

**THE INFLUENCE OF RELIGIOSITY, INCOME AND INFORMATION
MEDIA ON INTEREST IN WAQF MONEY
(Studi At the ZISWAF Laboratory, Faculty of Islamic Economics And
Business, Uin Fatmawati Sukarno Bengkulu)**

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ABSTRACT

The purpose of this study is to analyse the effect of religiosity, income and information media on interest in waqf money at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. This research is a type of field research with a quantitative approach. The population in this study were alumni and lecturers of the Faculty of Economics and Islamic Business of UIN Fatmawati Sukarno Bengkulu who made cash waqf in the last 3 years totaling 1,102 and the sample taken was 10% of 1,102, namely 110 people. The data collection techniques used were questionnaire observation and documentation. Based on the results of the study, it can be concluded that there is an influence of religiosity, income and information media on the interest in waqf money at the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Evidenced by the sig. value of 0.00 < 0.05

Keywords: Religiosity, income, information media, cash waqf interest

INTRODUCTION

Along with the development of people's lives that tend to deal with global life, things that are specific to economic development that improve the welfare of the people become a target. There is a new discourse in exploring the potential of the people that can be utilized to build community solidarity through the concept of cash waqf. Cash waqf is defined as an asset that is donated to humanity over a long period of time and has a ritual function and a socio-economic function.

The ritual function of waqf is as an implementation of one's faith in the form of awareness of doing good deeds that can be expected to flow continuously (*shahadah jariyah*) until the person concerned has passed away. While its socio-economic function, as a form of solidarity that becomes a means of contributing to the eternal welfare of society (eternal social funds), the existence of cash waqf becomes very strategic, in addition to being one aspect of Islamic teachings with a spiritual dimension, cash waqf is also a teaching that emphasizes the importance of economic welfare and the welfare of the people. The money collected through cash waqf can be used for the benefit of society or donated to other Muslims, making it an attractive option as a productive waqf solution. Using cash waqf to solve social problems in the surrounding community is a viable option.

Bengkulu City has a lot of potential for cash waqf. As one of the cities in Bengkulu Province, Bengkulu City has a high level of religious belief among its residents. As a result, if the residents of Bengkulu City and the Muslim community understand the benefits of cash waqf, then the amount of cash waqf that can be collected will also be large due to the city's high religious belief. However, if the Muslim community in Bengkulu City is not interested in it, then the potential of cash waqf in Bengkulu City will be lost. One of the existing Zakat and Waqf collecting institutions is the Zakat, Infaq Sadaqah and Waqf Laboratory of the Faculty of Economics and Islamic Business of UIN Fatmawati Sukarno Bengkulu. This institution collects cash waqf from alumni and lecturers.

Cash waqf is part of one of the movable waqf in other terms called cash waqf / waqf al-qund. Cash waqf is done by individuals, groups, institutions or legal entities in the form of cash, including securities. Cash Waqf is mentioned in Law Number 41 of 2004 as a cash transfer of waqf money in the form of rupiah currency made by the waqif to the nazir through a cash waqf recipient Islamic financial institution (LKS-PWU) appointed by the Minister of Religion with the advice and consideration of the Indonesian Waqf Board (BWI). Cash waqf behaviour must start with the interest that arises in a person through factors that influence interest, namely religiosity, income, and information media. the existing Zakat and Waqf collection institution is the Zakat, Infaq Sadaqah and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. This institution collects cash waqf from alumni and lecturers.

Interest is very important because interest plays a role in human life, Ancok Suroso explained that there are several methods to determine a person's interest, among others: 1) Activity observation. 2) Questioning. 3) Reading. 4) Desire 5). Any interreceptor of interest. In the Qur'an, the discussion of interest is found in the letter al-Alaq which contains an order for mankind to always read, in this case, reading does not mean just reading books or texts. But, in all aspects. So that we can understand what interests us. Interest is a gift that Allah Swt entrusts to us, so that we can develop our interests according to what we want, in this case, the interest in donating money.¹ Religiosity is a condition that exists within a person that encourages him to act in accordance with the level of obedience to religion whose source is directly or indirectly to Nash. According to Hadi Siswoyo, the factor that influences interest in paying cash waqf is the income factor which has a significance level of 0.007 but the relationship is low. The results of his research mean that many people do not know about cash waqf, but in principle Muslims have a strong willingness to endow money/cash Interest.

The first factor is income. Income in the management dictionary is money received by individuals, companies and or other organisations in the form of commissions, salaries, wages, interest, rent, expenses and profits. A person's income related to the quality of the deposit will certainly greatly affect the interest on the quality of the deposit. If a person's income is limited, then the interest in donating money is very small, and vice versa. The second factor, namely religiosity or diversity, is a condition of existence that exists within a person that is internal in nature that encourages him to do something or act and behave according to his level of piety. In charity or donation (especially waqf), this factor can encourage people to try to transfer their assets because some believe they will get rewards. The third factor, information media, is the ease with which individuals or community groups can obtain or obtain public information as needed. Even information media can be part of the factors that influence personal interest in waqf.

