



## THE EFFECT OF RELIGIOSITY, KNOWLEDGE, AND SERVICE QUALITY TO PEOPLE'S INTEREST IN IMPLEMENTING CASH WAQF

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**Abstract:** This research has the purpose to reveal the impact which is caused by religiosity, knowledge and service quality on people's interest in implementing cash waqf. The method used in this research through a survey method. The research population was all the people who had done cash waqf with a total sample of 60 people. The research data used was primary data that gathered through distributing questionnaires to samples or research respondents. The analytical tool used was linear regression, correlation, coefficient of determination and hypothesis test. The results showed that: (1) The regression coefficient of religiosity on interest was -0.062, so the religiosity did not have a positive impact on employee performance. (2) The regression coefficient value of knowledge on interest was 0.265, so the knowledge had a positive impact on interest. (3) The value from service quality regression coefficient on interest was 0.292, so the service quality had a positive impact on interest. (4) The results showed that religiosity, knowledge and services quality simultaneously had an affects on the interest variable.

**Keywords:** Religiosity, knowledge, service quality and interest.

### INTRODUCTION

Cash waqf is one of several types from waqf assets which implemented in congregation and it would have a positive impact on the welfare of the community, especially in Indonesia, this could be happened because basically cash waqf aims to collect an endowments which came from the community then it sought by the waqf nazhir. In an efforts to be more productive in providing the results which could be delivered to people's benefit. According to the Law No. 41 of 2004, Government Regulation No. 42 of 2006 and the Fatwa from the Indonesian Ulema Council (MUI) on 2002, it is decided that cash waqf is permissible.

By continuing the government's spirit of waqf, then in 2004 the Indonesian Waqf Board (BWI) was formed which has the duty and authority to conduct guidance for waqf nazhir, management and development of waqf assets both on a national and international scale. According to BWI's data which published at [kompas.com](http://kompas.com) article (September, 27<sup>th</sup>, 2019), Potential for the absorption of waqf in money in Indonesia can exceed IDR 188 trillion, but only IDR 400 billion has been realized. From the research data which gathered by Hasim et al.

(2016) it was found that the amount of cash waqf that collected from 7 national scale waqf institutions is only Rp. 33 billion. This surely questionable by considering that Indonesia is the fourth most populous country in the world and as a country with a large Muslim population, whereas Indonesia should have an opportunity to become an example or a benchmarks for other Muslim countries around the world in managing cash waqf.

However, in fact the level of waqf is far from what was expected, one of the caused factor is the lack of public interest in doing waqf also lack of knowledge. The low level of public knowledge about cash waqf has results in the low of advancement on potential waqf in Indonesia. According to the Chairman of the Indonesian Waqf Board, Tholhah Hasan on the Antara News news, he was stated that people still think conventionally and often donate their assets in the form of land, but it would be more potentially if it could be done in the form of money. The government are trying to increase the potential for cash waqf by cooperating with Islamic banks in Indonesia, in an efforts to facilitate the smooth running of the Indonesian Waqf Board in receiving community waqf in the form of money with the help of national banking network.

Various research have shown that there are factors which influence the people's interest in implementing their cash waqf in Indonesia. Ash-Shiddiqy (2018) found that religiosity has a significant impact on people's interest in donating money. Adeyemi, et al. (2016) found that understanding as factor the greatest which influence the people's interest in implementing the waqf. Yazid (2017) who found that service quality had a positive and significant impact on muzakki's interest in paying zakat. According to those phenomenon and those quoted from several research that have been done previously, Then the authors are interested in conducting further research related to the topic with the title of "The Effect of Religiosity, Knowledge and Service Quality to People's Interest in Implementing Money Waqf".

## **LITERATURE REVIEW**

### **Cash Waqf**

Waqf is an term which comes from Islamic law. Cash waqf is waqf which given by wakif to nazhir in the form of money in a certain period of time which then invested according to a sharia laws, the investment profits that earned are used in accordance with purpose from the waqf person (Lubis & Wajdi, 2016). According to Hujrman (2018) cash waqf is waqf which made by a person, group of people and an institution or legal entity in the form of cash.

