan sebuah pembagian kembali harta secara sukarela dalam Islam. | | | | | |
| | **Experience** | | | | | |
| 4 | Allah SWT melihat saya saat melakukan pembayaran wakaf tunai. | | | | | |

**4. PERCEIVED EASE OF USE (*Kemudahan Dalam Menggunakan)***

| No | Pernyataan | Respon | | | | |
|---|---|---|---|---|---|---|
| | | SS | S | CS | TS | STS |
| | **Easy to Use** | | | | | |
| 1 | Aplikasi Mobile Wakaf Uang NU BTN memudahkan umat untuk berwakaf. | | | | | |
| | **Easy to learn** | | | | | |
| 2 | Aplikasi Mobile Wakaf Uang NU BTN mudah digunakan untuk saya. | | | | | |
| | **Flexible** | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 3 | Aplikasi Mobile Wakaf Uang NU BTN sangat fleksibel. | | | | | |
| **Clear and Understandable** | | | | | | |
| 4 | Saya dapat menggunakan aplikasi ini tanpa buku panduan. | | | | | |
| **Simplicity** | | | | | | |
| 5 | Saya dapat berwakaf dimana saja dan kapan saja menggunakan Mobile Wakaf Uang NU BTN. | | | | | |

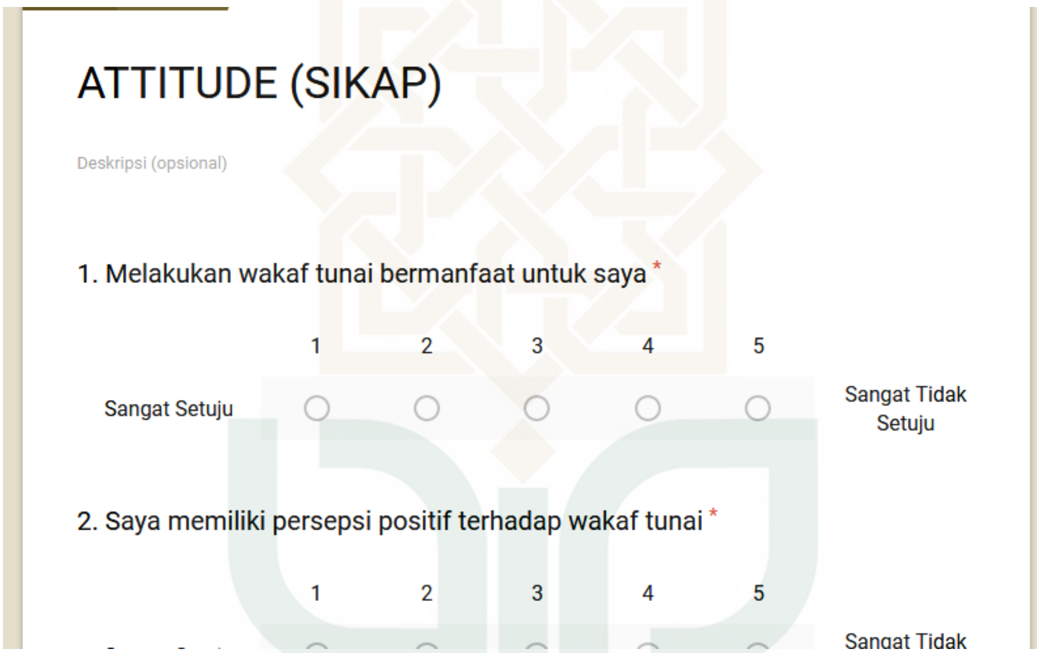
**5.** ***Membayar Wakaf Tunai Melalui aplikasi Mobile Wakaf uang NU BTN***

| **No** | **Pertanyaan** | **Respon** | | | | |
|---|---|---|---|---|---|---|
| | | **SS** | **S** | **CS** | **TS** | **STS** |
| **Preferential** | | | | | | |
| 1 | Saya berniat mengunduh aplikasi mobile wakaf uang NU BTN. | | | | | |
| **Transactional Interest** | | | | | | |
| 2 | Saya berniat untuk membayar wakaf tunai melalui aplikasi Mobile wakaf uang NU BTN. | | | | | |
| 3 | Niat saya untuk berkontribusi wakaf tunai melalui aplikasi wakaf uang NU BTN sangat tinggi. | | | | | |
| **Referential** | | | | | | |
| 4 | Saya akan membayar wakaf tunai di masa depan. | | | | | |
| 5 | Saya akan membayar wakaf tunai lebih sering di bulan ramadhan. | | | | | |
| 6 | Saya akan memilih wakaf tunai sebagai sebuah cara untuk beramal. | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Explorative** | | | | | | |
| 7 | Saya akan merekomendasikan wakaf tunai melalui aplikasi mobile wakaf uang NU BTN kepada teman-teman saya. | | | | | |

