Investigating the Impact of Accountability, Religiosity, and Waqf Literacy on Community Interest in Cash Waqf

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Abstract

Purpose - According to Government Regulation Number 28 of 1977 Article 1 (1), waqf is a legal act by an individual or legal entity that separates a portion of their wealth in the form of land and dedicates it for worship purposes or other public interests in accordance with Islamic teachings. The potential for waqf in Indonesia is estimated to reach 180 trillion. In 2022, there was an increase amounting to 1.4 trillion rupiah compared to the proceeds from cash waqf from 2018 to 2021, which stood at 855 billion rupiah. This research aims to analyze the impact of accountability, religiosity, and waqf literacy on the cash waqf interest of the community.

Method - A sample of 102 respondents was obtained using the convenience sampling technique. The data analysis technique in this study is multiple linear regression analysis.

Result - This research yields findings indicating that accountability and religiosity positively and significantly influence the community's interest in participating in cash waqf. Conversely, waqf literacy exhibits an insignificant impact on the community's interest in engaging in cash waqf.

Implication - This study uses information collected from muslim communities in Indonesia to assess their interest in cash waqf.

Originality - This study provides insights into the significance of accountability disclosure by waqf institutions and the level of religiosity in influencing an individual's interest in engaging in waqf activities. The results of this research can serve as a foundation for academics, waqf institutions, and government entities to enhance waqf literacy among the public. This effort is crucial for the continued growth and optimization of waqf potential in Indonesia.

Keywords: Accountability, Cash Waqf Interest, Religiosity, Waqf Literacy.

Introduction

Islam encompasses worship practices with collective benefits, such as waqf, almsgiving, charity, and zakat. The advantages of Islamic social finance, particularly waqf, can be leveraged to alleviate the burdens faced by economically disadvantaged communities in Indonesia. Waqf is a resource that can be beneficial in supporting long-term or sustainable initiatives for impoverished communities beyond fulfilling individual fundamental needs (Adisti et al., 2021).

Waqf is a form of financial transaction (muamalah maliyah) known to the Islamic community since ancient times. Allah SWT has created humans with an inherent inclination to love and engage in acts of kindness from birth throughout their communal existence. In the early years of the prophethood of the Prophet Muhammad SWT, the Muslim community was acquainted with only a few forms of waqf. The most recognized at that time was waqf for worship purposes, particularly in the form of mosques and graves (Kasdi 2018).

However, during the time of the Prophet Muhammad's companions, waqf had significantly developed its objectives and forms. Its purpose evolved from religious considerations to serving the broader interests of the community. Consequently, the Prophet Muhammad's companions were already familiar with productive waqf during that period (Pratama, 2022). In the third century of the Hijri era, waqf transformed with a social objective, leading to the establishment of educational and healthcare institutions funded through productive waqf resources (Khusaeri 2015).

Understanding waqf extends beyond immovable objects or assets alone; there is also a form known as cash waqf, characterized by its nearly flexible implementation (Abdullah 2018). The implementation of waqf has had a significant economic and social impact on the history of Islam, notably in providing funding sources for educational institutions, community healthcare initiatives, social welfare, and places of worship (Latifah & Jamal, 2019).

Cash waqf offers benefits and advantages, namely the ability to effectively utilize waqf assets that have not been managed productively, thereby becoming a source of funding for the sustainability of the community (Harahap, 2019). Cash waqf also allows diverse segments of society to fulfill cash waqf, even if the contribution is not substantial in amount (Rahayu, 2019).

According to the Ministry of Religious Affairs of the Republic of Indonesia, as of the end of 2022, Indonesia has the largest Muslim population, comprising 241.7 million individuals (KemenAg, 2023). If waqf in Indonesia can be enhanced and effectively contribute to the local economy, it has significant potential. Waqf must be strengthened as a mechanism to enhance the socio-economic well-being of the Islamic community. According to Law No. 41 on waqf from 2004, waqf in Indonesia encompasses various instruments encouraging individuals to make waqf beyond land, facilitated through the Sharia Financial Institution for Cash Waqf Recipients (LKS-PWU) (A.A. Rohman, 2022).