### **Religiosity**

According to Glock & Strak in Sari et al. (2012:312) religiosity is the level of person's conception of religion and its level of commitment to religion. Hasanah (2013:17) defines the religiosity as a way of viewing and feeling along by a tendency to behave, think and act on certain objects directly or indirectly. According to Glock & Stark in Hasanah (2019) there are five dimensions of religiosity, namely belief or ideology, practice, experience, knowledge and consequences.

### **Service Quality**

According to Tjiptono in Gunawan & Prasetyo (2020) quality is an dynamic condition that affects the products, services, people, processes and the environment that meet or exceed their expectations. According to Ibrahim in Hardiyansyah (2018) the quality of public services

is an dynamic condition related to products, services, people, processes and the environment where the quality assessment was determined by the time the provision of public services occurs. Service quality could be discovered by comparing consumers' perceptions from the service that they actually received/get with the service that they actually expected/desired for service attributes (Situmorang et al., 2020). The dimensions from service quality itself are tangible, reliability, responsiveness, assurance and empathy (Zeithaml in Hardiyansyah, 2018).

### Interest

Hurlock (2011:114) in Prasetyo & Riyanto (2019) defines that interest is a source of motivation that encourages someone to do what they want. According to Susanto (2013:16) in Prasetyo & Riyanto (2019) interest is an driven factor in a person or a factor which causes interest or attention effectively and causing the object or activity chosen is profitable, enjoyable and brings satisfaction to them. Ferdinand in Saidani & Arifin (2012) quoted that there are four dimensions to measure the repurchase intention, such as transactional interest, referential interest, preferential interest and explorative interest.

### Previous Research

Nugroho & Nurkhin (2019) found that religiosity has no affect on interest in paying profession zakat. Meanwhile, Ash-Shiddiqy (2018) found that religiosity has a significant affect on people's interest in donating money.

Haji-Othman, et al. (2017) found that the knowledge/understanding does not have a significant affect on the intention to pay income zakat. Meanwhile, Adeyemi, et al. (2016) found that knowledge plays the most influential factor compared to other variables.

While Nuraini & Ridla (2015) found that service quality had a positive but insignificant affect on muzakki's intention in distributing professional zakat. Meanwhile, Yazid (2017) found that service quality had a positive and significant affect on muzakki's intention to paid off their zakat.

### Hypothesis

Based on the background and theoretical studies, as well as previous research that has been submitted, several hypotheses in this study can be formulated as follows:

H1: There has an impact from religiosity to people's interest in implementing cash waqf.

H2: There has an impact from knowledge to people's interest in implementing cash waqf.

H3: There has an impact from service quality to people's interest in implementing cash waqf.

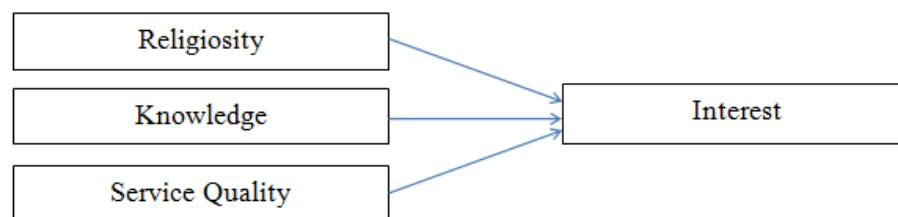


Figure 1: Theoretical Framework

## RESEARCH METHODS

These research method used was descriptive analysis through causality quantitative method to reveal and analyze the correlation between each variables. The analysis unit from this research was Muslim communities who had implemented the cash waqf, both in professional waqf institutions and traditional waqf institutions. The independent variable in this research is consisted of religiosity, knowledge, and service quality, while the dependent variable was interest. The research population was a Muslim community who has implemented the cash waqf with a total sample of 66 respondents. The data collection method used a questionnaire with a Likert scale distributed to the research respondents, while the its analyzed by multiple linear regression analysis with assist from the SPSS program to examine the hypothesis.

