

## Influence of Religiosity, Income and Access to Information Media on Community Interest in Cash Waqaf in Magelang City

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### ABSTRACT

The city of Magelang with a majority Muslim population with a population of 109,373 Muslims out of a total population of 128,020 people. The economic activity that is most widely carried out in Magelang City is large trading businesses, which can open up quite potential opportunities in collecting cash waqf funds. This research aims to determine whether religiosity, income and access to information media influence the interest in giving cash waqf to the people of Magelang City. The research method used is quantitative research. The data analysis technique uses using the F and t tests in conjunction with multivariate linear regression analysis and dummy variables. Using the Purposive Sampling approach, 150 respondents were given questionnaires to complete in order to collect data. The study's findings suggest that interest in providing cash waqf is not significantly impacted by the income variable in part. As indicated by the sig value equal to  $0.00 < 0.05$  for the religiosity variable and the sig value equal to  $0.00 < 0.05$  for the information media access variable, interest in providing financial waqf is partially significant in relation to these variables. The variables of religiosity, income, and access to information media simultaneously and strongly influence desire in contributing cash waqf, as indicated by the findings of the F test as shown by the significance level of  $0.00 < 0.05$

## **INTRODUCTION**

An Islamic financial tool known as waqf has been around since the dawn of Islam. Waqf has demonstrated a significant role in the development of social, economic, and cultural activities throughout Islamic history. In the height of Islam, the waqf is a social sector that is crucial to the realization of world civilization. The bulk (93%) of waqf was in the form of real estate, with the majority (58%) concentrated in large cities, including shops, houses, and buildings; 35% concentrated in small villages, including agricultural land, plantations, and parks; and the remaining 7% in various forms, including cash, with the largest amount being 5.5% (Afiyah, 2019). These findings are based on a study of 104 foundations in Egypt, Syria, Palestine, Turkey, and Anatolia during the period of 1340–1947.

In Indonesia, cash waqf has a lot of potential. The money raised can be used for both social and productive economic endeavors that advance the interests of the populace and the impoverished. This is due to at least four factors. First off, money is a ready-to-produce item that may be used to advance other economic endeavors in addition to serving as a medium of exchange. Second, compared to immovable property waqf, cash waqf has a far more uniform reach and mobilization among society. Third, cash waqf is a practice that transcends state boundaries and whose advantages are available to all. Fourth, if competently and credibly administered, cash waqf is a mobilization of people's endowment wealth (Ekawaty, 2016).

## **LITERATURE REVIEW**

Indonesia has the world's largest Muslim population, so there should be a lot of room for monetary waqf. Mustafa Edwin Nasution's estimates, based on the following presumptions, support this: First, that a significant number of middle-class Muslims possess a sufficient understanding of charitable giving. Second, an estimated 10 million Muslims make up the middle class, with monthly incomes ranging from IDR 500,000 to IDR 10,000,000. That example, if 4 million persons have an annual income of IDR 500,000 and each one contributes a waqf of IDR 600,000. Thus, IDR 240 billion will be gathered annually. If three million people have annual waqfs of IDR 120,000 apiece, and each of them earns between IDR 1-2 million, then funds of 360 billion IDR will be gathered. IDR 1.2 trillion would be gathered if there were two million people with annual incomes between two and five million IDR each, and each of them contributed a waqf of IDR 600,000.

Thus, the annual sum of money raised reaches \$3 trillion. Third, as indicated in Table 1 below, the cash waqf certificate's value is split by the sum, ranging from IDR 5,000 to IDR 100,000 (Nasution, 2006).

Table 1. Potential of Cash Waqf in Indonesia

Income Level per Month	Total of Muslims	Waqf Rate per Month	Potential Waqf Money per	Potential Waqf Money per Year
500.000	4 Million	5.000	20 M	240 M
1-2 Million	3 Million	10.000	30 M	360 M
1-5 Million	2 Million	50.000	100 M	1,2 T
5-10 Million	1 Million	100.000	100 M	1,2 T
<b>Total</b>				3 T

Source: Mustafa Edwin Nasution, 2006

Records from the BWI waqf show that IDR 391 billion was collected up until 2020. Waqf has the capacity to generate 180 trillion IDR annually, in fact. This is brought on by the ease of waqf waqf, governance, literacy rates, and waqf portfolio. According to BWI data, the total amount of cash waqf as of January 20, 2021, was IDR 819.36 billion. The number of LKS-PWU has reached 23 Sharia Banks, while the number of cash waqf Nazirs throughout Indonesia has reached 264 establishments. Aside from that, the waqf index in 2020 was low, coming in at just 50.48. In the meantime, 1,041 wakifs, or individuals, offered to donate their property through BWI (Putra, 2021).