According to Mohammad Nuh, the Chairman of the Indonesian Wakaf Board (BWI), the potential of waqf in Indonesia could reach 180 trillion rupiahs. In 2022, there was an increase of 1.4 trillion rupiahs compared to the proceeds from cash waqf from 2018 to 2021, which amounted to 855 billion rupiahs (BWI, 2023). With the current increase in cash waqf proceeds, it is imperative to optimize this further, considering the significant benefits of cash waqf, particularly for the community's economic development (Pratama, 2022). However, despite the vast potential, there are numerous challenges in developing Islamic financial instruments. One of these challenges is the lack of detailed data on waqf in general, particularly regarding cash waqf in Indonesia (Rahayu, 2019).

Religiosity, defined as the conceptual level of knowledge and commitment to one's religion, prompts individuals to act in accordance with their religious teachings (Nisa, 2021). Several similar studies by Hiyanti et al. (2020), Afandi et al. (2022), and Nisa (2021) show that religiosity influences the interest in participating in cash-waqf-linked activities.

Literacy is integral to waqf interest, as knowledge about waqf is essential for engaging in waqf activities. Literacy, comprising skills, attitudes, and self-belief, indicates an individual's literacy level. Stronger beliefs typically accompany higher waqf literacy levels. While some studies by Rasela (2022) and Cupian & Najmi (2020) showed significantly positive results, Rohman, A.A. (2022) found that knowledge does not influence the interest in participating in cash waqf.

In the Global Islamic Finance Report 2019, Indonesia ranked first with a score of 81.93, surpassing other predominantly Muslim countries such as Saudi Arabia and Malaysia. This underscores Indonesia's leadership in developing social finance instruments like waqf and zakat to support productive activities and the welfare redistribution of less privileged communities.
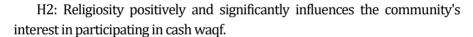
Literature Review

The Influence of Accountability on the Community's Interest in Cash Waqf

Management must inform the public to fulfill its obligation to carry out accountability. The necessary information is related to accounting because the existing financial reports guide its implementation. As the accountability of an entity increases, individuals are more inclined to contribute to waqf and zakat payments (Kabib et al., 2021). This will influence an individual's interest in selecting financially sound reports while also aligning with the Theory of Planned Behavior, which is driven by curiosity. Accountability significantly impacts an individual's interest in waqf and zakat. According to the findings of Ahmad and Rusdianto (2020) and Fikri and Najib (2021), the results indicate that accountability has a positive and significant influence on an individual's interest in engaging in waqf and zakat activities. Individuals who perceive a sense of accountability are more likely to be interested and actively involved in these charitable and religious practices.

H1: Accountability positively and significantly impacts the community's interest in participating in cash waqf.

The Influence of Religiosity on the Community's Interest in Cash Waqf

Religiosity refers to an individual's comprehension of religion and their level of devotion to it and is a significant social component in charitable giving (Hiyanti et al. 2020). According to the Theory of Planned Behavior, religion is listed as an attitudinal component that can influence interest in monetary waqf. When an individual lives or governs their life, it is relevant to the five dimensions of religiosity, namely the consequential, intellectual, ideological, ritualistic, and experiential dimensions. According to the Theory of Planned Behavior, religiosity is included in the attitude aspect that can influence the interest in contributing to cash waqf. When someone has a high level of religiosity, they will act in accordance with their faith (Adisti et al. 2021). The study by Hiyanti et al. (2020) and As-Shadiqqy (2019) indicated that religiosity positively and significantly influences an individual's interest in engaging in cash waqf. Individuals who exhibit a higher level of religiosity are more likely to express interest and actively involve themselves in activities related to cash waqf. This suggests a connection between religious beliefs and the willingness to engage in financial contributions or transactions associated with waqf.

H2: Religiosity positively and significantly influences the community's interest in participating in cash waqf.

The Influence of Waqf Literacy on the Community's Interest in Cash Waqf

According to Ghanny and Fatwa (2021), literacy refers to the collection of talents and skills in individuals related to reading, mathematics, writing, and problem-solving in daily activities. Waqf literacy, as defined by the Ministry of Religious Affairs of the Republic of Indonesia, is the ability to manage and understand waqf in a beneficial, sustainable, and secure manner. According to the Theory of Planned Behavior, interest can influence how perceived behavioral control is determined. Knowledge of waqf can be viewed as a component of the behavioral control concept because it affects how an individual behaves when making decisions related to waqf (Adisti et al. 2021). Rohman (2022) shows that individuals with financial waqf do not have an interest influenced by literacy. However, Afandi et al. (2022) demonstrate

results indicating that religiosity, information media, and knowledge positively and significantly influence the interest of waqif in participating in cash waqf-linked sukuk. Individuals with a higher level of waqf literacy are more likely to express interest and actively participate in sukuk associated with cash waqf. This suggests that a better understanding of waqf matters plays a crucial role in influencing the inclination of waqif to engage in financial instruments related to cash waqf.

