

ANALYSIS OF FACTORS THAT INFLUENCE COMMUNITY'S INTEREST IN MONEY WAKAF IN BOGOR DISTRICT: MUSLIM SOCIETY PERSPECTIVE

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Article Info

Article history:

Received: September 1, 2021

Accepted:

Published:

Keywords:

Transformational Leadership,

Organizational Culture,

Performance Employee

Abstract

This study aims to determine the effect of Understanding, Income, Religiosity, and Access to Information on Interest in Cash Waqf in Bogor Regency. The data collection method used is a survey method with a correlational approach. The affordable population in this study is the Muslim community of productive age in Bogor Regency, amounting to 3,261,138 people. Data was obtained by distributing a questionnaire with a sample of 350 people with the determination using the formula ISAAC table and MICHAEL and using the proportional sampling technique. The novelty in this study is the object of Research and perspectives which have not been found in previous studies. The data analysis technique used is multiple regression analysis, analysis prerequisite test, and hypothesis testing. The results showed that Understanding had a positive effect on the interest in cash waqf. Income has a positive impact on interest in cash waqf. Religiosity has a positive impact on the interest in cash waqf. And Information Access has a positive effect on the good in cash waqf.

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh Pemahaman, Pendapatan, Religiusitas, dan Akses Informasi Terhadap Minat Wakaf Uang di Kabupaten Bogor. Metode pengumpulan data yang digunakan adalah metode survei dengan pendekatan korelasional. Populasi terjangkau dalam penelitian ini adalah masyarakat muslim usia produktif di Kabupaten Bogor yang berjumlah 3.261.138 jiwa. Data diperoleh dengan menyebarkan kuesioner dengan jumlah sampel 350 orang dengan penentuan menggunakan rumus tabel ISAAC dan MICHAEL serta menggunakan teknik proportional sampling. Kebaruan dalam penelitian ini adalah objek penelitian dan perspektif yang belum ditemukan dalam penelitian sebelumnya. Teknik analisis data yang digunakan adalah analisis regresi berganda, uji prasyarat analisis, dan uji hipotesis. Hasil penelitian menunjukkan bahwa Pemahaman berpengaruh positif terhadap minat wakaf uang. Pendapatan berpengaruh positif terhadap minat wakaf uang. Religiusitas berpengaruh positif terhadap minat wakaf uang. Dan Akses Informasi berpengaruh positif terhadap minat wakaf uang.

How To Cite:

Author. (2019). Article title. Jurnal Pendidikan Ekonomi, Perkantoran dan Akuntansi, 7(2), 101-111. <https://doi.org/10.21009/JPEPA.007.x.x>

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INTRODUCTION

The Muslim community is a society built with the spirit of brotherhood (ukhuwah), they are taught to live to help and be useful for those around them. This indicates that the Muslim community must pay attention to the fate of their less fortunate brothers, so that in its application, economic development based on waqf is presented. In line with that, when viewed based on data on the prospects of Islamic finance in Indonesia, it increasingly shows its existence. In addition, the Indonesian Muslim population with a percentage of 87.2% is a potential market in developing Islamic finance in Indonesia.

According to the 2018 World Giving Index, Indonesia ranks first among the most generous countries in the world, one of which is from the area of Waqf land to the potential of Indonesian waqf. Atabik Luthfi, Head of Public Relations Socialization and Literacy (Husoli) of the Indonesian Waqf Commission (BWI), said the potential for Indonesian cash waqf reached Rp. 180 trillion. Then he explained, from 180 trillion rupiah, 400 billion had been reached. Meanwhile, BWI's goal in 2019 is to realize cash waqf worth IDR 800 billion. (Lubis, 2020)

Seeing the potential of waqf, this is undoubtedly a great opportunity for Indonesia to continue to optimize the collection of waqf funds. Cash waqf can be likened to a sleeping giant. If this extraordinary power is awakened, then the wealth of cash waqf will become one of the main pillars of Muslims, and its benefits can be felt from all aspects of society, especially for the development of the ummah. Of course, Islamic financial instruments include banks, capital markets, and social financing. In terms of social financing, waqf is a tool that needs to be considered and focused. Because by looking at its considerable potential, it is certain that waqf can contribute to economic development, especially to alleviate poverty and social inequality. All poverty alleviation programs run by the Indonesian government that aim to empower communities have failed to achieve significant results in society. Therefore, the contribution of other subsystems besides the government is needed. The subsystem that is one of the community empowerment programs is one through optimizing sharia funding sources, including waqf. (Faradis, 2015).