There are 109,373 Muslims in Magelang City out of a total population of 128,020, according to data from the Central Statistics Agency (2020). This indicates that there are potential prospects to collect cash waqf money in Magelang. (BPS, 2021).

Table 2. Magelang City Waqf Land Data

Magelang City	Amount	
	Location of Waqf Land	Waqf Land Area (M <sup>2</sup> )
South	55	12.200
North	13	2.100
Middle	0	0
Amount	68	14.300

Source: Ministry of Religion,, 2020

Cash waqf is thought to be more sensible and cost-effective to implement, oversee, and distribute the advantages of so that everyone in the society can flourish in life. One of the things that affects people's opinions about cash waqf is their level of religiosity.

People's desire to donate cash is also influenced by their income, which is defined as the acquisition of assets obtained through compensation. Siswantoro (2016) defines income as permanent assets that are acquired from recognized sources (Rosalinda et al., 2021).

## METHODOLOGY

### Research Design

This research uses a quantitative approach using multiple linear regression.

## RESULTS AND DISCUSSION

Magelang City is an enclave of Magelang Regency, which is located on the route between Semarang City–Yogyakarta Special Region. In 2021, the population of Magelang City will be 7,251 people, with a population density of 7,919 people/km<sup>2</sup> (BPS, 2021).

### Data Analysis

#### 1. Normality Test

Normality test using the One Sample Kolmogorov Smirnov Test formula obtained the following results:

Table 3. Normality Test Results  
One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual	
N	150
Normal Q-Q	Mean
	.0000000
	Std. Deviation
	2.22684056
Most Extreme Differences	Absolute
	.100
	Positive
	.046
	Negative
	-.100
Test Statistic	.100
Asymp. Sig. (2-Tailed)	.070 <sup>c,a</sup>

Primary Data is Processed 2022

The basis for decision making is that if the variable significance value is > 0.05 then the distribution is normal, conversely if the variable significance is < 0.05 then the variable distribution is not normal. Based on table 13 above, it can be seen that the value of Asymp.Sig (2-Tailed) is 0.070 > 0.05 so it can be concluded that the data is normally distributed.

#### 2. Test Multiple Linear Regression Analysis

Based on the multiple linear regression test with dummy variables, the results are obtained in the following table:

Table 4. Test Results Multiple Linear Regression with Dummy Variables

Model		Unstandardized Coefficients		Standardized Coefficient Beta	t	Sig.
		B	Std. Error			
1	(Constant)	1.244	1.581		.786	.433
	Religiusitas	.736	.072	.560	10.165	.000
	Akses Media	.408	.061	.368	6.651	.000
	D1 Pendapatan >1 Jt	-.904	.905	-.055	-.999	.320
	D2 Pendapatan 1-3 Jt	-.206	.562	-.025	-.367	.714
	D3 Pendapatan 3-5 Jt	-.053	.553	-.007	-.096	.924

Primary Data is Processed 2022

The multiple linear regression analysis equation is described as follows:

$$Y = 1.244 + 0.736$$

Based on this equation, it can be seen that the results of the multiple linear regression test are as follows:

- a. The constant value is 1.244, meaning that if the religiosity variable (X1), income variable (X2), and information media access variable (X3) = constant, then the cash waqf interest variable (Y) is 1.244. This means that if religiosity is positive, then income and access to information media are high, which shows a positive influence on interest in giving cash waqf.
- b. The coefficient value of the religiosity variable (X1) is +0.736, indicating that X1 has a positive effect on the cash waqf interest variable (Y). This means that the higher the level of religiosity, the higher the interest in giving cash waqf.
- c. The coefficient value of the information media access variable (X3) is +0.408, indicating that X3 has a positive effect on the cash waqf interest variable (Y). This means that the greater access to positive information media, the interest in giving cash waqf will also increase.
- d. The coefficient value of the dummy variable income category D1 is -0.904, indicating that D1 has a negative effect on the variable interest in donating cash (Y). This means that the more income is less than IDR 1 million, the interest in giving cash waqf will decrease by 0.904.
- e. The coefficient value of the dummy variable income category d2 is -0.206, indicating that D2 has a negative effect on the variable interest in donating cash (Y). This means that the more income is less than IDR 1-3 million, the interest in giving cash waqf will decrease by 0.206.
- f. The coefficient value of the dummy variable income category D3 is -0.053, indicating that D3 has a negative effect on the variable interest in giving cash waqf (Y). This means that the more income is less than IDR 3-5 million, the interest in giving cash waqf will decrease by 0.053.

