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Determinant of Cash Waqf Donation in DKI Jakarta

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Abstract

Cash waqf can be seen as the right solution in helping to restore the current economy. DKI Jakarta is one of the areas with the huge potential to develop cash waqf in Indonesia. Meanwhile, the amount of the collection is still far from the potential cash waqf that should be collected. This potential must be explored to increase the funds of cash waqf collection in DKI Jakarta and the reason why more people decide to donate in cash waqf. The purpose of this article is to analyze the factors that influence the decision to donate for cash waqf in DKI Jakarta during the COVID-19 pandemic. The methodology used in this research is a quantitative method with a purposive sampling of 100 respondents. Data analysis used descriptive statistics and logistic regression. Based on the results of logistic regression analysis, it shows that there are 5 variables, namely income, understanding, religiosity, subjective norms, and the easiness of cash waqf services that affect the decision to donate cash waqf in DKI Jakarta during the COVID-19 pandemic. This research has an impact on people's behavior on spending their money to donate on cash waqf in DKI Jakarta.

Keywords: Cash Waqf, COVID-19, Jakarta, Logistics Regression, Waqf

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I. Introduction

Indonesia is a country with the largest Muslim population in the world. Based on the world population review data, the Muslim population in Indonesia in 2021 will amount to 231 million people or about 86.7% of the entire population in Indonesia. This number is expected to increase the potential of Islamic economics. On the various instruments that exist in Islamic economics, one of which has been developed in Indonesia is waqf. Waqf aims to improve welfare and build civilization. The progress of Islamic civilization in the past cannot be separated from the role of waqf (Latifah and Jamal 2019).

According to Tanjung (2020), the development of the waqf system from the productive side will be a future trend in Indonesia. One of the waqf that will dominate waqf in Indonesia is cash waqf. Cash waqf has also been allowed in Indonesia based on the Fatwa of the Indonesian Ulema Council (MUI) Number 2 of 2002 concerning Cash Waqf. According to the Indonesian Waqf Board (BWI), the potential for cash waqf in Indonesia reaches IDR 180 trillion per year. However, the accumulation of cash waqf collected until January 2021 only reached Rp 238.83 billion. This means that the potential for cash waqf is still very large to be developed.

Government of Indonesia support for the development of cash waqf is the stipulation of Government Decree (PP) No. 42 of 2006 which requires that cash waqf must be submitted first through a Islamic bank that has obtained a permit as a Islamic Financial Institution Recipient of Cash Waqf (LKS-PWU). The Government of Indonesia has established 20 Islamic banks that act as LKS-PWU in Indonesia. In addition to LKS-PWU, there is also *nazhir* of cash waqf in the form of Baitul Maal Wat Tamwil (BMT) or Islamic Savings and Loans and Financing Cooperatives (KSPPS), cash waqf institutions such as BWI, MUI Waqf Institute, universities, and others.

On January 25, 2021, the Government of Indonesia launched the National Movement for Cash Waqf (GNWU). This movement aims to develop the Islamic economy in supporting the acceleration of national development. According to Arif (2012), cash waqf has an important role in poverty alleviation efforts. Poverty in developing countries such as Indonesia is still a crucial problem and a critical development issue (Jazil 2019). This is exacerbated by the entry of the corona virus into Indonesia. The corona virus quickly spread to various countries so that the World Health Organization (WHO) in March 2020 established the status of the coronavirus as a global pandemic.

Table 1 Poverty and Inequality Rates in Indonesia in 2016-2020

Year	Poverty level (%)	Number of Poor Population (million souls)	gap rate (Gini Ratio)
2016	10.70	27.76	0.394
2017	10.12	26.58	0.391
2018	9.66	25.67	0.384
2019	9.22	24.79	0.380
2020	10.19	27.55	0.395

Source: Central Bureau of Statistics (2020)

Based on Table 1, the number of poor people in Indonesia in the last 4 years from 2016-2019 has decreased, but in 2020 it increased significantly to 27.55 million people. The level of poverty and inequality in Indonesia has also decreased over the last 4 years, while in 2020 it has increased. Overall, the impact of the COVID-19 pandemic is felt by all levels or levels of society. Handling involving all elements of society is needed in this condition because it requires no small amount of money (Irfandi and Maisyal 2020).

