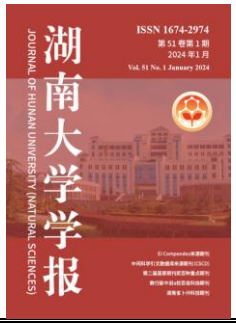

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Implementation Analysis of a Waqf Management System in Indonesia

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Abstract: In Islamic social finance, waqf is a crucial instrument. Founded in 1912, Muhammadiyah is one of Indonesia's biggest waqf management organizations. Muhammadiyah optimizes waqf administration by implementing the Muhammadiyah Asset Administration Information System (SIMAM) through the Council for Waqf and Treasury. Nevertheless, barely 50% of waqf assets have been registered after five years of implementation. Thus, the goal of this research is to investigate important factors to be considered in accelerating the acceptance of new information technology, using the model of the unified theory of acceptance and use of technology (UTAUT). Following data analysis with partial least squares (PLS), this research discovered that social influence is the only factor that significantly stimulates a person's intention to adopt the newly introduced system. The novelty of this study lies in its suggestion regarding the critical role of mentors or supervisors in promoting and encouraging users about the importance of SIMAM for the organization's effectiveness in waqf management. Additionally, the study also highlights the need for users to receive training to understand how SIMAM will help their jobs and organizations.

Keywords: waqf, Muhammadiyah, unified theory of acceptance and use of technology, social influence.

印度尼西亚宗教基金管理系统实施分析

摘要：在伊斯兰社会金融中，宗教与社团组织是一个重要的工具。穆罕默德迪亚成立于1912年，是印度尼西亚最大的宗教与社团管理组织之一。穆罕默德迪亚通过瓦克夫和财政部理事会实施穆罕默德迪亚资产管理信息系统(SIMAM)，优化了瓦克夫管理。然而，实施五年后，宗教与社团组织资产仅有50%得到登记。因此，本研究的目标是利用技术接受和使用统一理论（UTAUT）模型，调查加速接受新信息技术时需要考虑的重要因素。通过偏最小二乘法（偏最小二乘法）的数据分析，本研究发现社会影响力是显着刺激人们采用新引入系统的意愿的唯一因素。这项研究的新颖之处在于它提出了导师或主管在促进和鼓励用户了解SIMAM对于组织在宗教与社团管理方面的有效性的重要性方面的关键作用。此外，该研究还强调用户需要接受培训，以了解SIMAM将如何帮助他们的工作和组织。

关键词：瓦克夫、穆罕默德迪亚、接受和使用技术的统一理论、社会影响。

1. Introduction

One of the most important forms of Islamic social finance is the waqf, a type of endowment used to benefit society [1]. Waqf (also spelled as wakaf or waqaf) is a concept in Islamic law that refers to the permanent dedication of property or assets such as land, buildings, or money to a religious, charitable, or humanitarian purpose [2]. The assets that have been transferred into waqf cannot be sold but are held in perpetuity for designated purposes such as supporting a mosque, funding education, or providing for the needy. Usually, an organization certified as a trustee will manage the waqf assets [3].

There is a growing enthusiasm for using waqf to promote emerging sectors, including social entrepreneurship, renewable energy, and healthcare [4].

With Indonesia's religious and social milieu as the world's largest Muslim country [5], people continue to demonstrate a willingness to donate to waqf initiatives. This is supported by the World Giving Index 2021, which states that Indonesia is the world's most generous nation [6]. According to the Indonesian Ministry of Religious Affairs, the potential for land waqf is approximately 55,259.87 hectares, or more than 552 million square meters. The potential for cash waqf reaches IDR 180 trillion or equals USD 11.7 billion per year [7]. However, this enormous potential has not been fully realized.

Muhammadiyah is one of the largest Islamic organizations in the country, with a membership of over 30 million people. It was established in 1912 in Yogyakarta. The organization's primary goals are to promote Islamic values and teachings and provide social services to the community. Muhammadiyah is well known for its educational and humanitarian efforts, including the establishment of schools, universities, hospitals, clinics, and disaster relief programs. It also advocates for social justice and equality and has been involved in various social and political issues in Indonesia [8]. Currently, Muhammadiyah manages the largest waqf assets in Indonesia.

Muhammadiyah has formed a dedicated organization to manage this waqf called Majelis Wakaf dan Kehartabendaan or the Council for Waqf and Treasury (CWT). In addition to managing waqf, CWT also provides guidance and consultation in collecting and distributing waqf and other philanthropic activities [9]. CWT has regional offices all over Indonesia that inventory, secure, and optimize waqf assets.

