



Civil Servant Commitment on Giving Cash Waqf: Does Trust Matter?*

Rifadli D. KADIR¹, Hilmy BAROROH², Luqmanul Hakiem AJUNA³, Wiwin KONI⁴, Supandi RAHMAN⁵,
Sri Apriyanti HUSAIN⁶

Received: August 30, 2023. Revised: September 25, 2023. Accepted: December 05, 2023

Abstract

Purpose: This study analyzes civil servants' trust in cash waqf institution and their relationship with commitment. We use Key Mediating Variables (KMV) Theory with variables such as board benevolence, board integrity, board ability, board opportunism, communication, and accountability to predict the trust and commitment of civil servants in providing cash waqf. **Research design, data and methodology:** We used a quantitative research approach and an online questionnaire distributed to civil servants in Gorontalo Province; 410 respondents were obtained. Structural Equation Modeling (SEM) was used, utilizing the SEM-PLS software to analyze the data. **Result:** This study found that the variables board benevolence, board ability, board integrity, board opportunism, communication, and accountability affected trust. As for the variable of accountability, the hypothesis was rejected **Conclusion:** The communication variable of cash waqf institutions has a strong influence in increasing the confidence of civil servants in providing cash endowments. However, trust in waqf institutions may diminish due to low accountability and poor governance of cash waqf institutions. The trust of civil servants in cash waqf institutions in the future will increase their commitment to waqf.

Keywords : Cash Waqf, Civil Servant, KMV Model, Trust, Commitment

JEL Classification Code: D64, G41, B55, D91, L31

1. Introduction^a

Cash waqf is an alternative for all Muslims to participate in waqf activities. In Islamic religious principles, waqf is a socio-economic instrument useful for community economic development (Mustofa et al., 2020). Cash waqf has excellent

potential to reduce poverty (Shirazi, 2014; Bakar et al., 2017). Cash waqf funds can be managed for development, education, health, food security, maintenance of infrastructure, and creating jobs for the community. Optimizing cash waqf can improve the country's economy (Nadya et al., 2018; Johari et al., 2015).

* Thank you to the Rector and LP2M IAIN Sultan Amai Gorontalo for funding this research. This research was supported by the Institute for Research and Community Service (LP2M) with a Litapdimas research grant funded by DIPA IAIN Sultan Amai Gorontalo

1 First Author and Corresponding Author. Assistant Professor, Faculty of Islamic Economics and Business, IAIN Sultan Amai, Gorontalo, Indonesia. Email: rkadir@iaingorontalo.ac.id

2 Second Author. Lecturer, Faculty of Islamic Economics and Business, UIN Sunan Kalijaga, Yogyakarta, Indonesia. Email: hilmibaroroh@gmail.com

3 Third author. Associate Professor, Faculty of Islamic Economics and Business, IAIN Sultan Amai, Gorontalo, Indonesia. Email: luq.h.ajuna@iaingorontalo.ac.id

4 Fourth Author. Assistant Professor, Faculty of Islamic Economics and Business, IAIN Sultan Amai, Gorontalo, Indonesia. Email: wiwinkoni17@gmail.com

5 Fifth Author. Assistant Professor, Faculty of Islamic Economics and Business, IAIN Sultan Amai, Gorontalo, Indonesia. Email: supandi@iaingorontalo.ac.id

6 Sixth Author. Assistant Professor, Faculty of Islamic Economics and Business, IAIN Sultan Amai, Gorontalo, Indonesia. Email: sriapriyantihusain@iaingorontalo.ac.id

© Copyright: The Author(s)

This is an Open Access article distributed under the terms of the Creative Commons Attribution Non-Commercial License (<http://creativecommons.org/licenses/by-nc/4.0/>) which permits unrestricted noncommercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

In general, waqf focuses on land or buildings, and waqf (in Islam) is interpreted as a waqif who donates assets to beneficiaries. However, the nazir (waqf recipient) often cannot maximize the waqf assets because they do not suit their needs (Zauro et al., 2020). On the other hand, many donors want to become waqifs but do not have fixed assets but have movable assets in the form of money (Mustofa et al., 2020). Communities do not necessarily own land ready to be donated, but everyone has money to be donated. Therefore, cash waqf is considered more flexible (Nadya et al., 2018). Cash waqf is also not limited to location, as with land or building waqf.

Civil servants can potentially become significant contributors to cash waqf in Indonesia, where most of the population is Muslim. As part of the community and servants of the state, the number of civil servants is huge in Indonesia, with 3,995,634 spread across central and regional agencies (State et al. Agency, 2022). According to Law no. 5 of 2014 Article 12, the role of civil servants, namely as planners, executors, and overseers of the implementation of general government and national development tasks through the implementation of policies and public services that are professional, free from political intervention, and clean from practices of corruption, collusion, and nepotism (Article 12 of the Law Number 5 of 2014). As many as 67.7% of the total civil servants are highly educated people and have a fixed income obtained monthly from the state (BKN, 2022). Apart from being a state service, civil servants must also be multidimensional and pro-social (Perry et al., 1990). Therefore, it is necessary to know more about civil servants' understanding of cash waqf so that waqf institutions can design a mechanism for increasing the participation of civil servants in cash waqf to support the development of the country's economy.

In 2002 the MUI issued a fatwa on cash waqf in Indonesia. Individuals or institutions can carry out this cash waqf. The type of cash waqf also includes securities, and the value of cash waqf must be guaranteed for its continuity (Indonesian Waqf Agency, 2020). Prior to the existence of the MUI fatwa, waqf in the form of land was still not maximal in its distribution and management (Ihsan et al., 2011). Even though the potential for waqf land reaches 414,829 locations with an area of 55,259.87 hectares and cash waqf currently in Indonesia reaches IDR 180 trillion (National Committee on Islamic Economics and Finance, 2021).