Cash waqf can be seen as the right solution in helping to restore the current economy (Nurjannah and Abdullah 2020). DKI Jakarta is one of the areas with the potential to develop cash waqf (Nizar 2017). This area is also a province that supports waqf, especially cash waqf. Meanwhile, the huge potential of DKI Jakarta in collecting cash waqf funds has not been fully realized. Based on data from the Ministry of Cooperatives and SMEs, the collection of cash waqf through KSPPS in DKI Jakarta in March 2020 only amounted to 113 million rupiah (Kasri *et al.* 2021). The amount of the collection is still far from the potential cash waqf that should be. This potential must continue to be explored to increase funds for collecting cash waqf in DKI Jakarta so that more and more people decide to make cash waqf.

This study aims to identify the characteristics of respondents and analyze the factors that influence the decision to donate in cash waqf on DKI Jakarta during the COVID-19 pandemic.

II. Literature Review

In Arabic, there are three words used to express waqf, namely *al-habs*, *al-waqf*, and *at-tasbil*, all of which mean to hold back. The essence of waqf itself is to provide benefits or benefits of waqf property to people who are entitled to it and use it according to Islamic teachings (Soemitra 2010). According to Hasan (2010), cash waqf is a form of waqf carried out by a wakif by handing cash to Nazhir. In general, the legal basis for cash waqf is the same as the legal basis for waqf, such as QS Al-Baqarah (2) verse 261, QS Ali-Imran (3) verse 92, and the hadith narrated by Imam Muslim from Abu Hurairah r.a.

According to Kasdi (2014), cash waqf has shown a promising role in improving social welfare and helping to overcome the economic crisis. Cash waqf has a greater impact on the economic sector compared to immovable property waqf (Hazami 2016). The management of cash waqf in Indonesia has been explained in Articles 28 to 31 of Law Number 41 of 2004 concerning Waqf which regulates that waqf can endow movable property in the form of money to Islamic financial institutions appointed by the Minister of Religion. Furthermore, LKS issues and submits cash waqf certificates to waqif and nazhir when the waqif has submitted the cash waqf. The cash waqf certificate is proof of the surrender of the waqf property by the wakif.

Researchers in this study link cash waqf decisions with consumer decision-making theory because there is no theory that directly discusses it. At the heart of consumer decision making is an integration process that combines knowledge to evaluate two or more alternative behaviors, and choose one of them (Peter and Olson, in Yonaliza and Hia 2014). According to Maarif (2017), decision making is an activity that is carried out at a time when a solution to a problem is chosen to be implemented.

Consumer decision making includes all the processes that consumers go through to identify problems, find solutions, evaluate alternatives, and choose among options (Sangadji 2013). According to Sumarwan (2011), there are 3 main factors that influence consumers in making decisions, namely:

1. Individual differences

Individual differences show the factors of the individual characteristics themselves who are consumers. Individual differences include motivation and needs, religion, personality, knowledge, information processing, consumer attitudes, learning processes, and perceptions.

2. Environmental factors

Environmental factors include characteristics (social and economic demography), culture, family, consumer situation, environment, technology, and the group being followed.

3. Marketing strategy

Marketing strategy includes all efforts to market products or programs carried out by governments, non-profit organizations, companies, and political parties.

Willingness to Donate

According to Ahmad (2019), the willingness to donate money is influenced by several internal and external factors. External factors in the form of information obtained by a person and income. Family and the surrounding environment are also external factors that influence a person to perform cash waqf. The most common internal factor is a person's insight into an object. According to Mokhtar (2018), the internal factor that influences the decision to endow cash is religiosity. According to Yulianti (2020), the level of education affects people's intentions to make cash waqf. An external factor that influences one's perception of cash waqf is the ease of cash waqf (Cupian and Najmi 2020).