H3: Waqf literacy positively and significantly influences the community's interest in participating in cash waqf.

Methods

Population, Sample, and Sampling Technique

The population in this study comprises the general public in Indonesia. The selection of the Indonesian population is based on the fact that Indonesia holds the first position as a predominantly Islamic country, with a population of 277,534,122 people, according to the 2023 release. The sampling technique employed in this research is purposive sampling. The sample used in this study consists of the general public meeting criteria as Muslims, having an income, and being knowledgeable about waqf, totaling 102 respondents.

Data, Data Sources, and Data Collection Techniques

The data source utilized is primary data. Primary data in this research is generated through the distribution of questionnaires to the general public across all provinces in Indonesia. The instrument employed in this study involves the utilization of questionnaires containing inquiries, followed by measurements using the Likert scale (1-5).

Dependent Variable

Interest is the feeling, stance, fear, prejudice, expectation, or other tendencies that guide an individual or group toward a specific choice (Nasution, 2022). The indicators used include internal motivational factors, social motive factors, and emotional factors.

Independent Variable

Accountability is a form of responsibility for all activities and endeavors to achieve the goals outlined in financial reports by the responsible party to the trustee or interested parties (Mardiasmo, 2018). The indicators used include trustworthiness, professionalism, and transparency.

Religiosity is an individual's belief in their religion manifested through actions accompanied by understanding, awareness, and sincerity towards religious teachings in the form of obedient behavior to all commands of Allah SWT and consistently avoiding all prohibitions (Nisa, 2021). The indicators used include dimensions of belief, dimensions of religious practices, dimensions of experience, and dimensions of religious knowledge.

Waqf literacy refers to an individual's ability and skills to access waqf-related information to enhance an individual's awareness of waqf participation (Rasela, 2022). Waqf literacy can be summarized into five verbs: understanding, engaging, utilizing, analyzing, and transforming the text. The indicators used include basic waqf knowledge and advanced waqf knowledge.

Descriptive Statistics

Descriptive statistics is a tool used to analyze data by describing or summarizing the collected data without drawing conclusions or making generalizations (Sugiono, 2008). Descriptive statistics are useful for providing information about the respondents' demographics for each question in the research questionnaire. Measurements involving descriptive statistical tests include standard deviation, mode, median, and mean in the research (Indrianto & Supomo, 2016).

Validity Test

The validity test is utilized as a determinant of questionnaire validity. A questionnaire is considered valid if its questions can provide information that can be used to assess something. The significance level in the validity test is 0.05 with r-value > r-table (Janna & Herianto, 2021).

Reliability Test

The reliability test is a technique used to evaluate questionnaires that serve as variable constructs. This test is performed multiple times until consistent results are obtained. It can be considered reliable if the alpha coefficient is equal to or > 0.60 (Ghozali, 2011).

Normality Test

The normality test determines whether the data distribution is normal [24]. The normality test in this research uses the Kolmogorov-Smirnov test by comparing the Asymptotic Significance. The residual data is normally distributed if the Kolmogorov-Smirnov significance value is > 0.05. However, if the Kolmogorov-Smirnov value is < 0.05, the data is not normally distributed (Lupiyoadi & R.B. Ikhsan, 2015).

Multicollinearity Test

The multicollinearity test is useful for determining the presence or absence of correlation between independent variables in the regression model. An optimal regression model should not show correlations between independent variables. The variance inflation factor (VIF) and tolerance values are used to determine whether there is a relationship between independent variables. If VIF < 10, multicollinearity is considered not occurring (Ghozali, 2011).