Currently, CWT manages a land waqf of approximately 218,553,754 m2 [10]. This large amount of waqf requires a sophisticated system that allows Muhammadiyah to manage these assets effectively. Therefore, starting in 2018, Muhammadiyah introduced the Muhammadiyah Asset Management Information System (SIMAM). This system is a web-based information system used to assist the asset management process in Muhammadiyah. The information gathered by SIMAM will help Muhammadiyah use assets professionally, effectively, and efficiently in terms of cost expenditures. This system is simple to use because it has a straightforward menu easy to understand [11].

However, after several years of implementation, only 50% of waqf asset data has been recorded in SIMAM [12]. When this circumstance is observed, the question "Why is the implementation rather slow?" emerges. This research aims to evaluate the effectiveness of SIMAM implementation by determining the elements that influence a user's intention to use SIMAM.

2. Theoretical Basis, Conceptual Model, and Hypothesis

A group of scholars led by Viswanath Venkatesh introduced the unified theory of acceptance and use of technology (UTAUT) in 2003 [13]. This theory is a synthesis of eight different theories: the social cognitive theory (SCT), the PC utilization model (MPCU), the innovation diffusion theory (IDT), the motivation model (MM), the theory of reasoned action (TRA), the theory of planned behavior (TPB), the technology acceptance model (TAM), and a combination of TAM and TPB (C-TAM-TPB) [14]. The UTAUT is a popular concept for assessing the use of new technology because the theory provides a strong and concise explanation of technology acceptance and user behavior [15].

The UTAUT model can be directly influenced by four variables:

1. *Performance Expectancy:* This variable denotes how strongly a person believes that implementing a specific technology will boost performance or productivity. In other words, it assesses how valuable people believe the technology to be [13].
2. *Effort Expectancy:* This variable gages how user-friendly people perceive the technology. It reveals how much an individual believes that employing technology would be simple and uncomplicated [13].
3. *Social Influence:* This variable represents how much a person's decision to adopt new technology is influenced by the thoughts or deeds of others. It considers the impact of mentors, managers, and other important people [13].
4. *Facilitating Conditions:* This variable assesses a person's access to the resources and assistance required to use technology [13].

The UTAUT also considers gender, age, experience, and voluntarism as moderators of new technology acceptance [13].

The UTAUT model has been empirically evaluated in various settings, such as healthcare, education, e-commerce, and mobile technologies. It provides a useful framework for understanding and predicting technology adoption behavior and can guide the design and implementation of new technologies [16].

Fig. 1 represents the conceptual model used in this research, which is adapted from the original version of Venkatesh et al. [13]. Hence, the variables of gender and voluntarism were excluded as moderators. This is because female users constitute a relatively small proportion of the population (less than 4%). In addition, all of the users are volunteers and do not receive a salary from the organization.

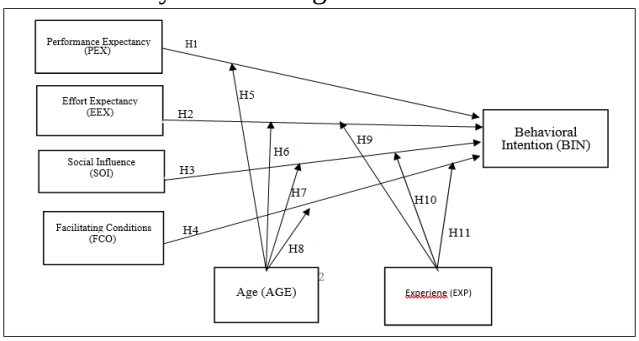

Fig. 1 Conceptual model and hypothesis (Adapted by the authors from the original version of Venkatesh et al. [13])

Based on the model above, this research can set the hypothesis as follows:

H1: Performance expectancy has a significant impact on the behavioral intention to use SIMAM.

H2: Effort expectancy has a significant impact on behavioral intention when using SIMAM.

H3: Social influence has a significant impact on behavioral intention when using SIMAM.

H4: Facilitating conditions have a significant impact on behavioral intention when using SIMAM.

H5: Age is a moderator between performance expectancy and behavioral intention.

H6: Age is a moderator between effort expectancy and behavioral intention.

H7: Age is a moderator between social influence and behavioral intention.

H8: Age is a moderator between facilitating conditions and behavioral intention.

H9: Experience is a moderator between effort expectancy and behavioral intention.

H10: Experience is a moderator between social influence and behavioral intention.

H11: Experience is a moderator between facilitating conditions and behavioral intention.