## FINDINGS AND DISCUSSION

### Respondent Description

According to these research results, its explained that the majority of respondents were male (66.7%) aged 17-25% (59.1%), had a high school education background (51.5%) and work as a student (31.8%). )also have an income of < IDR 3,000,000 (45.5). This illustrates that the majority of respondents were Muslim men who already paid off the cash waqf, but did not yet have sufficient knowledge / insight related to cash waqf, so the further guidance is needed to increase their understanding of cash waqf.

### Validity and Reliability Test

Based on the results of the validity test, the indicators on the religiosity variable have an r-count value between 0.384-0.803, the indicators on the knowledge variable have an r-count value between 0.308-0.806, the indicators on the service quality variable have an r-count value between 0.537-0.860, and the indicators on the interest variable have an r-count value between 0.658-0.870. Because all r-count values > r-table (0.242), it can be concluded that all research indicators are declared valid. Meanwhile, the results of the reliability test on the research variables showed that all variables had a Cronbachs alpha value greater than 0.6 so that they could be declared reliable.

**Table 1: Validity and Reliability Test Results**

Variable	r-count	Cronbach's Alpha
Religiosity	0.384-0.803	0.787
Knowledge	0.308-0.806	0.849
Service Quality	0.537-0.860	0.953
Interest	0.658-0.870	0.887

### Classic Assumption Test

According to the normality test results, it could be said that all data had a normal distribution, this could be identified by looking at the points which are around the normality line and the shape which follows the normality line.

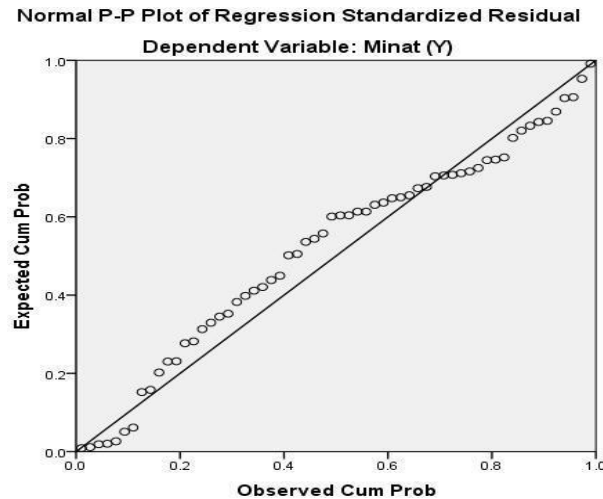


Figure 2: Normality Test Results

Quoted from the multicollinearity test results, it could be seen that the tolerance value of all independent variables was greater than 0.10 and the VIF value of all independent variables was less than 10. So in the other word this regression model was fit to use because there is no multicollinearity occurred between the independent variables.

Table 2: Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Religiosity	.713	1.403
	Knowledge	.611	1.636
	Service Quality	.564	1.772

According to the graphic which obtained from the homoscedasticity test, it could be seen that those dots were spread randomly and was scattered around the number 0, besides that the distribution of the dots is not patterned so that could be said if there is no heteroscedasticity occurred in this regression model and this regression model was fit enough to be used as an measures to see those influence from the independent variable on the dependent variable.

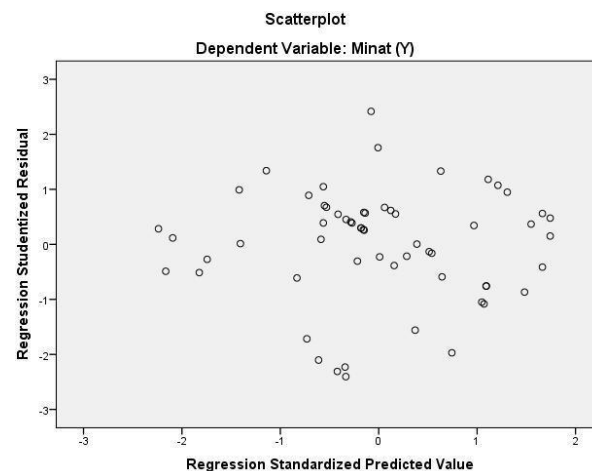


Figure 3: Heteroscedasticity Test Results

**Multiple Linear Regression Analysis**

According to the multiple linear regression tests results through a significance level of 5%, Then the regression equation obtained would be:  $Y = 1.248 - 0.062X_1 + 0.275X_2 + 0.292X_3$ .