Heteroskedasticity Test

The heteroskedasticity test aims to test whether there is uniform variance in the regression model from one observation to another. If the variance remains the same from one observation to another, it is known as homoskedasticity, while if there is a difference, it is known as heteroskedasticity. In testing heteroskedasticity using the Glejser test, all independent variables are regressed. The decision criterion for this test is as follows: if the significance value > 0.05, there is no heteroskedasticity. However, if the significance value is < 0.05, it is heteroskedasticity (Ghozali, 2011).

Table 1. Descriptive Statistics Results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Accountability	102	3.00	5.00	3.8206	0.54105
Religiosity	102	3.10	5.00	4.0196	0.49693
Waqf Literacy	102	3.00	5.00	3.7230	0.54942
Interest	102	3.00	5.00	3.8627	0.56500

Source: Secondary data processed (2023)

Multiple Linear Regression Analysis

This analysis is useful for estimating and determining the magnitude of the dependent variable influenced by independent variables (Ghozali, 2011). The formula for multiple linear regression analysis is as follows:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$

Where Y is interest in cash waqf by the community; b_1-b_4 is the regression coefficient; a is constant; X_1 is accountability; X_2 is religiosity; X_3 is waqf literacy; and e is error distribution.

The T-test is conducted to test hypotheses and determine the individual impact of independent variables on the dependent variable. If the significance is < 0.05, the hypothesis in this study is accepted, or the independent variable impacts the dependent variable (Ghozali, 2011).

Results and Discussion

Descriptive Statistics Results

The descriptive statistical analysis results in Table 1 reveal several key insights. The average accountability score, with a value of 3.8206, suggests that respondents generally perceive the accountability of waqf managers as quite satisfactory. Regarding religiosity, the average score of 4.0196 indicates that respondents exhibit a commendable level of religiosity, potentially fostering interest in waqf activities. Regarding waqf literacy, the average value of 3.7230 suggests that respondents already possess a solid understanding of waqf literacy, likely contributing to an increased interest in cash waqf. Lastly, the

interest variable's average value of 3.8627 signifies that respondents comprehending accountability, religiosity, and waqf literacy generally express a heightened interest in cash waqf.

Validity Test Results

Table 2. Validity Test Results

Variable	Question	Pearson Correlation
Accountability	A1.1	0.803
	A1.2	0.823
	A1.3	0.800
	A1.4	0.855
	A2.1	0.840
	A2.2	0.890
	A2.3	0.823
	A2.4	0.737
	A3.1	0.712
	A3.2	0.665
Religiosity	R1.1	0.807
	R1.2	0.806
	R1.3	0.806
	R2.1	0.658
	R2.2	0.784
	R2.3	0.572
	R3.1	0.814
	R3.2	0.710
	R4.1	0.748
	R4.2	0.690
Waqf Literacy	L1.1	0.844
	L1.2	0.776
	L1.3	0.737
	L1.4	0.804
	L1.5	0.868
	L2.1	0.846
	L2.2	0.848
	L2.3	0.778
Interest	M1.1	0.832
	M1.2	0.727
	M1.3	0.838
	M2.1	0.840
	M2.2	0.845
	M3.1	0.789
	M3.2	0.764

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	N of Items
Accountability	0.936	10
Religiosity	0.909	10
Waqf Literacy	0.926	8
Interest	0.909	7

Source: Secondary data processed (2023)

Reliability Test Results

Based on Table 3, it can be concluded that all research variables are deemed reliable, meeting the criteria of Cronbach's alpha greater than 0.6 for each variable.

Normality Test Results

The normality test results in Table 4 show that the Asymp. Sig. (2-tailed) value is 0.143 > 0.05, indicating that the residual data in this study is normally distributed.

Multicollinearity Test Results

Based on the results of the multicollinearity test in Table 5, the tolerance values generated in the regression model are greater than 0.10, indicating no multicollinearity between independent variables. The Variance Inflation Factor (VIF) values obtained in this research regression model indicate that all three independent variables have VIF values less than 10.00. It can be confirmed that there is no multicollinearity issue as all three independent variables in this study have VIF values less than 10.00. A good regression model should not exhibit correlation among independent variables or multicollinearity.