3. Methodology

3.1. Population, Sample, and Statistical Tools

The location of this research was in the MWK's regional office of Central Java because this regional office has managed the largest land waqf among the other 45 Muhammadiyah regional offices. The Central Java regional office manages land waqf of approximately 9 million square meters or 4.2% of the total land waqf managed by Muhammadiyah [10].

The Central Java Regional Office supervises 27 district offices [11]. Each district office has appointed 3-5 users of SIMAM who became the population of this research. This research used self-administered questionnaires, which were sent to all SIMAM users through email. At the end of the data collection period, 60 users completed and returned the questionnaire. These 60 users were the respondents of this research.

This study used partial least squares (PLS) as a statistical tool to test the hypothesis. In this regard, 60 samples collected were suitable for further analysis using PLS [17].

3.2. Questionnaire Development

The questionnaire was prepared in Indonesian to ensure that all respondents had the same level of comprehension. Translating the questionnaire from English into Indonesian followed recommendations of Forsyth et al. [18]: (1) the first questionnaire was developed by Venkatesh et al. [13] and then adjusted for the Muhammadiyah organization; (2) the questionnaire was translated from English into Indonesian and became a draft.

Table 1 represents the English version of the questionnaire before it was translated into the Indonesian language.

Table 1 Variables and instruments (The authors)

Variable	Instruments
Performance Expectancy (PE)	1. This system is useful in my work.
	2. This system helps me complete tasks faster.
	3. This system increases my productivity.
Effort Expectancy (EE)	4. I understand the system easily.
	5. I can easily become an expert on this system.
	6. This system is easy to use.
	7. I can easily learn to operate this system.
Social Influence (SI)	8. I've been told by people around me that I should try this system.
	9. The important people around me make recommendations that I should use this system.
	10. My superiors encourage me to use the system.
	11. The organization supports the use of this system.
Facilitating Conditions (FC)	12. I have all the resources required to operate this system.
	13. I'm well aware of this system and can use it.
	14. This system is not similar to the previous systems I have used.
	15. Technical support is available to help me if there are difficulties in operating this system.
Behavioral Intention to Use the System (BI)	16. I will try this system in the near future.
	17. I foresee myself using this system shortly.
	18. I plan to use this system shortly.

After the translation, three experts in technology adoption behavior were asked to review the questionnaire draft in the Indonesian language to determine its face and content validity. The evaluation of the face and content validity followed the method of Widana and Amrizal [5] and Bearden et al. [19]:

(1) The expert panel received all the instrument's versions (in English and Bahasa Indonesia), which it then reviewed for face and content validity by rating each of the 18 instruments on a scale of 1–3 (1 - unrepresentative, 2 - representative, and 3 - very representative). Instruments that receive a score of 1 (unrepresentative) from at least one member of the expert panel will be immediately eliminated and not used in the survey. The outcome of the above phase revealed that all 18 instruments were deemed to be valid.

(2) Conducting a pre-test for ten prospective respondents to check their understanding of the items of the questionnaire, using the Bahasa Indonesia version of the draft.

(3) Final review and refinement of the questionnaire format, using a 5-point Likert scale: 1 - strongly disagree, 2 - partially disagree, 3 - somewhat agree, 4 - agree, and 5 - completely agree.

4. Results

4.1. Procedure of SEM-PLS

This research needs to establish a suitable model by considering the SRMR values at the start of the SEM-PLS procedure. The model can be considered a good model if the SRMR value < 0.10 [20].

Table 2 demonstrates that the estimated model's SRMR value (0.088) is less than 0.10. Thus, this research model is a fit.

Table 2 SRMR model fit (The authors)

	Estimated Model
SRMR value	0.088

The second step is to evaluate the validity of the variables of this research. The variable of the model will be considered valid if the average variance extracted (AVE) is greater than 0.7 [21]. This study finds that the AVEs of all variables exceed the threshold (Table 3).

Table 3 AVE values (The authors)

Variables	Average variance extracted (AVE)
Behavioral Intention	0.898
Effort Expectancy	0.764
Facilitating Conditions	0.710
Performance Expectancy	0.842
Social Influence	0.764

After the validity assessment, this study evaluates the reliability. Two approaches are used to determine the model's reliability, i.e., using Cronbach's alpha and composite reliability.

For the approach of Cronbach's alpha, the threshold value is > 0.7 [21]. Table 4 shows that all research variables have Cronbach's alpha values larger than 0.7.