## APPENDIX 2

**The Online Questionnaires**




Link: https://docs.google.com/forms/d/e/1FAIpQLSd0KNwnYS-Xf m_ai6WFpmdlUnHHyvAOAdDkLQeFhtayzImUQ/viewform

## APPENDIX 3

### The Output of Respondents Data

| Timestamp | Jenis Kelamin | Usia | Status | Pendidikan Terakhir | Pendapatan | Asal Daerah |
|---|---|---|---|---|---|---|
| 1/26/2018 19:53:41 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Lamongan |
| 1/26/2018 19:56:01 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Gresik |
| 1/26/2018 20:19:17 | Perempuan | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Yogyakarta |
| 1/26/2018 20:32:03 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Kebumen |
| 1/26/2018 20:32:42 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | Rp500.000-Rp1000.000 | Bogor, Jawa Barat |
| 1/26/2018 20:36:54 | Perempuan | 20-25 tahun | Belum Menikah | S1 | Rp1.000.000 – Rp1.500.000 | Banyumas |
| 1/26/2018 20:49:22 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Jawa tengah |
| 1/26/2018 20:50:30 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Jayapura |
| 1/26/2018 20:54:33 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Temanggung |
| 1/26/2018 21:08:24 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Yogyakarta |
| 1/26/2018 21:27:01 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Papua |
| 1/26/2018 21:32:02 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Sleman |
| 1/26/2018 21:45:00 | Laki-laki | >25 tahun | Belum Menikah | S1 | Rp1.000.000 – Rp1.500.000 | Jakarta |
| 1/26/2018 21:47:06 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Sumatera Selatan |

| | | | | | | |
|---|---|---|---|---|---|---|
| 1/26/2018 21:53:28 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Jawa tengah |
| 1/26/2018 22:00:54 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Jawa Barat |
| 1/26/2018 22:05:28 | Perempuan | >25 tahun | Belum Menikah | S1 | <Rp500.000 | Daerah Istimewa Yogyakarta |
| 1/26/2018 22:23:56 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Yogyakarta |
| 1/26/2018 22:37:22 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Bantul |
| 1/26/2018 22:38:32 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Kalimantan Utara |
| 1/26/2018 22:43:45 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Kebumen, Jawa Tengah |
| 1/26/2018 23:21:18 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | Rp1.000.000 – Rp1.500.000 | Sidoarjo |
| 1/27/2018 3:01:48 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Jogja |
| 1/27/2018 3:24:37 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Kalimantan Utara |
| 1/27/2018 5:37:20 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Yogyakarta |
| 1/27/2018 5:41:00 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Bandung |
| 1/27/2018 6:12:16 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Pandeglang |
| 1/27/2018 6:36:13 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Magelang |
| 1/27/2018 6:47:54 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Kebumen |
| 1/27/2018 7:31:45 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | KEBUMEN |

| | | | | | | |
|---|---|---|---|---|---|---|
| 1/27/2018 7:58:34 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | Rp>1.500.000 | Lombok |
| 1/27/2018 8:36:24 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Pati |
| 1/27/2018 12:07:48 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Papua |
| 1/27/2018 16:53:50 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Kebumen |
| 1/28/2018 16:46:39 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Klaten |
| 1/28/2018 16:50:40 | Perempuan | 20-25 tahun | Belum Menikah | S1 | Rp500.000-Rp1000.000 | Temanggung |
| 1/28/2018 16:53:44 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Banyumas |
| 1/28/2018 17:00:54 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Lombok |
| 1/28/2018 17:34:10 | Perempuan | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Depok |
| 1/28/2018 17:44:45 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Yogyakarta |
| 1/28/2018 18:04:20 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Pangkalan Bun |
| 1/28/2018 18:20:23 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Brebes, Jawa Tengah |
| 1/28/2018 18:33:01 | Perempuan | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Magelang |
| 1/28/2018 18:43:46 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Samarinda |
| 1/28/2018 18:49:40 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Pekalongan |
| 1/28/2018 18:55:03 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Purworejo |
| 1/28/2018 | Laki-laki | 20-25 | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Bangka |