The lack of religiosity and information media is an obstacle in implementing sukuk waqf. Whereas knowledge is a very important thing before deciding to endow, and the level of knowledge can be said to be still low. In addition to income individuals and the general public should be able to access the public information they need easily. The use of telecommunications and channels or media is one way to obtain information. There is a bridge of information sources that can be used to fulfil everyone's information need public interest in cash waqf increases when they have access to information. In addition, people's perception of cash waqf is not influenced by their access to information.

LITERATURE REVIEW

Some previous research journals that discuss the factors that influence interest in waqf money include the following:

According to Wuri Suhasti and Lazinatul Febry Handayani in the National Journal entitled "The Effect of Perception, Religiosity, and Income of the Muslim Community of Sleman

Regency on Interest in Endowment of Money" that partially the perception variable has a significant effect on interest in endowment of money. Meanwhile, the religiosity variable and the income variable do not have a partially significant effect on the interest in waqf money. And based on the results of the F test, the variables of perception, religiosity, and income simultaneously and significantly affect the interest in waqf money.

According to Amin Abdul Rohman in the National Journal entitled "The Effect of Religiosity, Knowledge, Perception, Income, and Information Media on Interest in Waqf Money for the People of Bandung City" that the variables of religiosity, perception and income have a significant effect on the interest in waqf money for the people of Bandung. Meanwhile, the variables of knowledge and information media have no effect on the interest in waqf money of the people of Bandung.

According to Nurjannah Rijal in the National Journal entitled "The Effect of Knowledge, Religiosity and Access to Information Media on Public Interest in Cash Waqf Linked Sukuk" that knowledge, religiosity has a positive and significant effect on public interest in cash waqf linked sukuk. Meanwhile, access to information media has no positive and insignificant effect on public interest in waqf linked sukuk cash. And based on the results of the F test, the variables of Knowledge Religiosity and Access to Information Media simultaneously or jointly affect the Interest in waqf on Cash Waqf Linked Sukuk.

According to Mujahid Quraisy, Rina Istiqomawati and Emma Widiarti, in an international journal entitled "Influence of Religiosity, Income and Access to Information Media on Community Interest in Cash Waqaf in Magelang City" that religiosity variables and information media access variables have a significant effect on interest variables. While the income variable has no significant partial effect on the interest variable. And based on the results of the F test, the variables of religiosity, income and access to information media simultaneously or together and have a significant effect on the interest in giving cash waqf

HYPOTHESIS

The hypothesis in this research journal is as follows:

Ha: There is an influence of religiosity on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Ho: There is no effect of religiosity on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu.

Ha: There is an effect of income on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Ho: There is no effect of income on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu.

Ha: There is an influence of information media on waqf interest in the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Ho: There is no effect of information media on interest in waqf money at the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu.

Ha: There is an influence of religiosity, income and information media on interest in cash waqf at the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Ho: There is no effect of religiosity, income and information media on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu.

METHODS

This study uses a quantitative approach that explains the effect of religiosity, income and information media on interest in waqf money at the Zakat, Infaq, Sadaqah and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu.

The location of this research was carried out at the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu.

The population of this study were alumni and lecturers of the Faculty of Economics and Islamic Business of UIN Fatmawati Sukarno Bengkulu for the last 3 years totalling 1,102 people. The author took a sample of 10% of 1,102 people so that the sample in this study amounted to 110 people. The sampling technique uses purposive sampling.

The data used in this study are primary data. Primary data is obtained through distributing questionnaires to selected respondents in accordance with the previously determined sample. This questionnaire was given to alumni and lecturers of the Faculty of Economics and Islamic Business of UIN Fatmawati Sukarno Bengkulu for the last 3 years.

The research technique used in this research is a closed questionnaire, where respondents are not given the opportunity to answer in their own words but have provided alternative answers. Questionnaires are used to obtain data on religiosity, income and information media and interest in waqf money of alumni and lecturers of the Faculty of Economics and Islamic Business of UIN Fatmawati Sukarno Bengkulu. Likert scale is used to measure religiosity, income, and information media on interest in cash waqf. So to find out the measurement of respondents' answers in this study using the Likert scale method. The Likert scale measurements used are strongly agree (5), agree (4), undecided (3), disagree (2) strongly disagree (1).

Religiosity variables: obedient in worship, trying to want to share, carrying out all religious commandments, exploring religious teachings in sharing things, taking time to worship. Income Variables: average more than Rp. 3,500,000 per month, average between Rp. 2,500,000 to Rp. 3,500,000 per month, average between Rp. 1,500,000 to Rp. 2,500,000 per month, average below Rp. 1,500,000 per month.

Information Media Variables: information about cash waqf is easy to obtain, constantly looking for cash waqf, media contribution to the socialisation of cash waqf is very fast, cash waqf information with minimal response time, information technology about cash waqf is diverse and stable.