Table 4 Cronbach's alpha values (The authors)

Variables	Cronbach's alpha
Behavioral Intention	0.943
Effort Expectancy	0.896
Facilitating Conditions	0.731
Performance Expectancy	0.907
Social Influence	0.743

For the reliability test using composite reliability, a variable is declared valid if the composite reliability value is > 0.7 [21]. Table 5 shows that all variables have composite reliability larger than the threshold (i.e., 0.7).

Table 5 Composite reliability (The authors)

Variables	Composite Reliability
Behavioral Intention	0.963
Effort Expectancy	0.928
Facilitating Conditions	0.764
Performance Expectancy	0.941
Social Influence	0.824

4.2. Hypothesis Testing

Table 6 shows the result of hypothesis testing using an alpha value of 5 %. Therefore, the hypothesis will be accepted if T statistic > 1.96 and the P-value < 0.05 [22].

Table 6 Results of hypothesis testing (The authors)

	Path	Original Sample	T Stat.	P Value	Note
H1	PEX=>BIN	0.019	0.076	0.940	Reject
H2	EEX=>BIN	-0.244	0.809	0.419	Reject
H3	SOI=>BIN	0.449	2.000	0.046	Accept
H4	FCO=>BIN	0.301	1.203	0.230	Reject
H5	PEX=>AGE=>BIN	0.078	0.197	0.844	Reject
H6	EEX=>AGE=>BIN	0.269	0.741	0.459	Reject
H7	SOI=>AGE=>BIN	-0.063	0.186	0.853	Reject
H8	FCO=>AGE=>BIN	0.081	0.223	0.824	Reject
H9	EEX=>EXP=>BIN	0.344	1.072	0.284	Reject
H10	SOI=>EXP=>BIN	0.544	2.074	0.039	Accept
H11	FCO=>EXP=>BIN	-0.481	1.465	0.143	Reject

5. Discussion

Only the variable of social influence significantly influenced the intention to use SIMAM. The other variables are not significant in creating the intention of the user to use SIMAM. In addition, the experience of the user will strengthen this intention.

The variable of social influence reflects how users are affected by those around them. People are social beings, and the thoughts, values, and deeds of others around them impact how they behave [23]. Influence of others can be a solid motivation for technology adoption.

One explanation of how social influence can promote technology adoption is using the concept of social proof. One possible way of how social influence drives technology adoption is through the concept of

social proof. When people see other people using a new technology, such as coworkers or colleagues, they are more likely to use it themselves. The reason for this is that people usually use the activities of others in their social group as models for their own conduct because it is in their natural nature to do so [24], [25]. The value of word-of-mouth communication is very crucial to attracting users' attention when they hear about the benefits of the system. It helps establish trust upon hearing that others have had favorable experiences. It also conveys a feeling of urgency and highlights the importance of using the system [25].

Other scholars also describe this phenomenon [26], [27], whereby social influence drives technology adoption through the influence of opinion leaders. The opinions and behaviors of others in their social group are significantly influenced by opinion leaders. When a thought leader uses a new technology, their followers are likely to do the same, which can start a chain reaction that results in adoption by many people.

In the context of this research, this is an indication that within the Muhammadiyah organization, the role of peers, supervisors, and the organization is crucial to promoting the use of SIMAM.

The variable of Performance Expectancy (which covers the dimension of speed, usefulness of the system, and impact on productivity) does not stimulate the intention to use SIMAM. This indicates that users may simply follow the directions to use SIMAM without knowing the benefit of SIMAM for their work or organization. This indication has a strong rationale because the users also do not consider the variables of Effort Expectations (consists of the ease to learn and understand the system) and Facilitating Conditions (consists of the availability of resources and the availability of technical support) when using the system.

6. Conclusion

According to the findings of this research, only the variable of Social Influence has a positive impact on the intention to use SIMAM. This result can be explained from the perspective of social proof. The social environment of users, i.e., supervisors, mentors, and the organization's leadership, has the power to encourage users to accept SIMAM.

Other factors such as performance expectations, effort expectations, and facilitation conditions are not significant for the acceptance of SIMAM. This is because users cannot relate the SIMAM with the productivity and efficiency of the organization in managing the waqf. Training, workshops, etc. should be conducted to increase the awareness of users regarding how SIMAM can help to achieve the organizational objective.

The study's findings have managerial implications for Muhammadiyah, as supervisors must be involved in the new system's deployment to maximize its benefits for both the organization's efficacy and their own job efficiency.

This research shows that social organizations such as Muhamadiyah should have a unique strategy for implementing a new system. Future research should be conducted to identify different factors that require more concern according to the organization type.

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