| | | | | | | |
|---|---|---|---|---|---|---|
| 20:40:23 | | tahun | | | | belitung |
| 1/29/2018 4:03:53 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Purworejo |
| 1/29/2018 9:36:17 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Brebes |
| 1/29/2018 9:54:32 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Blora, Jawa Tengah |
| 1/29/2018 10:06:29 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Magelang |
| 1/29/2018 11:34:51 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | jambi |
| 1/29/2018 14:52:53 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Yogyakarta |
| 1/29/2018 14:59:14 | Laki-laki | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Yogyakarta |
| 1/29/2018 19:49:26 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Cilacap |
| 1/29/2018 19:50:11 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Ponorogo |
| 1/29/2018 19:50:13 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | Rp1.000.000 – Rp1.500.000 | Purwokerto |
| 1/29/2018 19:59:22 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Jayapura |
| 1/29/2018 20:05:56 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Bandung |
| 1/29/2018 20:07:24 | Perempuan | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Yogyakarta |
| 1/29/2018 20:09:22 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Maluku utara |
| 1/29/2018 20:09:59 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000-Rp1000.000 | Kota Jayapura |
| 1/29/2018 20:20:42 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Sumenep |

| | | | | | | |
|---|---|---|---|---|---|---|
| 1/29/2018 20:34:38 | Laki-laki | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | Yogyakarta |
| 1/29/2018 20:49:17 | Perempuan | 20-25 tahun | Belum Menikah | S1 | Rp>1.500.000 | Rembang |
| 1/29/2018 22:20:10 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Bekasi |
| 1/29/2018 22:48:21 | Perempuan | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Kendari |
| 1/30/2018 3:40:25 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Jayapura |
| 1/30/2018 5:07:26 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Yogyakarta |
| 1/30/2018 11:30:01 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Banjarnegara |
| 1/30/2018 13:08:22 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Blitar |
| 1/30/2018 20:39:07 | Laki-laki | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp500.000- Rp1000.000 | Blora |
| 1/31/2018 9:05:08 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | Rp>1.500.000 | PONOROGO |
| 1/31/2018 9:29:52 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp>1.500.000 | BEKASI |
| 1/31/2018 10:01:14 | Perempuan | 15-20 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Yogyakarta |
| 1/31/2018 12:13:13 | Laki-laki | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Tasikmalaya |
| 2/1/2018 6:26:15 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Papua |
| 2/1/2018 6:27:43 | Perempuan | 20-25 tahun | Belum Menikah | S1 | <Rp500.000 | Lampung Timur |
| 2/1/2018 12:13:04 | Laki-laki | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp>1.500.000 | Jayapura |
| 2/1/2018 | Perempuan | 20-25 | Belum Menikah | SMA/SMK/Sederajat | <Rp500.000 | Ciamis |

| | | | | | | |
|---|---|---|---|---|---|---|
| 12:31:49 | | tahun | | | | |
| 2/1/2018 12:40:26 | Perempuan | 20-25 tahun | Belum Menikah | SMA/SMK/Sederajat | Rp1.000.000 – Rp1.500.000 | riau |
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## APPENDIX 4