Variable interest in cash waqf: have ever done cash waqf, cash waqf from earned income, desire to giving money waqf regularly, giving money waqf through ZISWAF labs/mosques/official waqf institutions such as BWI or the like, waqf to build harmonious relationships among Muslims.

The statistical analysis test used to test the hypothesis in this study is to use multiple linear regression. with a significance rate (α) = 0.05. If sig. < α , then H_0 is rejected and H_a is accepted. If sig. > α , then H_0 is accepted and H_a is rejected.

RESULTS

Based on the results of data analysis and discussion that has been carried out on the effect of religiosity, income and information media on interest in waqf money at the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu, the research results are as follows:

Table 1. Partial T test

		Cash Waqf Interest	Religiosit y	Inco me	Informati on Media
Pearson Correlati on	Cash Waqf Interest	1.000	.479	.496	.486
	Religiosity	.479	1.000	.395	.479
	Income	.496	.395	1.000	.496
	Information Media	.486	.479	.496	1.000
Sig. (1- tailed)	Cash Waqf Interest	.	.000	.000	.000
	Religiosity	.000	.	.	.000
	Income	.000	.000	.000	.
	Information Media	.000	.000	.000	.000
N	Cash Waqf Interest	110	110	110	110
	Religiosity	110	110	110	110
	Income	110	110	110	110
	Information Media	110	110	110	110

Source: Processed Data (2024)

From the partial t test table above, it can be explained as follows:

The effect of religiosity, on interest in cash waqf at the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Religiosity with interest in cash waqf in the partial t test obtained a correlation value of 0.479 with a significant level of 0.00, based on ($p < 0.05$), the category of strong relationship with a positive direction. Because the r-count value of 0.479 is more than the r-table of 0.176 or the p value < 0.05 , it means that there is a significant relationship between religiosity and interest in waqf money in a positive direction.

The effect of income on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory, Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Income with interest in cash waqf in the partial t test obtained a correlation value of 0.496 with a significant level of 0.00, based on ($p < 0.05$), the category of strong relationship with a positive direction. Because the calculated r-value of 0.496 is more than the r-table of 0.176 or the p value < 0.05 , it means that there is a significant relationship between income and interest in cash waqf in a positive direction.

Table 2. Simultaneous F Test

	Unstandardized Coefficients						Collinearity Statistics	
	B	Std. Error	F	Sig.	Zero- order	Partial	Part	VIF
(Constant)	15.707	2.408	6.523	.000				
Religiosity	.499	.089	5.614	.000	.479	.479	.479	1.000
(Constant)	12.193	2.387	5.107	.000				
Income	.349	.090	3.887	.000	.479	.355	.308	1.184
Information Media	.291	.069	4.219	.000	.496	.381	.334	1.184

Source: Processed Data, 2024

The effect of information media on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory, Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. Information media with interest in cash waqf in the partial t test obtained a correlation value of 0.486 with a significant level of 0.00, based on ($p < 0.05$), the category of strong relationship with a positive direction. Because the r-count value of 0.486 is more than the r-table of 0.176 or the p value < 0.05 , it means that there is a significant relationship between information media and interest in waqf money in a positive direction. The influence of religiosity, income and information media on interest in

cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory, Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu.

The multiple linear regression equation obtained is $Y = 12.192 + 0.479X_1 + 0.355X_2 + 0.381X_3$. The regression equation shows that the constant value is 12.192 and the religiosity coefficient is 0.349 and the income coefficient is 0.355, and the information media with a coefficient of 0.381 then the Sig. value for religiosity (X_1) is $0.000 < 0.05$, which means religiosity has an influence on the interest in waqf money. Furthermore, for the Sig value. income (X_2) is $0.000 < 0.05$, which means that income has an influence on interest in cash waqf and Sig value. Information media (X_3) is $0.000 < 0.05$, which means that information media has an influence on interest in cash waqf, so it can be said that the research hypothesis stating H_0 is rejected and H_a is accepted.

CONCLUSION

From the description of the results of observations and Based on the results of data analysis and discussion that has been carried out about the influence of religiosity, income and information media on interest in waqf money at the *Zakat Infaq Sedekah* Laboratory and waqf Faculty of Economics and Islamic Business UIN Fatmawati Sukarno Bengkulu, the following conclusions can be drawn: There is an effect of religiosity on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. partial t test obtained a correlation value of 0.479 with a significant level of 0.00, based on ($p < 0.05$). There is an effect of income on interest in cash waqf at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu with a correlation value of 0.355 with a significant level of 0.00, based on ($p < 0.05$). There is an influence of information media on interest in cash waqf at the *Zakat Infaq Sedekah* and Waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu with a correlation value of 0.381 with a significant level of 0.00, based on ($p < 0.05$). There is an influence of religiosity, income and information media on the interest in waqf money at the *Zakat Infaq Sedekah* and waqf Laboratory of the Faculty of Economics and Islamic Business, UIN Fatmawati Sukarno Bengkulu. multiple linear regression is $Y = 12.192 + 0.479X_1 + 0.355X_2 + 0.381X_3$.

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