The current application of cash waqf will have greater advantages over traditional waqf (i.e., immovable or immovable objects). If it is a waqf property, it is the same in the community, it will be directly connected to schools, hospitals and / or cemeteries. Generally, waqf in the form of movable or immovable objects can only be completed by people who have more assets. This is why the wealth of Indonesian waqf is still very small. Except for waqf assets which are still small in number because their management is still not suitable for modern management. (M. N. R. Al Arif, 2012).

So, with all the potential and problems that exist in cash waqf that encourages researchers to conduct this research. In connection with this research, several similar studies have been conducted, namely Research conducted (As Shadiqqy, 2019) which discusses religiosity on interest in waqf with the results of the research showing that religiosity has a significant effect on interest in cash waqf. while income, distance to location and level of education show that they have no effect on people's interest in cash waqf. (As Sadiqqy, 2019)

In addition, previous research related to religiosity and access to information on the intention to pay cash waqf was carried out by (Muhammad Rizky Prima Sakti,

Hassanudin bin Mohd Thas Thaker, Abdul Qoyum, 2016) with the results of his research showing that the religiosity of obligation and access to information had a significant effect on intentions. pay cash waqf. (Muhammad Rizky Prima Sakti, Hassanudin bin Mohd Thas Thaker, Abdul Qoyum, 2016) In addition, (Jazil et al., 2019) conducted a similar study with the results of this study: a) Internal factors such as literacy and intermediary trust in religious beliefs (religiosity)) affect the motivation of cash waqf, on the contrary income and wealth factors do not affect the motivation of waqf, b) external factors of system performance Efficiency factor, tax incentives do not affect Contribute to the motivation of waqf. However, the role of the government and intellectuals has a positive and significant effect on the motivation for cash waqf.

Based on the results of the previous research, it shows that there are differences in the results of each research. Therefore, the researchers conducted this study with the aim of proving and knowing the consistency of the results of several research variables. In several related studies, it is seen that the collection of cash waqf is low and its socialization shows that public interest in cash waqf is still minimal/low. This shows that this interest is influenced by several factors. Among several factors that influence interest in cash waqf, the researcher limits this research to four factors or variables, including understanding, income, religiosity, and access to information factors on people's interest in cash waqf.

This study aims to obtain valid and reliable knowledge regarding:

- 1) The influence of understanding on the perception of interest in cash waqf
- 2) The effect of income on perceptions of interest in cash waqf
- 3) The influence of religiosity on the perception of interest in cash waqf
- 4) The effect of access to information on perceptions of interest in cash waqf

The novelty of this research with previous research is in terms of subject and perspective, namely:

1. In terms of research subjects

Researchers took research subjects in Bogor Regency, where this place has never been the subject of previous research so that it will be the novelty of this research and will be new information for the theoretical side.

2. Perspective

This study raises the point of view of the Muslim Society Perspective, of course this is also a limitation for researchers in determining research subjects, namely only focusing on the Muslim community environment of Bogor Regency as the population and research sample.

METHOD

This study uses a survey method with a correlational approach. This method is used because it is in accordance with the purpose and influence of understanding, income, religiosity, and access to information. The purpose of this study was to determine whether the influence of understanding, income, religiosity, and access to information on cash waqf.

This research was conducted from May to July 2021 with the place of research

and the population in this study narrowed down, namely the Muslim community of Bogor Regency of productive age spread over various sub-districts. The total population of Bogor Regency is 6,088,233 people, this makes Bogor Regency the regency/city with the largest population in West Java. Researchers classify the research population using the Muslim Society Perspective of Bogor Regency, with a population of 4,867,370 people or 80% of the total population of Bogor Regency and the Classification of Productive Age (15-64 years) with a population of 4,090. 802 people or about 67% of the total population of Bogor Regency spread across various sub-districts. So, from the total Muslim community in Bogor Regency, it is multiplied by 67% of the productive age community, which is 3,261,138 (BPS, 2020)