### The Result of Google Docs

| AT 1 | AT 2 | AT 3 | AT 4 | AT 5 | IE 1 | IE 2 | IE 3 | IE 4 | IE 5 | IE 6 | IE 7 | IR 1 | IR 2 | IR 3 | IR 4 | IR 5 | IR 6 | PEU 1 | PEU 2 | PEU 3 | PEU 4 | PEU 5 | IN 1 | IN 2 | IN 3 | IN 4 | IN 5 | IN 6 | IN 7 |
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| 3 | 2 | 2 | 2 | 4 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 2 | 3 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 2 | 3 | 1 | 2 | 2 | 1 | 1 | 5 | 2 | 1 | 1 | 3 | 3 | 2 | 3 | 1 | 2 | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 2 | 3 |
| 1 | 1 | 1 | 1 | 1 | 4 | 5 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 5 | 4 | 4 | 4 | 4 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 3 | 3 | 2 | 1 | 2 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 3 | 1 | 1 | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 1 | 1 | 1 | 2 | 1 | 1 | 2 | 2 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 1 | 1 | 2 | 2 | 1 | 1 | 1 | 2 | 1 |
| 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 | 4 | 4 | 4 | 4 | 4 | 1 | 4 | 4 | 1 | 1 | 1 | 4 | 1 | 2 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 3 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 3 | 2 | 3 | 3 | 2 | 2 | 3 | 4 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 3 | 2 | 1 | 1 | 1 | 1 | 2 |
| 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 1 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 3 | 4 | 3 | 4 | 1 | 3 | 3 | 1 | 1 | 1 | 2 | 3 |
| 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 5 |
| 4 | 3 | 3 | 4 | 4 | 1 | 1 | 2 | 3 | 3 | 3 | 2 | 3 | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 2 | 3 | 3 |
| 5 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 2 | 3 | 2 | 3 | 2 | 2 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 2 | 3 | 3 | 2 | 5 | 4 | 3 | 2 | 1 | 2 |
| 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 1 | 2 | 2 | 1 | 1 | 1 | 1 | 2 |
| 2 | 1 | 2 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 1 | 2 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 |
| 3 | 1 | 2 | 3 | 2 | 1 | 1 | 3 | 4 | 1 | 1 | 1 | 3 | 1 | 1 | 1 | 1 | 1 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 3 |
| 4 | 3 | 3 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 4 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 2 | 3 | 2 | 2 |
| 2 | 1 | 1 | 1 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 2 | 3 | 3 |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 3 | 1 | 3 | 3 | 1 | 1 | 1 | 1 | 1 |

**APPENDIX 5**

**The Result of Convergent Validity**

**Loading Factors**

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values |
|---|---|---|---|---|---|
| **AT1 <- AT** | 0.922 | 0.922 | 0.017 | 53.134 | 0.000 |
| **AT2 <- AT** | 0.945 | 0.945 | 0.011 | 87.129 | 0.000 |
| **AT3 <- AT** | 0.956 | 0.955 | 0.008 | 117.630 | 0.000 |
| **AT4 <- AT** | 0.913 | 0.912 | 0.019 | 46.999 | 0.000 |
| **AT5 <- AT** | 0.793 | 0.795 | 0.047 | 16.804 | 0.000 |
| **IE1 <- IE** | 0.960 | 0.960 | 0.009 | 111.780 | 0.000 |
| **IE2 <- IE** | 0.948 | 0.948 | 0.011 | 87.839 | 0.000 |
| **IE3 <- IE** | 0.885 | 0.885 | 0.025 | 34.967 | 0.000 |
| **IE4 <- IE** | 0.844 | 0.840 | 0.043 | 19.723 | 0.000 |
| **IE5 <- IE** | 0.935 | 0.935 | 0.014 | 69.146 | 0.000 |
| **IE6 <- IE** | 0.958 | 0.957 | 0.010 | 96.441 | 0.000 |
| **IE7 <- IE** | 0.953 | 0.952 | 0.009 | 109.562 | 0.000 |
| **IN1 <- IN** | 0.723 | 0.718 | 0.081 | 8.901 | 0.000 |
| **IN2 <- IN** | 0.738 | 0.731 | 0.083 | 8.849 | 0.000 |
| **IN3 <- IN** | 0.810 | 0.810 | 0.027 | 29.631 | 0.000 |
| **IN4 <- IN** | 0.807 | 0.804 | 0.057 | 14.046 | 0.000 |
| **IN5 <- IN** | 0.867 | 0.866 | 0.022 | 38.850 | 0.000 |
| **IN6 <- IN** | 0.847 | 0.843 | 0.049 | 17.282 | 0.000 |
| **IN7 <- IN** | 0.799 | 0.793 | 0.073 | 10.869 | 0.000 |
| **IR1 <- IR** | 0.839 | 0.836 | 0.032 | 26.390 | 0.000 |
| **IR2 <- IR** | 0.941 | 0.940 | 0.011 | 86.212 | 0.000 |
| **IR3 <- IR** | 0.969 | 0.969 | 0.006 | 151.436 | 0.000 |
| **IR4 <- IR** | 0.929 | 0.928 | 0.019 | 49.835 | 0.000 |
| **IR5 <- IR** | 0.962 | 0.961 | 0.008 | 115.608 | 0.000 |
| **IR6 <- IR** | 0.956 | 0.955 | 0.010 | 98.520 | 0.000 |
| **PEU1 <- PEU** | 0.844 | 0.847 | 0.034 | 24.878 | 0.000 |
| **PEU2 <- PEU** | 0.858 | 0.854 | 0.041 | 20.718 | 0.000 |
| **PEU3 <- PEU** | 0.952 | 0.951 | 0.014 | 69.538 | 0.000 |
| **PEU4 <- PEU** | 0.808 | 0.802 | 0.044 | 18.353 | 0.000 |
| **PEU5 <- PEU** | 0.921 | 0.920 | 0.017 | 54.585 | 0.000 |