The potential for cash waqf in Indonesia is enormous. The Fiscal Ministry of Finance revealed that the potential for cash waqf in Indonesia in 2021 is Rp. 180 Trillion. However, only Rp. 328 billion (Ministry of Finance, 2021). This is due to the low interest of the public, including, in this case, civil servants, in cash waqf. The low public interest in cash waqf is influenced by many factors, such as

transparency and satisfaction with institutional performance (Medina & Rufin, 2016), the level of religiosity of waqf providers, cash waqf literacy, demographic factors, management efficiency of waqf institutions and tax incentives (Osman et al., 2015).

Several researchers, such as Kamil and Kasri (2021); Osman et al. (2015); Razak et al. (2021), and Pitchay et al., (2015), use the Theory of Planet Behavior (TPB) and Theory of Reasoned Action (TRA) to explain several factors that influence behavior in cash waqfs such as religiosity, knowledge of cash waqf, beliefs, attitudes, and subjective norms. norms) influence behavior in cash waqf. Their research explains that no consistent results are related to interest in cash waqf.

Sakti et al. (2016)' Purnamasari et al. (2021), and Qurrata et al. (2020) explain that to increase public interest in cash waqf, media promotion, and social influence must be used. So that this can increase knowledge and literacy, which in turn increases trust in cash waqf. In addition, waqf institutions that cannot correctly communicate their programs and performance will reduce public trust and interest in cash waqf.

Based on some of these things, tracing the factors influencing people's behavior, especially civil servants in cash waqf, is essential. By knowing the factors that influence people's behavior in cash waqf, a program or strategy can be developed to increase the collection of cash waqf in Indonesia. Therefore, this research will examine people's behavior in cash waqf, especially civil servants.

The differences in this research with some of the studies above are as follows. First, this research will look at the effect of trust on commitment using the Key Mediating Variable (KMV) model, as done by Hasan and Hassan (2019). Research using the KMV model has never been conducted in Indonesia. The variables used in the KMV model are board benevolence, board ability, board integrity, board opportunism, communication, and accountability, affecting trust in waqf institutions. Then trust affects these variables into a commitment in cash waqf. Second, this research will specifically make civil servants (NS) objects of study, as previous research has yet to do.

2. Literature Review

2.1. Key Mediating Variable Model

The theory of Key Mediating Variables (KMV) was first introduced by Morgan and Hunt (1994). This theory is designed to establish, develop and maintain exchange relationships between suppliers and customers. Morgan and Hunt (1994) then established the validity of the KMV model through a qualitative study. He attracted the attention of

researchers to test the validity of the KMV model in different settings.

Holdford and White (1997) tested the KMV model by exploring the relationship between students in pharmacy school. The results of path analysis show that student commitment is determined by trust between lecturers and students. Research conducted by Abosag et al. (2006) studied the differences between Saudi and British citizens. The findings from the two countries reveal exciting differences and few similarities. The KMV model justifies this difference, as it is expected to explain more than half the level of cooperation between trust and commitment from one relationship to the next.

Another research on the KMV model was conducted by Sargeant and Woodliffe (2007) to determine the antecedents and the role of commitment in building donor loyalty in the context of charity activities (social donations). Discussions related to KMV development sparked the need to modify the KMV model to understand the relationship between donors and fund management institutions. Mayer et al. (1995) developed a trust model to explore dimensions that are not available in the KMV model. Trust is expected to influence the risk-taking behavior of the fund manager, which can be proposed to influence the perception of the fund manager in the future.

The trust model developed by Mayer et al. (1995) focuses on building long-term relationships that depend on the level of trust in the fund manager. Trust, on the other hand, will depend on other factors, such as accountability and communication. Based on several models that have been developed previously, Hasan and Hassan (2019) combine several of these models to see how the role of trust in the commitment to cash waqf in waqf institutions. Model MKMV can see the model developed by Hasan and Hassan (2019) in Figure 1.:

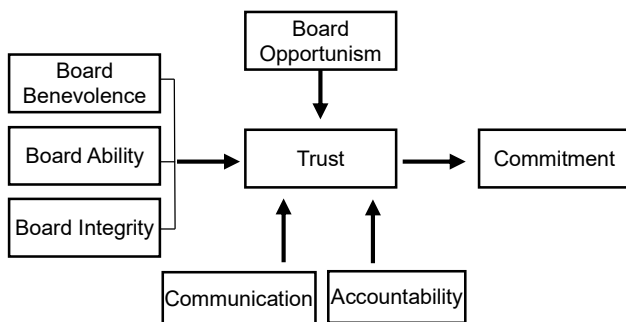


Figure 1: Key Mediating Variable Model (KMVM)

2.2. Hypotheses Development

Board Benevolence is the possibility of the heads of fund management institutions carrying out the best programs to achieve their interests (R. et al., 1995). Knoll and Gill (2011)

found that Board benevolence has a significant positive role in the trust that supervisors supervise. Yu et al. (2015) found that board benevolence harms Internet banking customers. In the zakat institution sector, Osman and Muhammed (2017) shows that board benevolence plays a significant positive role in building public trust in zakat organizations.

Board Ability refers to institutional qualifications. Mayer et al. (1995) proposed that the board's ability to carry out required activities would increase stakeholder trust. Xiang and Haifeng (2008) have determined that better institutional governance can increase public confidence in becoming donors and can increase donations. Yu et al. (2015) explained that the board's ability positively impacts donor trust.