Table 4. Normality Test Results

	Kolmogorof-Smirnov Test	Conclusion
Asymp. Sig (2-tailed)	0.143	Normally distributed

Source: Secondary data processed (2023)

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Accountability	0.456	2.193	Absence of Multicollinearity
Religiosity	0.264	3.782	Absence of Multicollinearity
Waqf Literacy	0.382	2.619	Absence of Multicollinearity

Source: Secondary data processed (2023)

Heteroskedasticity Test Results

Table 6 shows that all variables have a significance value greater than alpha (0.05). It can be concluded that this study is free from heteroskedasticity and is deemed suitable for further investigation.

The Influence of Accountability on the Community's Interest in Cash Waqf

The accountability variable has a positive and significant impact on the cash waqf interest of the community, with a 0.209 coefficient and a significance value of 0.039 < 0.05. The results of H1 in this study affirm that the accountability variable positively and significantly affects the community's cash waqf interest. Thus, H1 is supported. This finding is supported by previous Kabib et al. (2021) research. Individuals who perceive a sense of accountability are more likely to be interested and actively involved in cash waqf. High accountability is a factor in community's interest in cash waqf.

The Influence of Religiosity on the Community's Interest in Cash Waqf

Religiosity has a positive and significant impact on the cash waqf interest of the community, with a coefficient of 0.562 and a significance value of 0.000 < 0.05. This denotes a substantial influence of religiosity on cash waqf interest.

Table 6. Heteroskedasticity Test Results

Variable	Sig. (2-tailed)	Conclusion
Accountability	0.832	Absence of Heteroskedasticity
Religiosity	0.319	Absence of Heteroskedasticity
Waqf Literacy	0.967	Absence of Heteroskedasticity

Source: Secondary data processed (2023)

Multiple Linear Regression Analysis Test Results

Table 7. Multiple Linear Regression Analysis Test Results

	Unstandardized Coefficients		Sig.	Conclusion
	B	Std. Error		
(Constant)	0.273	0.305	0.373	
Accountability	0.209	0.100	0.039	H1 is supported
Religiosity	0.562	0.143	0.000	H2 is supported
Waqf Literacy	0.143	0.108	0.187	H3 is not supported

Source: Secondary data processed (2023)

The results of H2 in this study assert that the religiosity variable positively and significantly affects the cash waqf interest of the community. Consequently, H2 is supported. High religiosity is a factor in community's interest in cash waqf.

This result is supported by previous studies by Adistii et al. (2021) and Hiyanti et al. (2020), which indicate that religiosity positively impacts interest in cash waqf. Individuals who exhibit a higher level of religiosity are more likely to express interest and actively involve themselves in activities related to cash waqf. This suggests a connection between religious beliefs and the willingness to engage in financial contributions or transactions associated with waqf.

The Influence of Waqf Literacy on the Community's Interest in Cash Waqf

The waqf literacy variable does not significantly affect the community's cash waqf interest, with a coefficient of 0.143 and a significance value of 0.187 > 0.05. This indicates that while waqf literacy is important, it does not significantly influence the community's interest in cash waqf. Thus, H3 is not supported. It can be concluded that the community's interest in engaging in cash waqf is not influenced by waqf literacy. The findings of this research lead to the conclusion that the level of Waqf Literacy within the community does not effectively stimulate the community's interest in engaging in cash waqf. It is substantiated by the outcomes of the study conducted among the Muslim population in Indonesia. This result is corroborated by prior research conducted by Nasution (2022) and Rohman (2022), wherein the findings

assert that literacy does not have a significant impact on the community's interest in engaging in cash waqf, possibly due to the likelihood that a Muslim may not prioritize literacy when participating in cash waqf activities.

Conclusion

This study involved 102 respondents, comprising members of the general public who had previously engaged in cash waqf activities in Indonesia. All respondents were considered data processing centers due to their perceived validity and reliability, making them suitable for data processing. The findings show that accountability and religiosity positively and significantly affect the community's interest in cash waqf. This result suggests that the greater the honesty and clarity of an institution's accountability in waqf matters, the higher the likelihood of increasing the community's interest in engaging in cash waqf. This result also demonstrates that individuals with higher levels of religiosity are more likely to increase the community's interest in cash waqf. However, waqf literacy has no significant effect on the community's interest in cash waqf. Good accountability and religiosity will have an impact on Muslim communities in Indonesia to assess their interest in cash waqf.

This study aims to serve as valuable input for evaluating and developing cash waqf institutions in Indonesia, contributing to the responsible and accountable management of waqf assets entrusted by the waqif.

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