### Average Variance Extracted (AVE)

| | Average Variance Extracted (AVE) |
|---|---|
| **AT** | 0.824 |
| **IE** | 0.860 |
| **IN** | 0.640 |
| **IR** | 0.872 |
| **PEU** | 0.771 |

### The Result of Discriminant Validity

### Cross-Loading

| | AT | IE | IN | IR | PEU |
|---|---|---|---|---|---|
| **AT1** | 0.922 | 0.789 | 0.543 | 0.813 | 0.576 |
| **AT2** | 0.945 | 0.817 | 0.561 | 0.864 | 0.602 |
| **AT3** | 0.956 | 0.841 | 0.596 | 0.872 | 0.567 |
| **AT4** | 0.913 | 0.751 | 0.588 | 0.808 | 0.547 |
| **AT5** | 0.793 | 0.693 | 0.654 | 0.659 | 0.646 |
| **IE1** | 0.826 | 0.960 | 0.556 | 0.901 | 0.579 |
| **IE2** | 0.795 | 0.948 | 0.473 | 0.900 | 0.539 |
| **IE3** | 0.745 | 0.885 | 0.573 | 0.792 | 0.518 |
| **IE4** | 0.765 | 0.844 | 0.475 | 0.755 | 0.525 |
| **IE5** | 0.802 | 0.935 | 0.541 | 0.851 | 0.554 |
| **IE6** | 0.820 | 0.958 | 0.518 | 0.905 | 0.547 |
| **IE7** | 0.820 | 0.953 | 0.543 | 0.920 | 0.567 |
| **IN1** | 0.239 | 0.147 | 0.723 | 0.136 | 0.354 |
| **IN2** | 0.316 | 0.198 | 0.738 | 0.192 | 0.402 |
| **IN3** | 0.767 | 0.712 | 0.810 | 0.712 | 0.635 |
| **IN4** | 0.542 | 0.501 | 0.807 | 0.496 | 0.496 |
| **IN5** | 0.682 | 0.644 | 0.867 | 0.661 | 0.601 |
| **IN6** | 0.406 | 0.336 | 0.847 | 0.343 | 0.529 |
| **IN7** | 0.365 | 0.284 | 0.799 | 0.307 | 0.444 |
| **IR1** | 0.812 | 0.755 | 0.585 | 0.839 | 0.550 |
| **IR2** | 0.811 | 0.928 | 0.468 | 0.941 | 0.538 |
| **IR3** | 0.868 | 0.897 | 0.567 | 0.969 | 0.578 |
| **IR4** | 0.786 | 0.863 | 0.482 | 0.929 | 0.536 |
| **IR5** | 0.837 | 0.885 | 0.567 | 0.962 | 0.583 |
| **IR6** | 0.857 | 0.877 | 0.540 | 0.956 | 0.605 |

| | | | | | |
|---|---|---|---|---|---|
| **PEU1** | 0.725 | 0.715 | 0.589 | 0.718 | 0.844 |
| **PEU2** | 0.458 | 0.407 | 0.525 | 0.406 | 0.858 |
| **PEU3** | 0.567 | 0.504 | 0.601 | 0.521 | 0.952 |
| **PEU4** | 0.395 | 0.328 | 0.474 | 0.347 | 0.808 |
| **PEU5** | 0.616 | 0.550 | 0.607 | 0.579 | 0.921 |

**The result of Reliability Testing**

**Reliability Test**

| | **Composite Reliability** |
|---|---|
| **AT** | **0.959** |
| **IE** | **0.977** |
| **IN** | **0.925** |
| **IR** | **0.976** |
| **PEU** | **0.944** |