Mayer et al. (1995) explained that institutional leaders are considered to have a high level of integrity if they comply with ethical principles in their management. So they propose a positive relationship between integrity and trust. This positive relationship between board integrity and trust was also found by Osman and Muhammed (2017). Based on some of the research findings above, the following hypothesis is formulated:

H₁: Board Benevolence has a positive effect on trust

H₂: Board Ability has a positive effect on trust

H₃: Board Integrity has a positive effect on trust

Institutions often experience agency problems. The opportunistic nature of managers is the core problem of agency problems. Fama and Jenses (1983) proposed good governance to overcome agency conflict problems. Xiang and Haifeng (2008) explain the importance of good institutional governance in social institutions. The opportunistic attitude of the institution, in this case, the leadership, will reduce donors' trust in charitable institutions (Torres & Pina, 2003). Based on this, it can be proposed the following hypothesis:

H₄: Board Opportunism has a negative effect on the trust

Communication of waqf institutions related to financial and non-financial information is essential in waqf institutions (Hamdan et al., 2013). However, Daud et al. (2011) found that the level of disclosure of financial and non-financial information in waqf institutions still needs to be higher. Abosag et al. (2006) explained that communication made by institutions will build donor trust. Based on this, this study proposes the following hypothesis:

H₅: Communication has a positive effect on the trust of civil servants

Accountability of waqf institutions is essential to give trust to donors. Hardy and Ballis (2013) emphasized the importance of accountability within institutions to increase the ongoing trust of donors. Therefore, financial reports are

needed to ensure the accountability of institutions, especially waqf institutions (Masruki & Shafii, 2013). Hasan and Hassan (2019) explained that accountability positively impacts donor trust in waqf institutions. Based on this, the hypothesis proposed is as follows:

H₆: Accountability has a positive effect on trust

Trust in waqf institutions is vital to maintain the sustainability of donor donations. Sargeant and Woodliffe (2007) explained an essential relationship between the level of trust in the institution and the sustainability of the donations made. This is also supported by Hasan and Hassan (2019), who explains that trust positively impacts maintaining the continuity of donations to waqf institutions. Thus the hypothesis proposed is as follows:

H₇: Trust has a positive effect on the commitment of civil servants

3. Research Methods and Materials

This research uses a quantitative approach. This research aims to test the hypotheses that have been proposed previously. The variables used in this study are board benevolence, board ability, board integrity, communication, and accountability, which affect the trust of civil servants. After that, it is then measured how the influence of this trust on the commitment of civil servants to donate to waqf institutions on an ongoing basis. The data sources in this study are all civil servants (PNS) in Gorontalo Province. Data collection techniques in this study will use a questionnaire in printed form and Google form. Questionnaires will be distributed directly to respondents, namely civil servants who have had cash waqf. The following are indicators that will be measured in this study in Table 1.

Table 1: Measurement Indicators

Variable	Indicators	Source
Board Benevolence	<ul style="list-style-type: none"> - The board places the welfare of the beneficiaries above everyone else, including its managers, employees, and administration. - The board has a truly noble goal. - The board has employees who care about the beneficiaries. - The board always tries very hard to help the beneficiaries no matter how difficult. - The board has the greatest affection for the beneficiaries.. 	Bennett & Barkensjo (2005); Roberts et al. (2003); Hasan & Hassan (2019); R. Mayer & Davis (1999)
Board Ability	<ul style="list-style-type: none"> - The board can do its job properly - The council is known to be successful with new things it tries. - The board has good knowledge of the work being done. - Confidence in the skills possessed by the board. - The board can improve employee performance. - The board has good qualifications. 	R. Mayer & Davis (1999)
Board Integrity	<ul style="list-style-type: none"> - The Board has a strong sense of justice. - The Board is very concerned about ethics in managing the institution. - The Board, in implementing its program, acts pretty. - The Board consistently implements its program. 	R. Mayer & Davis (1999); Ho & Taylor (2013); Hasan & Hassan (2019)
Communication	<ul style="list-style-type: none"> - Institutional communications can be appropriately trusted. - Institutions want donors to interact intensely with them. - Institutions are interested in suggestions and input from donors. - The institution is genuinely committed to having a long-term relationship with donors. - Donors are genuinely respected and valued. 	Bennett & Barkensjo (2005); Medina & Rufin (2016)
Board Opportunism	<ul style="list-style-type: none"> - The institution works for the personal interests of the head of the institution. - The board seeks personal wealth through institutions. - Institutions do not care about donors. - The institution is only interested in donations from donors. 	Torres-Moraga et al., (2010)
Accountability	<ul style="list-style-type: none"> - Institutions communicate financial and non-financial reports transparently to donors. - Communications related to financial and non-financial reports are entirely trustworthy. - The institution communicates its operations effectively. - The institution communicates the wise use of its assets. 	Bennett & Barkensjo (2005)
Trust	<ul style="list-style-type: none"> - An institution that can be trusted and has integrity. - The institution never seeks profit by deceiving its donors. - Institutions have effective communication. - The institution has intense and close communication with donors. - Institutions use funds from donors correctly and appropriately. - The institution carries out its operations by observing the principles and ethics of the organization. 	Torres-Moraga et al. (2010); Mustafa et al. (2013); Sargeant & Woodliffe (2007)
Commitment	<ul style="list-style-type: none"> - The donor is emotionally committed to the institution. - Donors feel involved with the activities of the institution. - The institution reflects the personal values of its donors. - Donors feel a sense of belonging to the institution. - Donors feel that the problems faced by the institution are also their problems. 	Bennett & Barkensjo (2005)

Based on Table 1. it can be seen that there are five indicators of board benevolence, six board ability variables, six board integrity variables, five communication variables, four board opportunism variables, four indicators of accountability variable, trust variable, as many as six indicators, and commitment variables as many as five indicators. Thus the total indicators or question items in this study were 41 indicators. The measurement scale uses a Likert scale with five points, where point 1 "strongly disagree" to point 5 "strongly agree".

The population in this study are all civil servants in Gorontalo Province. The number of samples in this study used the number described by Hair et al. (2011); Hair et al. (2014), where the sample size is ten times the indicator. Based on this, the minimum sample size used in this study is 41 multiplied by ten (41x10), as many as 410 respondents. The research data analysis technique used the Structural Equation Modeling (SEM) approach. The analytical tool used in this study is SEM-PLS with Smart-PLS 3.2.9 software.