In determining the sample, researchers used the ISAAC and MICHAEL formula measurements. Isaac and Michael's formulas have provided useful computational results for determining sample sizes based on error rates of 1%, 5%, and 10%. In this study, the error rate or sampling error in determining the number of samples at an error rate of 5%. The sampling technique used in this study is the proportional stratified random sampling technique. According to Sugiyono, proportional stratified random sampling technique is taking samples from members of the population randomly and proportionally stratified. (Sugiyono, Quantitative, Qualitative, and R&D Research Methods, 2015)

By using the calculation above, with an affordable population of 3,261,138 people, then if the sample measurement uses the ISAAC and Michael tables with an error rate of 5% so that the sample is 349 or rounded up to 350. Sampling uses a proportional stratified random sampling technique. Where a researcher divides the population into several sub-districts. Some of these sub-districts will take several selected samples according to proportional calculations. Because the place of this research is in Bogor Regency which consists of sub-districts, so the researchers will take samples from several districts.

In this study, researchers classified the sample based on the zoning direction of the development of superior commodities in Bogor Regency. The following is the zoning table:

Table III. 1

Zoning direction for the development of superior commodities in Bogor Regency

Kecamatan	Arah Pengembangan
Sukajaya, Nanggung, Leuwiliang, Leuwisadeng, Cibungbulang, Pamijahan	Agroekowisata yang didukung oleh sektor pertanian tanaman pangan dan perikanan. Pola pengembangan komoditas strategis: agropolitan dan minapolitan.
Ciampea, Tenjojaya, Dramaga, Ciomas	Industri non-farm yang didukung dengan sektor pertanian, perikanan, kehutanan, dan peternakan.
Tajurhalang, Kemang, Rancabungur, Parung, Ciseeng, Gunung Sindur	Industri perdesaan dan pengembangan UMKM, yang tetap berbasiskan pada produk atau komoditas pertanian secara luas serta perikanan berbasis minapolitan.

Cileungsi, Klapanunggal, Gunung Putri, Citeureup, Cibinong, Bojonggede	Pertanian perkotaan dan industri. Pengembangan urban agriculture bertitik tolak pada produk atau komoditas pertanian yang sudah diusahakan oleh warga. Pengembangan industri besar dikaitkan dengan ada rencana pengembangan Cibinong Raya.
Ciawi, Cisarua, Megamendung, Sukaraja, Babakan Madang	Ekowisata yang dikerjasamakan dengan berbagai pihak dalam rangka membuka lapangan pekerjaan bagi masyarakat.

Source: Bogor Regency Bappedalitbang (2018)

The sampling technique used is proportional stratified random sampling. namely in determining the sample members, researchers took representatives from each.

Table III. 2
Sampling Technique (Proportional Random Sampling)

Kecamatan	Jumlah Usia Produktif (15-64)	Perhitungan	Responden
Nanggung	56000	$56000/3.261.138*350$	6
Leuwiliang	80579	$80579/3.261.138*350$	9
Leuwisadeng	48238	$48238/3.261.138*350$	5
Pamijahan	89320	$89320/3.261.138*350$	10
Cibungbulang	89372	$89372/3.261.138*350$	10
Sukajaya	35664	$35664/3.261.138*350$	4
Ciampea	110046	$110046/3.261.138*350$	12
Tenjolaya	39109	$39109/3.261.138*350$	4
Dramaga	79030	$79030/3.261.138*350$	8
Ciomas	133701	$133701/3.261.138*350$	14
Tajur Halang	89844	$89844/3.261.138*350$	10
Kemang	81292	$81292/3.261.138*350$	9
Ranca Bungur	36587	$36587/3.261.138*350$	9

Parung	107903	107903/3.261.138*350	12
Ciseeng	77442	77442/3.261.138*350	8
Gunung Sindur	97855	97855/3.261.138*350	11
Cileungsi	274013	274013/3.261.138*350	29
Kelapa Nunggal	89147	89147/3.261.138*350	10
Gunung Putri	368421	368421/3.261.138*350	40
Citeureup	167369	167369/3.261.138*350	18
Cibinong	329937	329937/3.261.138*350	35
Bojong Gede	260496	260496/3.261.138*350	28
Ciawi	81252	81252/3.261.138*350	9
Cisarua	85503	85503/3.261.138*350	9
Megamendung	72708	72708/3.261.138*350	8
Sukaraja	147937	147937/3.261.138*350	16
Babakan Madang	86176	89844/3.261.138*350	9
Jumlah			350