**Cronbach's Alpha**

| | **Cronbach's Alpha** |
|---|---|
| **AT** | **0.945** |
| **IE** | **0.972** |
| **IN** | **0.911** |
| **IR** | **0.970** |
| **PEU** | **0.925** |



**APPENDIX 6**

**The Result of the Evaluation of Structural Model**

**R-Squared**

| | R Square | R Square Adjusted |
|---|---|---|
| **AT** | 0.807 | 0.803 |
| **IE** | 0.865 | 0.864 |
| **IN** | 0.507 | 0.489 |

**F-Squared**

| | AT | IE | IN | IR | PEU |
|---|---|---|---|---|---|
| **AT** | | | 0.076 | | |
| **IE** | | | 0.001 | | |
| **IN** | | | | | |
| **IR** | 2.012 | 6.429 | 0.003 | | |
| **PEU** | 0.097 | | 0.176 | | |

**The result of Significance Test**

**Path Coefficient**

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values |
|---|---|---|---|---|---|
| **AT -> IN** | 0.446 | 0.419 | 0.199 | 2.239 | 0.026 |
| **IE -> IN** | 0.068 | 0.073 | 0.259 | 0.263 | 0.792 |
| **IR -> AT** | 0.783 | 0.776 | 0.054 | 14.554 | 0.000 |
| **IR -> IE** | 0.930 | 0.930 | 0.015 | 60.240 | 0.000 |
| **IR -> IN** | -0.121 | -0.100 | 0.261 | 0.466 | 0.642 |
| **PEU -> AT** | 0.172 | 0.177 | 0.063 | 2.736 | 0.006 |
| **PEU -> IN** | 0.388 | 0.391 | 0.131 | 2.973 | 0.003 |

**Path Coefficients**

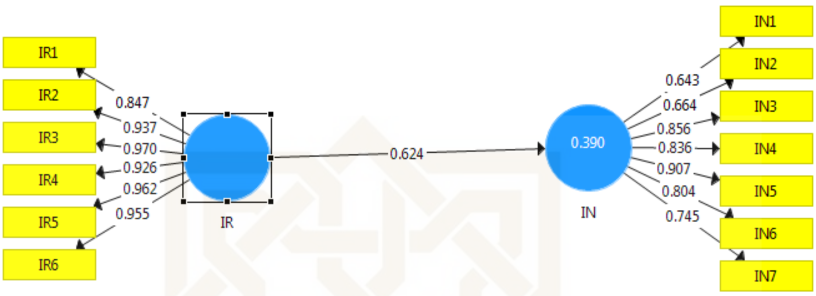
| | Original Sampl | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values |
|---|---|---|---|---|---|
| **IR -> IN** | 0.624 | 0.635 | 0.062 | 10.016 | 0.000 |

**Path Coefficient**

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values |
|---|---|---|---|---|---|
| **PEU -> IN** | 0.631 | 0.642 | 0.076 | 8.328 | 0.000 |