4. Results and Discussion

4.1. Respondent Demographics

Respondents who participated in this study were 420 civil servants in Gorontalo Province, which consisted of 231 men and 189 women with an age range of 20-30 years, as many as 35 people, 31-40, as many as 170 people, 41-50 as many as 162 people and 51-60 as many as 13 people. The age range of the respondents indicated that the majority of respondents in this study were those under 40 years of age, where the age range below 40 years is a potential market to become donors in cash waqf.

Respondents who worked at Universities/Institutes were 182 people, Regency/City Governments were 64 people, Provincial Governments were 84 people, Non-Ministerial Institutions were 28 people, and Central Ministries were 62. Based on these data, most respondents work at universities/institutes. As for the domicile of the respondents, 140 people were in Gorontalo City, 112 people were in Bone Bolango Regency, 103 people were in Gorontalo Regency, 22 people were in Boalemo Regency, 20 people were in Pohuwato Regency, 23 people are in North Gorontalo Regency.

Respondents in channelling their Cash Waqf were mostly to Zakat Institutions (BAZ/LAZ), as many as 165 people (39 per cent), and to Religious Social Foundations, as many as 134 people (32 percent). As for the others, 25 people (6 percent) were channelled through the Indonesian Waqf Board (BWI), 53 people (13 percent) were channelled directly to Madrasahs/Schools and 43 people (10 percent) were distributed to Islamic boarding schools. Based on this

data, it can be seen that only a few distribute directly to BWI. This could be caused by the need for more recognition of BWI in the community compared to BAZ/LAZ. In summary, the explanation above can be seen in Table 2.

Table 2: Respondent Demographics

Characteristics	Quantity	%
Gender		
Female	231	55
Male	189	45
Age		
20-30	41	9
31-40	194	48
41-50	162	38
51-60	23	5
Employment		
University	182	43
City Government	64	15
Provincial Government	84	20
Non-Ministry Institutions	28	7
National Ministry	62	15
Regency		
Gorontalo City	140	33
Bone Bolango Regency	112	25
Gorontalo Regency	103	25
Boalemo Regency	22	5
Pohuwato Rerency	20	5
Gorontalo Utara Regency	23	7
Cash Waqf Institution		
Religious/Social Foundation	134	32
Zakat Institution	165	39
Badan Wakaf Indonesia (BWI)	25	6
Madrasah/School	53	13
Islamic boarding school	43	10

4.2. Outer Model Test

The outer model test used consists of three tests, namely (1) convergent validity, which can be seen from the loading factor and AVE values, (2) discriminant validity can be seen from the AVE square root value and the correlation between latent constructs, and (3) to test reliability can be seen from the value of composite reliability and Cronbach's alpha. AVE and loading factor are used to measure convergent validity, while discriminant validity is measured by calculating the square root of AVE (Hair et al., 2014).

Reliability is also an indicator of convergent validity (Hair et al., 2014). It is measured by calculating the sum of the squares of the factor loads for each construct and the sum of the error variance terms for a construct. As shown in Table 4.2, all items have a loading factor greater than 0.70 with an AVE score > 0.50. These results indicate that these items are free from convergence validity problems. In

addition, the composite reliability (CR) score is > 0.70 , indicating that all constructs are consistent or reliable (Hair et al., 2014).

Composite reliability (CR) values in Table 3. show that all variables are above 0.7, where the variable value of board benevolence is 0.933, board Ability is 0.923, board Integrity is 0.930, board Opportunism is 0.915, Communication is 0.928, Accountability is 0.919, Trust is 0.931, and Commitment is 0.924. Thus the indicators have been able to measure each latent variable correctly, or it can be said that the five variables are reliable.

The better convergent validity, the higher the correlation between the indicators that make up a construct. AVE measures convergent validity. The AVE value indicates the average percentage of variance that construct items can explain. The minimum AVE value is 0.5 to show that the

measure of convergent validity is good. The AVE value in Table 4.2 shows that the five latent variables have an AVE above the minimum criterion, namely 0.5. Based on Table 4.2. It can be seen that the value of Cronbach's Alpha is more significant than 0.7, so all variables are reliable.

The following criterion for assessing the feasibility of the measurement model is discriminant validity. This criterion is measured by looking at the cross-loading. Cross-loading value is a measure used to compare the correlation of indicators with their constructs and constructs from other blocks (Fornell & Larcker, 1981). The value of discriminant validity can be seen in Table 4.3. Based on the results of the reliability and validity tests, it can be concluded that all variables are in accordance with the criteria and can be continued in the measurement of the inner model.

Table 3: Outer Model Test

Variable	Indicators	Loadings	Cronbach's alpha	rho_A	CR	AVE
Board Benevolence	bb ₁	0.859	0.910	0.916	0.933	0.735
	bb ₂	0.841				
	bb ₃	0.868				
	bb ₄	0.840				
	bb ₅	0.878				
Board Ability	ba ₁	0.800	0.900	0.902	0.923	0.666
	ba ₂	0.801				
	ba ₃	0.829				
	ba ₄	0.769				
	ba ₅	0.833				
	ba ₆	0.862				
Board Integrity	bi ₁	0.870	0.900	0.904	0.930	0.769
	bi ₂	0.877				
	bi ₃	0.886				
	bi ₄	0.876				
Board Opportunism	bo ₁	0.838	0.877	0.888	0.915	0.729
	bo ₂	0.854				
	bo ₃	0.869				
	bo ₄	0.853				
Communication	cm ₁	0.876	0.903	0.906	0.928	0.720
	cm ₂	0.801				
	cm ₃	0.830				
	cm ₄	0.879				
	cm ₅	0.854				
Accountability	ac ₁	0.818	0.897	0.931	0.919	0.695
	ac ₂	0.798				
	ac ₃	0.818				
	ac ₄	0.863				
	ac ₅	0.869				
Trust	t ₁	0.842	0.911	0.913	0.931	0.693
	t ₂	0.845				
	t ₃	0.847				
	t ₄	0.799				
	t ₅	0.839				
	t ₆	0.820				