Source: Data processed by researchers (2021)

Data analysis in this study used regression analysis techniques. SPSS (Statistical Package for Social Science) version 17 program which is used to assist the data analysis process. Multiple regression analysis with a view to determining the effect of two or more independent variables on one dependent variable (Nugroho, 2008). Before processing the data in multiple linear regression, a research trial was conducted with a sample of 30 respondents and the validity and reliability were determined. In the final study, data processing was also carried out by testing assumptions, including: Normality test and linearity test. In addition, hypothesis testing was conducted by conducting t-test and F-test which aims to determine how much influence the independent and dependent variables have. Finally, an analysis of the coefficient of determination (R^2) was performed which was used to measure the percentage contribution of the independent variable to the dependent variable. If $r^2 = 0$, there is no small percentage of contribution provided by the independent variable to the dependent variable. On the other hand, if $R^2 = 1$, the percentage effect of the independent variable is highly dependent or 100% (Zaenuddin, 2018)

RESULTS AND DISCUSSIONS

Multiple Regression Test

In this study, multiple regression analysis was performed to predict the interest in cash waqf if the value of understanding the variables, income, religiosity and access to information was increased or decreased. The results of the multiple regression analysis using SPSS V.17.0 are as follows:

Table 1 Multiple Regression Test results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.437	1.573		4.094	.000
Pemahaman	.125	.038	.164	3.272	.001
Pendapatan	.150	.037	.170	4.043	.000
Religiusitas	.459	.071	.313	6.441	.000
Akses Informasi	.215	.042	.262	5.146	.000

a. Dependent Variable: Minat Wakaf Uang

Source: SPSS v. output. 17.0

Based on the table above, the regression equation is obtained:

$$\hat{Y} = 6,437 + 0,125X_1 + 0,150X_2 + 0,459X_3 + 0,215X_4$$

In the coefficient table above, the constant value (a) of 6.437 means that if understanding, income, religiosity, and access to information are equal to 0, then the intention to pay waqf money is worth 6.437. The coefficient value (b1) 0.125 means that if the value of income norms, religiosity and access to information remains and trust remains, and understanding increases or increases by 1, interest in cash waqf will increase by 0.125. The coefficient (b2) value 0.150 means that if the value of understanding, religiosity and access to information remains, and income is getting better or equivalent to an increase of 1, then the interest in waqf money increases by 0.150. The coefficient value (b3) of 0.459 means that if the value of understanding, income, and access to information, and religiosity is better or increases by 1, then the interest in representing money will increase by 0.459. The coefficient value (b4) of 0.215 means that if the value of understanding, income, and religiosity is improved, and access to information is better or increases by 1, then the interest in representing money will increase by 0.215.

Normality test

The calculation results of the Kolmogorov-Smirnov normality test using SPSS 17 can be seen in the following table:

Table 2 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		350
Normal Parameters ^{a, b}	Mean	.0000000
	Std. Deviation	2.4784880
Most Extreme Differences	Absolute	.055
	Positive	.028
	Negative	-.055
Kolmogorov-Smirnov Z		1.020
Asymp. Sig. (2-tailed)		.249

a. Test distribution is Normal.

b. Calculated from data.

Sumber: Output SPSS 17.0

Based on the output of the normality test calculation above, it can be seen that the ASYMP value. The sig (2-tailed) non-standard residue was $0.249 > 0.05$. These results indicate that the residual significance level is greater than 0.05. So, it can be concluded that the data used in this study are the interests of waqf money, understanding, income, religiosity, and access to information without interference with normality, which means the data is normally distributed.