- 1) The religiosity variable had a significance value ( $0.660 > 0.05$ ) with the t-count was -0.442. Thus the hypothesis test was rejected.
- 2) Knowledge variable had a significance value ( $0.350 < 0.05$ ) with the t-count was 2.162. Thus hypothesis test was accepted.
- 3) Service quality variable had a significance value ( $0.000 < 0.05$ ) with the t-count was 4.798. Thus hypothesis test was accepted.

Table 3: Multiple Linear Regression Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.248	5.432		.230	.819
	Religiosity	-.062	.140	-.048	-.442	.660
	Knowledge	.265	.122	.251	2.162	.035
	Service Quality	.292	.061	.580	4.798	.000

According to the F-test results, it was found that F-count value was  $22.175 > F\text{-table } 2.75$  with significant value was  $0.000 < 0.05$ , so it could be interpreted that religiosity, knowledge and service quality simultaneously had impact on people's interest in paying of the cash waqf. The amount of simultaneous influence was 24.3% (R-Square = 0.243).

Table 4: F-Test Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	337.992	2	168.996	22.175	.000 <sup>a</sup>
	Residual	503.038	63	7.985		
	Total	841.030	65			

Table 5: Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.493 <sup>a</sup>	.243	.137	251.671

**Discussion**

Based on All the test results above, the Sig value had obtained. The influence from religiosity on interest had value of  $0.660 > 0.05$  with the t-count value was  $-0.442 < t\text{-table } 1.998$ , then it said there has no impact occurred between the religiosity variable on the interest variable. Then the Sig. from knowledge to interest was  $0.035 < 0.05$  with the t-count value was  $2.162 > t\text{-table } 1.998$ , Then it said there has an impact occurred between knowledge variable on



the interest variable. And Last the Sig. service quality on interest was equal to  $0.000 < 0.05$  with the t-count value was  $4.798 > t\text{-table } 1.998$ , Then it said there has an impact occurred between service quality variable to the interest variable.

As simultaneously, the impact from religiosity, knowledge and service quality to interest variable was obtained with the value of F-count  $22.175 > F\text{-table } 2.75$  at the confidence level of 96%. So then there has an simultaneously impact from the religiosity, knowledge and service quality towards interest variable. Service quality on interest might has a greatest influence, with amounted of 29.2%, knowledge had an affect on interest by 26.5%. Then religiosity had no affect on interest. Through this research, it shows that people's interest in cash waqf is more dominantly influenced by the service quality.

The difference between previous research and current research lies in the research variables, the research period and also the research sample. In this research, the variable of religiosity had no impact on interest. So it might be concluded that religiosity is not a determining factor whether someone will carry out and interested in carrying out the waqf, Meaning that there are other factors which encourage people to implement the cash waqf. These results was illustrated that religiosity seems has no impact on people's interest in paying cash waqf and this was in line with research by Nugroho & Nurkhin (2019). Knowledge had a positive and significant impact on people's interest in paying cash waqf, this accordance to research by Adeyemi, et al. (2016). And Service quality had a positive and significant impact on people's interest in paying cash waqf and this was in line with research by Yazid (2017).

## CONCLUSION AND SUGGESTION

### Conclusion

These following statements are some of the main conclusions as an answers to research objectives which has been explained previously, such as:

- 1) Religiosity did not have a positive impact towards people's interest in implementing cash waqf.
- 2) Knowledge had a positive and significant impact towards people's interest in implementing cash waqf
- 3) Service quality had a positive and significant impact on people's interest in implementing cash waqf.
- 4) Religiosity, knowledge and service quality together had a positive and significant impact on people's interest in implementing cash waqf.

### Suggestions

Elicited from the conclusions, so the suggestions that could be made from this research are:

- 1) Knowledge about waqf is needed for the government, related institutions and all levels of society need to educate each other about cash waqf.
- 2) Service quality from its organizer should be improved, particularly for waqf institutions, so all the waqf institutions, both professional and traditional will provide good services.

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