Variable	Indicators	Loadings	Cronbach's alpha	rho_A	CR	AVE
Commitment	cmt ₁	0.847	0.898	0.900	0.924	0.710
	cmt ₂	0.832				
	cmt ₃	0.854				
	cmt ₄	0.824				
	cmt ₅	0.856				

Table 4: Discriminant Validity Test

	Accountability	Board Integrity	Board Benevolence	Board Ability	Trust	Commitment	Communication	Board Opportunism
Accountability	0.834							
Board Integrity	0.090	0.877						
Board Benevolence	0.118	0.526	0.857					
Board Ability	0.117	0.592	0.618	0.816				
Trust	0.149	0.655	0.669	0.716	0.832			
Commitment	0.172	0.676	0.664	0.690	0.759	0.843		
Communication	0.138	0.632	0.566	0.695	0.732	0.694	0.849	
Board Opportunism	-0.122	-0.500	-0.486	-0.629	-0.640	-0.612	-0.597	0.854

4.3. Inner Model Test

Test the Inner model on SEM-PLS using the bootstrapping procedure where the t-value is 1.96 at the 5% significance level. This test is to see the model's significance level or the effect of exogenous (independent) variables on endogenous (independent) variables. The results of the inner model can be seen in Table 5.

Based on Table 5. it can be seen that the Accountability variable has no effect on Trust and Commitment where the t-statistic value is less than 1.96 (<1.96) and is not significant with a p-value greater than 0.05 (>0.05). The variables of board integrity, board benevolence, board ability, and Communication have a positive and significant effect on trust and Commitment where the t-statistic values are more significant than 1.96 (>1.96), and the p-values are less than 0.05 (<0.05).

The Trust variable directly has a positive and significant effect on Commitment, where the t-statistic values are greater than 1.96 (>1.96), and the p-values are less than 0.05 (<0.05). The board opportunism variable has a negative and significant effect on Trust and Commitment where the t-statistic value is more significant than 1.96 (>1.96), the p-value is less than 0.05 (<0.05), and the original sample value (O) is negative, which is equal to - 0.167 and -0.105.

4.4. Discussion

In Table 5. the variable of the board benevolence of the institution has a positive and significant effect on the confidence of civil servants in cash endowments. This is in line with the latest research as described by Knoll and Gill (2011); Osman and Muhammed (2017). Benevolence is defined as the possibility of the head of the fund management

institution to perform the best program to achieve the interests of the institution (R. C. Mayer et al., 1995). In this context, it means that the leaders of waqf institutions in Gorontalo Province carry out programs that can increase the trust of civil servants.

The board's ability to manage waqf institutions, which is reflected in good governance, can increase public trust in the institution (Mayer et al., 1995). The results of this study show that the ability of leaders has a positive and significant effect on the confidence of civil servants in cash endowments. This means that if the ability of institutional leaders in good institutional governance increases, it will increase public trust. These results are in line with research conducted by Xiang and Haifeng (2008) and Yu et al. (2015).

The management of the institution in accordance with good governance and upholding ethical principles in the direction of the institution explains that the head of the institution has integrity Mayer et al. (1995). The results of this study illustrate that *board integrity* has a positive effect on public trust. Thus, civil servants in Gorontalo Province consider the leadership of the waqf institution to have integrity in managing its institution.

Civil servants who were respondents in this study considered that if the leaders of the institution carried out opportunistic actions, it would eliminate their trust. The results of this study show that the variable of board opportunism has a positive and significant effect on the confidence of civil servants in cash endowments. This result is in line with Torres and Pina (2003), who explain that leadership opportunism can reduce trust. Fama and Jensen (1983); Xiang and Haifeng (2008) propose good governance to address this problem of board opportunism.

Institutional Communication in this study has a positive and significant effect on increasing the confidence of civil

servants in cash endowments. This research is in line with Abosag et al. (2006), who revealed that institutional Communication can build donor trust. This means that institutional Communication related to financial and non-financial information becomes something important in waqf institutions (Hamdan et al., 2013). However, Daud et al. (2011) found that the level of disclosure of financial and non-financial information in waqf institutions still needs to be higher.

The disclosure of financial and non-financial information in waqf institutions that still needs to be higher can be seen in the accountability variable, which does not have a significant effect on the trust of civil servants in cash endowments. Civil servants believe that the leadership of the institution, both from its ability and integrity, can increase trust. However, in terms of accountability, financial statements are still considered low. The results of this study are not in line with previous studies such as Hardy and Ballis

(2013); Masruki and Shafii (2013); Masruki and Shafii (2013) which explains that accountability has a positive and significant effect on trust. Therefore, waqf institutions in Gorontalo Province are expected to increase their financial responsibility so as to build trust from civil servants. When public trust, especially civil servants, is built, it will strengthen their commitment to cash endowments. As in this study, the trust variable directly has a positive and significant effect on commitment in cash endowments. These results are in line with Sargeant and Woodliffe (2007), explaining the important relationship between the level of trust in institutions and the sustainability of donations made. These results are also supported by Hasan and Hassan (2019), who explains that trust has a positive impact on maintaining donation commitments to waqf institutions. The summary of the results of the direct influence of the above variables on trust and commitment of cash endowments can be seen in Table 7.