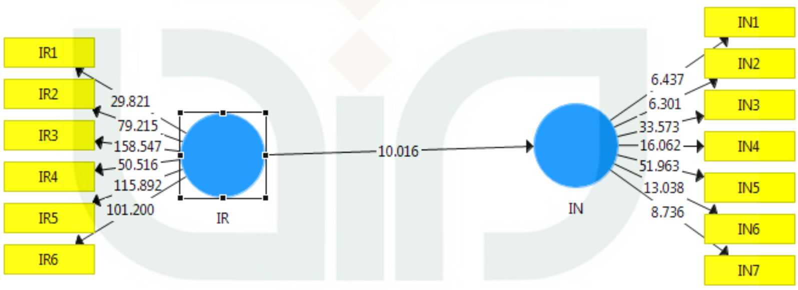
## PLS Algorithm

## Islamic Religiosity -> Intention




## Bootstrapping

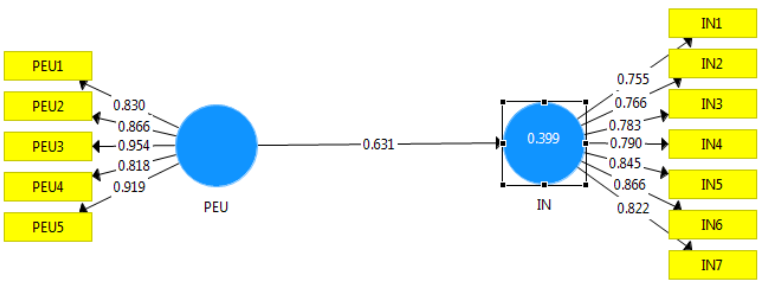
## Islamic Religiosity -> Intention





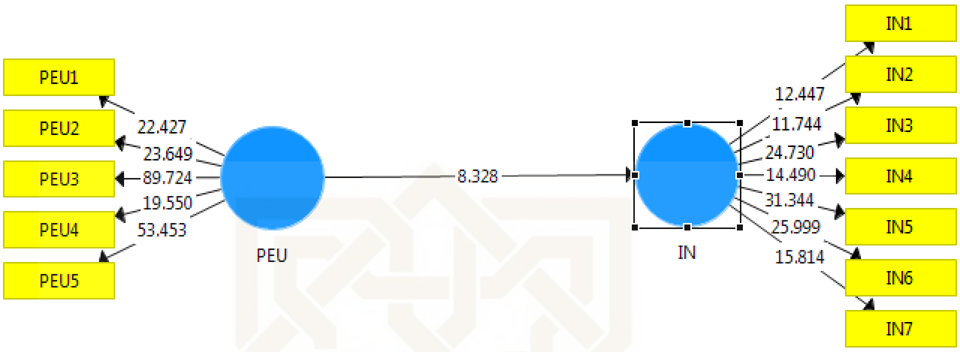

## PLS Algorithm

## Perceive Ease of Use -> Intention



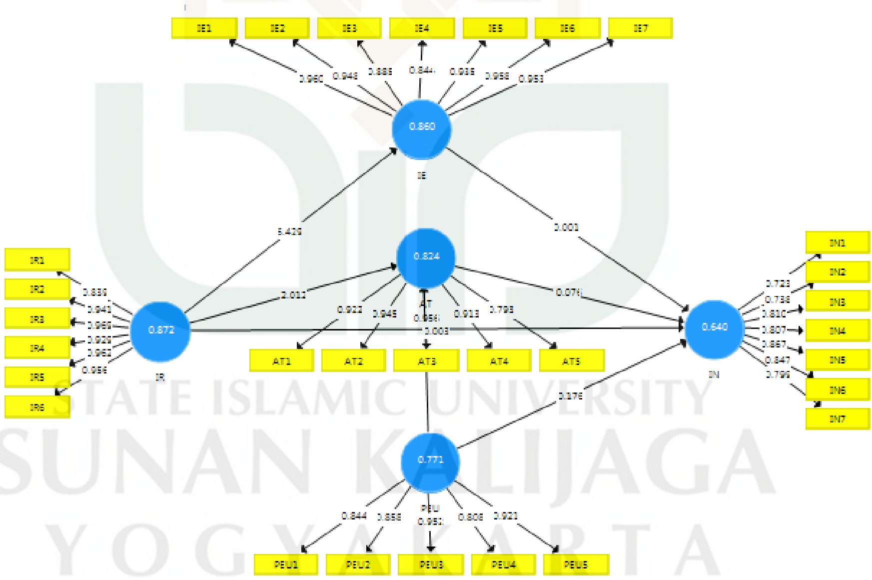
## Bootstrapping

## Perceived Ease of Use -> Intention

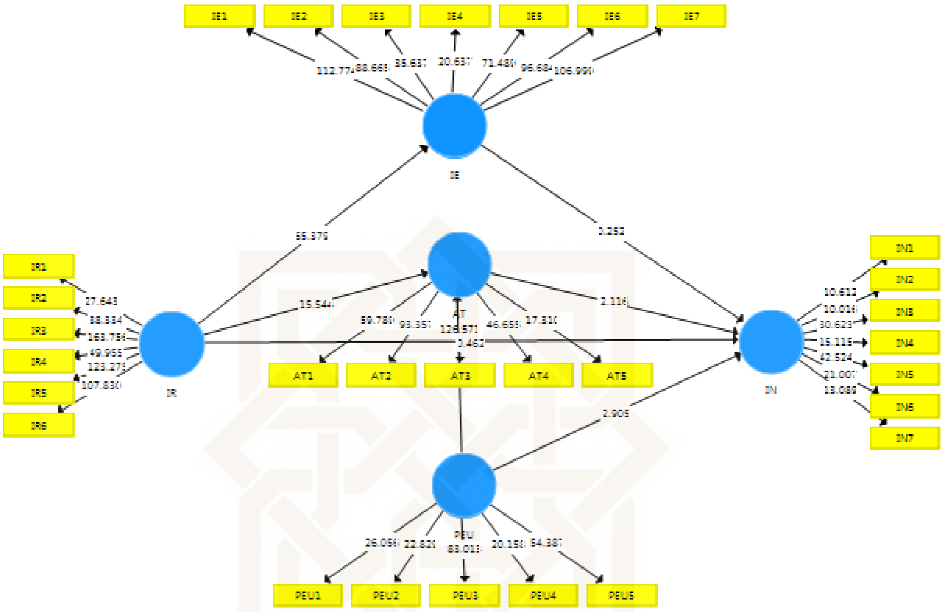



## PLS Algorithm

## Full Model



**Bootstrapping**
**Full Model**



# CURRICULUM VITAE


## PROFILE

| | |
|---|---|
| Name | : Dede Denis |
| Date of Birth | : Sukabumi, 04 November 1994 |
| Sex | : Laki-laki |
| Religion | : Islam |
| Address | : Jl Kali Acai RT/RW 005/005 Kel/Desa Wai Mhorock |
| Current Address | : Jl Ambarkusumo No 25, Caturtunggal |
| Handphone | : +6282198795729/+6288216056353 |
| E-mail | : Dededenis123@gmail.com |

## WORK EXPERIENCES

2014 : Intership (PKL) in PT Bank BTN Tbk Cabang Pembantu Waena Jayapura for 3 bulan

2017 : Intership (PKL) in BMT Bina Warga Sejahtera for 2 weeks

2017 : Administrator in English Café Yogyakarta

## EDUCATION

2002-2008 :SD AL Ihsan Kotaraja Jayapura.

2008-2011 :SMP Muhammadiyah Abepura Jayapura.

2011-2014 :SMK Negeri 2 Kotaraja Jayapura.

## ORGANIZATIONAL EXPERIENCE

1. Ketua Koperasi Siswa periode 2013-2014