In this data analysis stage, several data analysis techniques have been carried out to obtain answers related to the hypotheses that have been prepared by the researcher and of course related to the results of this research.

1. The Influence of Religiosity on Interest in Giving Cash Waqf

Based on the test results, it shows that partially the religiosity variable (X1) has an influence on interest in conducting cash waqf, meaning that the more positive the religiosity of the people of Magelang City, the higher their interest in conducting cash waqf. This is supported by the results of the religiosity variable which has a value of  $0.000 < 0.05$  with a tcount value of  $10.165 > t_{table} 1.976$ , it can be concluded that H1 is accepted. This means that there is a partially significant influence between the religiosity variable on the interest variable.

2. The Influence of Income on Interest in Cash Waqf

With the dummy variable, the value of the qualitative variable can be measured and converted into quantitative. Based on the test results, it shows that partially the income dummy variable (X2) has no influence on the cash waqf interest variable. This is based on the significance value of the income dummy variable d1 of  $0.320 > 0.05$  with a value of tcount  $-0.999 < t_{table} 1.976$ , d2 of  $0.714 > 0.05$  with a value of tcount  $-0.367 < t_{table} 1.976$ , and d3 of  $0.924 > 0.05$  with a value tcount  $-0.096 < t_{table} 1.976$  so it can be concluded that H3 is rejected. This means that there is no partial significant influence between the income variable and the variable of interest.

The results of this research are supported by research from (Suhasti et al., 2022) which states that income does not have a significant effect on the interest in donating cash from Muslim communities in Sleman Regency.

3. The Influence of Information Media Access on Interest in Cash Waqf

Based on the test results, it shows that partially the information media access variable (X3) has an influence on interest in conducting cash waqf, meaning that the use of information media access by the people of Magelang City is positively related to interest in cash waqf. This is supported by the results of the information media access variable which has a value of  $0.000 > 0.05$  with a tcount of  $6.651 < t_{table} 1.976$ , it can be concluded that H3 is accepted.

Based on the results of the F test output simultaneously (together), it shows positive results regarding interest in donating cash. It can be shown from the F test calculation that  $F_{count} > F_{table}$  ( $60.255 > 2.27$ ) with a significance value of  $0.000 < 0.05$ . Based on the criteria values, H04 is rejected and Ha4 is accepted. This means that the variables religiosity, income and access to information media have a simultaneous (together) and significant effect on interest in giving cash waqf. With the coefficient of determination test results of 0.677 or 67.7%, which means that the influence of the religiosity variable, income variable, and information media access variable on the interest variable in making cash waqf is 67.7%. The remaining 32.3% is influenced by other variables outside this research model.

## CONCLUSIONS AND RECOMMENDATIONS

- 1) Partially, the religiosity variable has an influence on interest in giving cash waqf. This is proven by the significance value of the religiosity variable (X1) of  $0.000 < 0.05$  with a tcount value of  $10.165 > t_{table} 1.976$ , it can be concluded that H1 is accepted. This means that there is a partially significant influence between the religiosity variable on the interest variable.
- 2) Partially, the income variable has no influence on the interest variable in donating cash. This is proven by the results of the income dummy variable d1 of  $0.320 > 0.05$  with a tcount value of  $-0.999 < t_{table} 1.976$ , d2 of  $0.714 > 0.05$  with a tcount value of  $-0.367 < t_{table} 1.976$ , and d3 of  $0.924 > 0.05$  with a value tcount  $-0.096 < t_{table} 1.976$  so it can be concluded that H2 is rejected. This means that there is no partial significant influence between the income variable and the variable of interest.
- 3) Partially, the variable access to information media has an influence on interest in giving cash waqf. This is proven by the significance value of the information media access variable (X3) of  $0.000 > 0.05$  with a tcount value of  $6.651 < t_{table} 1.976$ , it can be concluded that H3 is rejected. This means that there is a partially significant influence between the information media access variable on the interest variable.
- 4) Simultaneously shows positive results regarding interest in donating cash. It can be shown from the F test calculation that  $F_{count} > F_{table}$  ( $60.255 > 2.27$ ) with a significance value of  $0.000 < 0.05$ . Based on the criteria values, H04 is rejected and Ha4 is accepted. This means that the variables religiosity, income and access to information media have a simultaneous (together) and significant effect on interest in giving cash waqf.

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