Table 5: Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Accountability -> Trust	0.029	0.033	0.032	0.904	0.367
Accountability -> Commitment	0.050	0.057	0.037	1.354	0.176
Board Integrity -> Trust	0.175	0.175	0.058	2.999	0.003
Board Integrity -> Commitment	0.213	0.213	0.040	5.365	0.000
Board Benevolence -> Trust	0.236	0.235	0.039	6.088	0.000
Board Benevolence -> Commitment	0.190	0.187	0.047	4.031	0.000
Board Ability -> Trust	0.176	0.172	0.051	3.418	0.001
Board Ability -> Commitment	0.110	0.112	0.055	1.996	0.047
Trust -> Commitment	0.248	0.244	0.070	3.525	0.000
Communication -> Trust	0.262	0.266	0.054	4.859	0.000
Communication -> Commitment	0.124	0.130	0.053	2.328	0.020
Board Opportunism -> Trust	-0.167	-0.166	0.042	3.989	0.000
Board Opportunism -> Commitment	-0.105	-0.103	0.046	2.261	0.024

Table 6: Indirect Effect/Mediation Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Accountability -> Trust -> Commitment	0.007	0.007	0.008	0.926	0.355
Board Integrity -> Trust -> Commitment	0.043	0.044	0.022	2.001	0.046
Board Benevolence -> Trust -> Commitment	0.059	0.057	0.018	3.295	0.001
Board Ability -> Trust -> Commitment	0.044	0.042	0.017	2.570	0.010
Communication -> Trust -> Commitment	0.065	0.064	0.021	3.135	0.002
Board Opportunism -> Trust -> Commitment	-0.042	-0.041	0.016	2.523	0.012

Table 7: Summary of Direct Effects

	Original Sample (O)	P Values	Hypothesis
Board Benevolence -> Trust	0.236	0.000	Accepted
Board Ability -> Trust	0.176	0.001	Accepted
Board Integrity -> Trust	0.175	0.003	Accepted
Board Opportunism -> Trust	-0.167	0.000	Accepted
Communication -> Trust	0.262	0.000	Accepted
Accountability -> Trust	0.029	0.367	Rejected
Trust -> Commitment	0.248	0.000	Accepted

Table 8: Summary of Mediation Effect Test

	Indirect Influence	Direct Influence	Mediation
Board Benevolence -> Commitment	Significant	Significant	Partial
Board Ability -> Commitment	Significant	Significant	Partial
Board -> Commitment	Significant	Significant	Partial
Board Opportunism -> Commitment	Significant	Significant	Partial
Communication -> Commitment	Significant	Significant	Partial
Accountability -> Commitment	Insignificant	Insignificant	No Mediation

Based on Tables 5. and 6. and it can be seen that the variables of board benevolence, board ability, board integrity, board opportunism, and communication have a significant effect on commitment, and the influence of mediation by trust has a significant effect. Thus, the result of the mediation variable is partial mediation. This means that the variable of kindness of the leader can directly affect the commitment of civil servants to cash endowments. The variable of accountability now does not have a significant effect on commitment, and indirect influence or mediation is also not significant. This means that the variable accountability has no influence on the model or no mediation. The explanation can be summarized in Table 8.

5. Conclusions

Cash waqf in Indonesia currently has enormous potential. Civil servants are one of the potential donors that waqf institutions can work on. However, trust in waqf institutions still needs to be improved due to accountability, which is still very low. The results of this study indicate that the accountability of waqf institutions has no significant effect on the trust of civil servants in cash waqf. Although cash waqf institutions, in terms of communicating various kinds of programs to attract donations from civil servants, have been able to increase trust, institutional governance and accountability must continue to be improved so that the trust of civil servants continues to increase so that in the end they are committed to cash waqf.

References

Abosag, I., Tynan, C., & Lewis, C. (2006). *The Commitment-Trust Theory: The British and Saudi Arabian Cross-National Perspective* (pp. 1–24).

Ahmad, M. (2018). A Proposed Integrated Temporary Cash Waqf and Salam for Agri-Financing for Rice Farmers in Indonesia. *International Journal of Islamic Economics and Finance Research*, 1(2), 31–43.

Aldeen, K. N., Ratih, I. S., & Herianingrum, S. (2020). Contemporary Issues on Cash Waqf: A Thematic Literature Review. *International Journal of Islamic Economics and Finance (IJIEF)*, 3(3), 119–144.

<https://doi.org/10.18196/ijief.3236>

Amaliyah, H., & Hartono, D. (2022). Impact of Digital Shariah Banking Systems on Cash-Waqf amongst Muslim Millennials. *Budapest International Research and Critics Institute (BIRCI-Journal)*, 5(1), 3212–3225. <https://doi.org/10.33258/birci.v5i1.3977>

Badan Wakaf Indonesia. (2020). *Mengenal Wakaf Uang*. Badan Wakaf Indonesia.

Bakar, A., Sanyinna, Y., Osman, M. F., & Omar, H. H. (2017). Sustainable poverty alleviation through integration of waqf and microfinance: a case study of Sokoto State, Nigeria. *International Journal of Business and Technopreneurship*, 7(3), 273–306.

Bennett, R., & Barkensjo, A. (2005). Causes and consequences of donor perceptions of the quality of the relationship marketing activities of charitable organisations. *Journal of Targeting, Measurement and Analysis for Marketing*, 13(2), 122–139. <https://doi.org/10.1057/palgrave.jt.5740138>

Berakon, I., Aji, H. M., & Hafizi, M. R. (2022). Impact of digital Sharia banking systems on cash-waqf among Indonesian Muslim youth. *Journal of Islamic Marketing*, 13(7), 1551–1573.

BKN. (2022). Statistik ASN Desember 2021. In *BKN* (Issue December).

Daud, D., Rashidah, A. R., & Zaluddi, S. (2011). Waqf Reporting to Fulfil Stakeholder Attribution in Waqf Islamic Councils. *Business Management Quarterly Review*, 2, 38–53.

Fama, E., & Jenses, M. (1983). Agency Problem and Residual Claims. *Journal of Law and Economics*, 26(2), 327–329.

Fathurrahman, R. M. . S., & Maulana, H. (2018). Factors That Influence Students ' Awareness in Participating of Cash Waqf. *Islamic Business and Management Journal*, 1(2), 1–10.