In addition to using the Kolmogorov-Smirnov test, the calculation of the normality test can also be seen through the normal probability plot. The output results in the form of a normality test plot using SPSS 17 can be seen in the following figure:

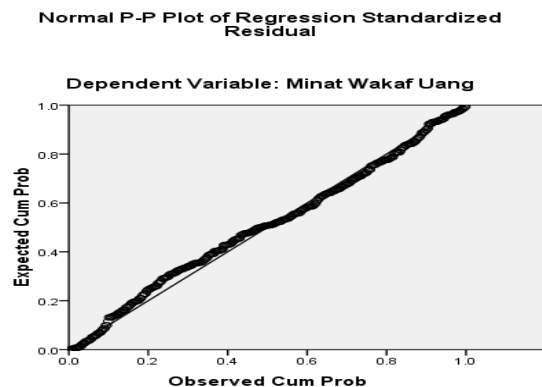


Figure IV. 1 Normality Test with Normal Probability Plot

Source: SPSS 17 . output

Based on the results above, it can be seen that the data spreads around the diagonal line and follows the diagonal direction. This proves that the data are usually distributed according to the test criteria, and the regression model has met the assumption of normality.

Linearity Test

Table 3. Linearity Test X1 with Y

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Minat Wakaf Uang * Pemaha man	Between Groups	888.343	20	44.417	5.496	.000
	Linearity	661.317	1	661.317	81.823	.000
	Deviation from Linearity	227.026	19	11.949	1.478	.091
	Within Groups	2659.074	329	8.082		
	Total	3547.417	349			

Source: SPSS 17 . output

Based on the test results using the ANOVA table above, the significance of Deviation from Linearity for the variables X1 and Y is 0.091, and the significance of linearity is 0.000. This states that the assumption of linearity between understanding and interest in cash waqf is met.

**Table 4 Linearity Test X2 with Y
ANOVA Table**

		Sum of Squares	df	Mean Square	F	Sig.
Minat Wakaf Uang * Pendapatan	Between Groups	397.383	17	23.375	2.464	.001
	Linearity	146.206	1	146.206	15.410	.000
	Deviation from Linearity	251.177	16	15.699	1.655	.054
	Within Groups	3150.034	332	9.488		
	Total	3547.417	349			

Source: SPSS 17 . output

Based on the test results using the ANOVA table above, the significance of Deviation from Linearity for the variables x2 and y is 0.054, and the significance of linearity is 0.000. It states that the assumption of linearity between . Income and waqf money are met.

Table 5 Linearity Test X3 with Y

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Minat Wakaf	Between Groups	(Combined)	1079.218	12	89.935	12.279	.000
Uang * Religi sitas	Linearity		934.977	1	934.977	127.659	.000
	Deviation from Linearity		144.241	11	13.113	1.790	.054
	Within Groups		2468.200	337	7.324		
	Total		3547.417	349			

Source: SPSS 17 . output

Based on the test results using the ANOVA table above, the significance of Deviation from Linearity for variables X3 and Y is 0.054, and the significance of linearity is 0.000. This states that the assumption of linearity between religiosity and waqf money is fulfilled.

Table 6. X4 Linearity Test with Y

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Minat Wakaf	Between Groups	(Combined)	1052.662	17	61.921	8.240	.000
Uang * Akses Informasi	Linearity		865.054	1	865.054	115.121	.000
	Deviation from Linearity		187.608	16	11.726	1.560	.078
	Within Groups		2494.755	332	7.514		
	Total		3547.417	349			

Source: SPSS 17 . output

Based on the test results using the ANOVA table above, the significance of Deviation from Linearity for variables X4 and Y is 0.078, and the significance of linearity is 0.000. It states that the assumption of linearity between access to information and interest in cash waqf is met.

t Test

The t-test was used to determine the effect of the independent variable partially to the dependent variable whether the effect was significant or not. Based on the t-test in table IV.16 above, it can be obtained that tcount of understanding is 3,272, tcount of income is 4.043, tcount of religiosity is 6.441 and tcount of access to information is 5.146. While ttable can be determined from the t distribution table at a significance of 0.05/2

= 0.025 (two-tailed test) with df (n-k-1) or 350-4-1 = 345. This test obtains a t-table of 1.984. So that it can be seen for the understanding variable, $t_{count} > t_{table}$, which is $3,272 > 1,984$, then H_0 is rejected. So partially there is a significant influence between understanding and interest in cash waqf.