2. Divisi Keamanan ROHIS SMK Negeri 2 Kotaraja
3. Bendahara OSIS SMK Negeri 2 Jayapura periode 2014
4. Panitia Seminar Gabungan Rohis se-Kota Jayapura
5. Panitia Lomba Bahasa Language Community FEBI UIN SUKA
6. Divisi Internal Language Community (LC) FEBI UIN SUKA
7. Department of Public Speaking Forsebi FEBI UIN SUKA
8. Pengurus Program Tamanan Bidang Pendidikan Genbi Yogyakarta

**SKILL 1**

**LANGUAGES**

Sunda (Active)

Indonesia (Active)

English (Active)

**SKILL 2**

**INFORMATION TECHNOLOGY**

Microsoft Office, Myob, dan Online

**ACHIEVEMENT**

1. Juara 2 Lomba Cerdas Cermat SD Al-Ihsan dalam rangka memperingati hari Maulid Nabi
2. Juara 3 Olimpiade IPS SMP Se-Kota Jayapura dalam rangka peringatan ulang tahun SMA Negeri 4 Jayapura
3. Juara 3 Lomba Debat Bahasa Inggris tingkat Kota Jayapura dalam rangka Lomba LKS SMK Tahun 2012
4. Juara 1 Lomba Debat Bahasa Inggris tingkat Kota Jayapura dalam rangka lomba LKS SMK Tahun 2013
5. Juara harapan 2 lomba pidato dalam rangka memperingati hari ulang tahun kota Jayapura
6. Mengikuti Lomba Pidato tingkat nasional LKS SMK Bahasa Asing di Yogyakarta
7. Juara 2 Lomba Cerdas Cermat MPR Papua Timur tahun 2013
8. Juara 2 Lomba Cerdas Cermat MPR Papua Timur tahun 2014
9. Juara 2 Lomba Essay dalam rangka acara SEF (Shariah Economic Fair) FEBI UIN Suka.
10. Siswa teladan SMK Negeri 2 Jayapura tahun 2014