Fauziah, N. N. (2021). Developing Cash Waqf Model as an Alternative Financing for Social Enterprises to Support Decent Work and Economic Growth in Indonesia. *Turkish Journal of Islamic Economics*, 8(Special Issue), 195–217. <https://doi.org/10.26414/a2759>

Fauziah, N. N., Rabiha, E., Engku, A., & Bacha, A. M. (2021). An Analysis of Cash Waqf Linked Sukuk for Socially Impactful Sustainable Projects in Indonesia. *Journal of Islamic Finance*, 10(1), 001–010.

Fornell, C., & Larcker, F. D. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/https://doi.org/10.1177/002224378101800104>

Hair, J. F., Jr, Black, W. C., Babib, B. J., & Anderson, R. E. (2014). *Multivariate data analysis* (7th ed.).

Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *The Journal of Marketing Theory and Practice*, 19(2), 139–152.

- Hamdan, N., Mohd Ramli, A., Jalil, A., & Haris, A. (2013). Accounting for Waqf Institutions: A Review on the Adaptation of Fund Accounting in Developing the Shariah Compliant Financial Reports for Mosque. In *UITM & IKAZ (Eds.), Transforming Islamic Philanthropy for Ummah Excellence*.
- Hanesti, E. M., Kurnia, R. A. E., & Herianingrum, S. (2018). Cash Waqf as A Solution of Food Need Problem in Indonesia. *Management and Economics Journal*, 3(3), 201–216. <http://ejournal.uin-malang.ac.id/index.php/mec/article/view/5222/pdf>.
- Hardy, L., & Ballis, H. (2013). Accountability and Giving Accounts: Informal Reporting Practices in a Religious Corporation. *Accounting, Auditing & Accountability Journal*, 26(4), 539–566. <https://doi.org/https://doi.org/10.1108/09513571311327453>.
- Hasan, R., & Hassan, M. K. (2019). Mediating Role of Trust in Cash Waqf Donations Rashedul. In *Revitalization of Waqf for Socio-Economic Development, Volume II: Vol. II*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-18449-0>
- Ho, P. L., & Taylor, G. (2013). Corporate governance and different types of voluntary disclosure: Evidence from Malaysian listed firms. *Pacific Accounting Review*, 25(1), 4–29. <https://doi.org/10.1108/01140581311318940>
- Holdford, D., & White, S. (1997). Testing Commitment-Trust Theory in Relationships Between Pharmacy Schools and Students. *American Journal of Pharmaceutical Education*, 61, 249–256.
- Ihsan, H., & Hameed Hj. Mohamed Ibrahim, S. (2011). WAQF accounting and management in Indonesian WAQF institutions. *Humanomics*, 27(4), 252–269. <https://doi.org/10.1108/08288661111181305>
- James L. Perry (Indiana University, Bloomington, Lois Recascino Wise (Indiana University, B. (1990). The Motivational Bases of Public Service. *Public Administration Review*, 65(4), 390–395. <https://doi.org/10.1111/j.1540-6210.2005.00466.x>
- Johari, Fuadah, Mohammad Haji Alias, S. A. S., Wahab, K. A., Ridhwan, M., Aziz, A., Ahmad, N., Hussin, F. A., & Ibrahim, P. (2015). Factors that influence repeat contribution of cash waqf in Islamic philanthropy. *Malaysian Accounting Review*, 14(2), 55–78.
- Kamil, M., & Kasri, R. A. (2021). Motivation for Charitable Act : A Case Study of Cash Waqf during Pandemic in Indonesia. *Journal of Contemporary Business and Islamic Finance*, 1(1), 32–49.
- Kasri, R. A., & Chaerunnisa, S. R. (2022). The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials. *Journal of Islamic Marketing*, 13(6), 1334–1350. <https://doi.org/10.1108/JIMA-04-2020-0101>
- Kemenkeu. (2021). Wakaf Uang dari, oleh, dan untuk Masyarakat. *Kementerian Keuangan*, 1. <https://fiskal.kemenkeu.go.id/fiskalpedia/2021/03/12/202749458101924-wakaf-uang-dari-oleh-dan-untuk-masyarakat>
- Knoll, D. L., & Gill, H. (2011). Antecedents of Trust in Supervisors, Subordinates, and Peers. *Journal of Managerial Psychology*, 26(4), 313–330. <https://doi.org/https://doi.org/10.1108/02683941111124845>.
- Komite Nasional Ekonomi dan Keuangan Syariah. (2021). *Pengembangan Digitalisasi dan Integrasi Data Wakaf Nasional*. KNEKS.
- Masruki, R., & Shafii, Z. (2013). The Development of Waqf Accounting in Enhancing Accountability. *Middle-East Journal of Scientific Research (Research in Contemporary Islamic Finance and Wealth Management)*, 13, 1–6.
- Masyita, D., Tasrif, M., & Telaga, A. S. (2005). A dynamic model for cash waqf management as one of the alternative instruments for the poverty alleviation in Indonesia. *The 23rd International Conference of The System Dynamics Society Massachusetts Institute of Technology (MIT)*, 1–29. <http://www.kantakji.com/fiqh/files/wakf/b100.pdf>
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model of Organisational Trust. *Academy of Management Review*, 20(3), 709–734. <https://doi.org/https://doi.org/10.2307/258792>.
- Mayer, R., & Davis, J. (1999). The effect of the performance appraisal system on trust for management: A field quasi-experiment. *Journal of Applied Psychology*, 84(1), 123–136.
- Medina, C., & Rufin, R. (2016). Transparency policy and students' satisfaction and trust. *Transforming Government: People, Process and Policy*, 9(3), 309–323.
- Morgan, R., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58, 20–38.
- Mustafa, M. O. A., Mohamad, M. H. S., & Adnan, M. A. (2013). Antecedents of Zakat Payers' Trust in An Emerging Zakat Sector: An Exploratory Study. *Journal of Islamic Accounting and Business Research*, 4(1), 4–25.
- Mustofa, I., Santoso, D., & Rosmalinda, U. (2020). the Implementation of the Regulation of Cash Waqf Management in Higher Educational Institution in Indonesia and Malaysia (a Study of Legal System Theory). *Humanities & Social Sciences Reviews*, 8(4), 69–77. <https://doi.org/10.18510/hssr.2020.848>
- Nadya, P. S., Alwyni, F. A., Hadiyati, P., & M. Iqbal. (2018). Strategy of Optimization Cash Waqf in Indonesia Strategi Optimalisasi Wakaf Tunai Di Indonesia. *Jurnal Syarikah*, 4(2), 1–14.
- Osman, A. F., Htay, S. N. N., & Muhammad, M. O. (2015). Determinant of Cash Waqf Giving in Malaysia: Survey of Selected Works. *Syria Studies*, 7(1), 37–72. https://www.researchgate.net/publication/269107473_What_is_governance/link/548173090cf22525dcb61443/download%0Ahttp://www.econ.upf.edu/~reynal/Civilwars_12December2010.pdf%0Ahttps://think-asia.org/handle/11540/8282%0Ahttps://www.jstor.org/stable/41857625
- Osman, A. F., & Muhammed, M. O. (2017). Measuring a Cash Waqf Giving Behavior among Muslim Donors in Malaysia : A Theory of Planned Behavior Approach Using Structural Equation Modeling. *The Journal of Muamalat and Islamic Finance Research*, 14(2), 39–63. <https://doi.org/10.12816/0045779>
- Pitchay, A. A., Meera, A. K. M., & Saleem, M. Y. (2015). Factors influencing the behavioral intentions of muslim employees to contribute to cash-waqf through salary deductions. *Journal of King Abdulaziz University, Islamic Economics*, 28(1), 63–100. <https://doi.org/10.4197/Islec.28-1.3>
- Purnamasari, V., Yusida, E., Qurrata, V. A., Merlinda, S., & ... (2021). Determinants of Cash Waqf Awareness in Indonesia: An SEM Approach. *Buscompress.Com*, 10(1), 145–152. http://buscompress.com/uploads/3/4/9/8/34980536/riber_10-