Furthermore, for the income variable $t_{count} > t_{table}$, which is $4.043 > 1.984$, then H_0 is rejected. That is, partially there is a significant effect between income and interest in cash waqf. Furthermore, for the religiosity variable $t_{count} > t_{table}$, which is $6.441 > 1.984$, then H_0 is rejected. So, partially there is a significant influence between religiosity and interest in cash waqf. Furthermore, for the information access variable $t_{count} > t_{table}$, which is $5.146 > 1.984$, then H_0 is rejected. So, partially there is a significant influence between access to information and interest in cash waqf.

F Test

The F test was conducted to determine the effect between simultaneous independent variables on the dependent variable, whether there was a significant effect or not. The results of the F test calculation using SPSS 17 are as follows:

**Table 7 F . Test
ANOVA^b**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1403.544	4	350.886	56.466	.000 ^a
	Residual	2143.873	345	6.214		
	Total	3547.417	349			

a. Predictors: (Constant), Akses Informasi, Pendapatan, Religiusitas, Pemahaman

b. Dependent Variable: Minat Wakaf Uang

Source: SPSS 17 . output

Based on the table above, it can be seen that the F_{count} value is 56.466. The value of F_{table} can be seen in the statistical table with a significance level of 5% or 0.05, df 1 (number of variables – 1) or $5 - 1 = 4$, and df 2 = $n - k - 1$ (n is the number of data and k is the number of independent variable) or $350 - 4 - 1 = 345$. So that the F_{table} value is 2.37. From the output results above, it can be concluded that understanding, income, religiosity, and access to information have a simultaneous effect on interest in cash waqf, because the value of $F_{count} 56.466 > F_{table} 2.37$. So from the existing research hypotheses, it can be stated that the hypothesis H_0 is rejected and H_a is accepted because $F_{count} > F_{table}$. From the hypothesis, it is stated that there is a simultaneous influence of understanding, income, religiosity and access to information on the interest in cash waqf.

Coefficient of Determination

The results of calculating the coefficient of determination using SPSS 17 are shown in the following table:

Table 8 Coefficient of Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 ^a	.396	.389	2.493

a. Predictors: (Constant), Akses Informasi, Pendapatan, Religiusitas, Pemahaman

Source: SPSS 17 . output

Based on the table above, it can be seen that the value of the regression coefficient or R Square (R²) is 0 which is 0.396. Therefore the coefficient of determination is as follows:

$$KD = 0,396 \times 100\% = 39,6\%$$

From the above calculation, the coefficient of determination is 39.6%. So it can be concluded that the ability of understanding, income, religiosity, and access to information to explain the interest in representing money simultaneously is 39.6% while the remaining 60.4% is influenced by other factors not examined.

From the results of the analysis and research tests above, for the understanding variable of other research that is in line with the results of this study, namely the research conducted by (Iqbal et al., 2019) Understanding has a significant effect on awareness and decision intention having a t-count value above 3.671 and a value of p is below 0.05 so that awareness has a significant effect on intentions and decisions. Another study was conducted by (Kassim et al., 2019) which explained that an understanding of the reasons for continuing to donate money is important for developing a very successful marketing strategy.

Income variable in this study is in line with research conducted (Faradis, 2015) Wealth Factor with a percentage variance of 7.187%, this factor is formed from two question items, namely: religious activities for the rich (land area) for good deeds (P10) and carried out by Waqf rich people (P11) showed an influential but not significant result. The same study was also conducted by (Falahuddin et al., 2019) with the results of the study that the Income Variable had a positive effect on Waqf Interest of Rp.1,850, which means that if the change in Income increased by Rp.1000, the change in Waqf Interest would increase by Rp.1,850.

The religiosity variable in this study is in line with research conducted by (Mokthar, 2018) which shows that religious obedience is 5.64 and is high so that religiosity has a role in influencing interest in cash waqf. However, it is different from the research conducted by (Muhammad Rizky Prima Sakti, Hassanudin bin Mohd Thas Thaker, Abdul Qoyum, 2016) where the results showed that religiosity on the intention to use cash waqf was not statistically significant ($\beta_1=0.0071$, t-value= 0.650, $p>0.05$) and accepted the null hypothesis.

The results of the analysis and testing of information access variables in this study are not in line with research (As Shadiqqy, 2019). Based on the results of the probit regression analysis, it is known that the regression coefficient value of access to information (X₄) is -0.22. With a significance probability value obtained of 0.33 0.05 and zcount (-0.958) 2. It can be concluded that the variable access to information has no effect on people's interest in cash waqf in BWU/T MUI DIY. Then also in the study

there is a factor of access to information media that has a significant effect on the level of understanding (Ekawati M & Muda W, 2016) of the community about cash waqf. It can be seen that the partial regression coefficient increases a person's media access to information, then his understanding of cash waqf will increase.