- s1_16_u20-091_145-152.pdf
- Putraa, P., & Isfandayani. (2020). Planned Behavior Theory in Paying Cash Waqf. *Journal of Humanities and Social Studies*, 4(1), 05–09. <https://doi.org/10.37200/ijpr/v24i4/pr201662>
- Qurrata, V. A., Seprillina, L., Narmaditya, B. S., & Hussain, N. E. (2020). Media promotion, Islamic religiosity and Muslim community perception towards charitable giving of cash waqf. *International Journal of Monetary Economics and Finance*, 13(3), 296–305. <https://doi.org/10.1504/IJMEF.2020.108825>
- Razak, D. A., Amin, H., & Zuhaimi, A. Z. (2021). Factors Influencing Intentions on Use of Cash Waqf as an Aid in Time of Covid-19 in Malaysia. *South East Asia Journal of Contemporary Business, Economics and Law*, 24(3), 1–8.
- Roberts, K., Varki, S., & Brodie, R. (2003). Measuring the quality of relationships in consumer services: An empirical study. *European Journal of Marketing*, 37(1), 169–196.
- Sakti, M. R. P., Mohd Thas Thaker, M. A. Bin, Qoyum, A., & Qizam, I. (2016). Determinants of Cash Waqf Contribution in Klang Valley: A SEM Approach. *Journal of Islamic Monetary Economics and Finance*, 2(1), 111–114. https://www.researchgate.net/publication/269107473_What_is_governance/link/548173090cf22525dcb61443/download%0Ahttp://www.econ.upf.edu/~reynal/Civilwars_12December2010.pdf%0Ahttps://think-asia.org/handle/11540/8282%0Ahttps://www.jstor.org/stable/41857625
- Sargeant, A., & Woodliffe, L. (2007). Building Donor Loyalty: The Antecedents and Role of Commitment in the Context of Charity Giving. *Journal of Nonprofit & Public Sector Marketing*, 18(2), 1–33.
- Shirazi, N. S. (2014). Integrating Zakat and Waqf into the Poverty Reduction Strategy of the IDB Member Countries. In *Islamic Economic Studies* (Vol. 22, Issue 1, pp. 79–108). <https://doi.org/10.12816/0004131>
- Sukmadilaga, C., Padjajaran, U., Puspitasari, E., Padjajaran, U., Yunita, D., Padjajaran, U., Nugroho, L., Buana, U. M., Ghani, E. K., & Mara, U. T. (2021). Priority Factor Analysis on Cash Waqf Linked Sukuk (CWLS) Utilization in Indonesian Shariah Capital Market. *Academy of Accounting and Financial Studies Journal*, 25(5), 1–14.
- Torres-Moraga, E., Vásquez-Parraga, A. Z., & Barra, C. (2010). Antecedents of donor trust in an emerging charity sector: The role of reputation, familiarity, opportunism and communication. *Transylvanian Review of Administrative Sciences*, 29 E, 159–177.
- Torres, L., & Pina, V. (2003). Accounting for Accountability and Management in NPOs—A Comparative Study of Four Countries: Canada, the United Kingdom, the USA and Spain. *Financial Accountability & Management*, 19(3).
- Xiang, X., & Haifeng, D. (2008). *A Study on the Charitable Donation Based on the Corporate Governance Characteristics*.
- Yu, P. L., Balaji, M. S., & Khong, K. W. (2015). Building Trust in Internet Banking: A Trustworthiness Perspective. *Industrial Management & Data Systems*, 115(2), 235–252. <https://doi.org/https://doi.org/10.1108/IMDS-09-2014-0262>.
- Zauro, N. A., Saad, R. A. J., Ahmi, A., & Mohd Hussin, M. Y. (2020). Integration of Waqf towards enhancing financial inclusion and socio-economic justice in Nigeria. *International Journal of Ethics and Systems*, 36(4), 491–505. <https://doi.org/10.1108/IJOES-04-2020-0054>