CONCLUSIONS AND SUGGESTIONS

Conclusions

Based on the results of research from data processing and analysis that have been described previously, the researchers can draw the following conclusions:

- a. There is a positive and significant influence between understanding and interest in cash waqf. This is evidenced by the results of the t-test output, where the understanding tcount value is 3.272 and the ttable value is 1.984. From these data, it shows that the value of tcount > ttable, which is $3,272 > 1,984$. So that the higher the level of understanding of a person towards cash waqf, the higher the interest in cash waqf and vice versa.
- b. There is a positive and significant influence between income and interest in cash waqf. This is evidenced by the results of the t-test output, where the t-count Income is 4.043 and the t-table value is 1.984. From these data, it shows that the value of tcount > ttable is $4.043 > 1.984$. So if the higher the income level of a person, the higher the interest in waqf money and vice versa.
- c. There is a positive and significant influence between religiosity and interest in cash waqf. This is evidenced by the results of the t-test output, where the t-value for religiosity is 6.441 and the t-table value is 1.984. From these data, it shows that the value of tcount > ttable, which is $6.441 > 1.984$. So that the higher the level of religiosity of a person, the higher the interest in waqf money and vice versa.
- d. There is a positive and significant influence between Access to Information and Interest in cash waqf. This is evidenced by the results of the t-test output, where the t-count value of access to information is 5.146 and the t-table value is 1.984. From these data, it shows that the value of tcount > ttable, which is $5.146 > 1.984$. So the higher the level of access to information, the higher the interest in cash waqf and vice versa.

Suggestion

Based on the research results described and the conclusions obtained, there are several suggestions submitted by the researchers:

1. For candidates for Wakif
Waqif candidates who have no intention or interest in inheriting money are expected to ensure that all factors that drive their intentions can be properly accommodated by the waqf money institution. If there are factors that have not been met, it must send them through a complaint or advice service to the waqf money management agency. So, it will also help institutions in encouraging community intentions and contributions. For the management of Waqf Money Management
2. Waqf money bodies, especially the Indonesian Waqf Board, continue to increase the socialization of waqf money in a large and overall manner in ways and media that can reach many levels of society. So, it is hoped that knowledge about the decline, is being able to increase and can make them want to contribute to the down payment.
 - a. The distribution of waqf based on institutions must also be carried out through reading or study of ulama and Kyai who are believed to be religious leaders in the surrounding community to get closer and touch Wakif candidates. Because, when

it comes to charity, they believe. Ustadz or religious leaders better understand and can motivate to contribute to waqf money.

- b. Collaboration between community institutions / organizations and government institutions to implement a comprehensive waqf movement so that it will be more optimal for socializing and a more realistic movement.
 - c. Waqf institutions have been considered capable of making good promises, namely by realizing the expectations of waqf money donors. It is hoped that the Waqf Board can maintain trust by providing correct upfront information, and providing certainty regarding the hopes or desires of donors, whether they can carry it out or not.
3. For further research
- Future research is expected to be able to develop research that already exists, one of which includes:
- a. Research Object: Future research is expected to clarify and specify the object of research in accordance with the criteria for cash waqf so that the targets and targets for cash waqf are appropriate and clear. Such as: Muslim community, taklim assemblies, certain professions and the like. Thus, the results of his research show appropriate and targeted results.
 - b. Time and place of research: This is directly proportional to the object of research. Further research can consider the appropriate time and place of research so that the research results get the expected data.
 - c. Research variables: Future research can raise the same variables as this study or other variables that are not discussed in this study. The selection of variables is expected to be adjusted to the research object raised so that it shows relevant results. Subsequent research variables can raise variables that are not examined in this study, namely one of them: wakif behavior variables, attractiveness of endowments, generosity, product variety, waqf literacy, institutional performance efficiency, ukhuwah, reward, behavioral intention, subjective norms, attitude, education, cash waqf information, location distance, faith, socialization, institutional image, age, norms and level of welfare

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