Education

According to Nasution (2017) education is one form of communication development and human interaction in everyday life. Education is a means to convey knowledge, the higher a person's level of education, the higher his knowledge and the better his behavior (Suwarno et.al 2014). Someone who is more educated will find it easier to absorb information and apply it in everyday life. Understanding income according to (Samuelson 2002, in Muttaqin 2014) is a reward received by a person or group who has expended energy and thoughts to do or make something. If you have a lot of money, but do not practice an optimal benefit for the community, it will bless the owner in the afterlife, who will later be held accountable. Therefore, sufficient or abundant wealth will be appropriate if part of its wealth is donated for the benefit of the people (Attamimy et al. 2015).

Knowledge

According to (Harsley 1992, in Dahlan 2017), knowledge is something that is attached to a person's life, behavior or decisions towards an object or reality which is strongly influenced by his understanding and perception of reality. One's knowledge to the stage of understanding related to cash waqf can motivate someone to give cash waqf (Falahuddin et al. 2019). Understanding becomes very important because the potential of cash waqf can only be realized when the literacy level of cash waqf is at a high level.

Altruism

Altruism is an action taken by a person or group of people voluntarily to another person with the aim of helping him without wanting anything in return (Taylor et al. 2009, in Cahayati and Qurrata 2021). According to Faturachman (2006), altruism is the giving of help to others without expecting any benefit from oneself. Actions like this are urgently needed to overcome the impacts caused by the COVID-19 pandemic, where the impact is to reduce the economy of the Indonesian people.

Religiosity

The definition of religiosity according to (Jalaluddin 2001, in Susanti and Edward 2019) is a condition in a person who leads him to act in accordance with the level of obedience to religion. In a Muslim, religiosity can be seen from the extent of belief, knowledge, appreciation, and implementation of the teachings of Islam (Fauziah 2013). Religiosity has a relationship with one's understanding of cash waqf, if the higher the level of understanding, the higher will be in conducting cash waqf.

Subjective Norm

Subjective norm is the perception of a person with whom they are motivated to do or not to take an action based on social pressure (Ajzen 2005). According to Mas'ud (2012), a person will have a desire or action against an object if it is influenced by the environment and the people around him to run it or he believes there is support for what he is doing. This includes support from parents, friends, neighbors, and other references that are considered relevant and important in making decisions (Zaitul et al. 2020). According to Ahmad (2019), the environment is an external factor that can influence a person's decision to do cash waqf.

Media Information

Media information has a function to support or update the information needed by the community. According to Amadea and Nafis (2017), the information obtained by the public does not only come from how often they access the information media, but also comes from how much information is contained in it. The more information obtained through the existing communication media, the more people's intentions in waqf will increase. The external factor in this research is the ease of waqf money. According to Cupian and Najmi (2020), the more convenience people feel in waqf money, the greater the opportunity for people to do cash waqf. In the era of the industrial revolution 4.0 like this, people tend to be facilitated by the presence

of various innovations in the field of technology, making it easier for every activity, both in giving donations and alms.

Previous Studies

Cupian and Najmi (2020) with research entitled "Analysis of Factors Influencing Public Perceptions of Cash Waqf in the City of Bandung". The research was conducted in the city of Bandung by taking a sample of 100 respondents based on the criteria of having or never done cash waqf. Questionnaires using Likert and ordinal scales were chosen to collect data. The analysis in this study uses binary logistic regression analysis. The results of binary logistic regression show that people's understanding and ease of cash waqf have a significant influence on people's perceptions of cash waqf.

Ahmad (2019) conducted research entitled "Factors Influencing Willingness to Contribute in Cash Waqf: Case of South Tangerang, Indonesia". Researchers use internal factors and external factors to see people's willingness to make cash waqf. So that the independent variables used are income, knowledge, promotion, and culture. While the dependent variable used is the willingness to do cash waqf. The results of this study show that all variables used have a significant effect on influencing people's willingness to pay cash waqf.

Ash-Shiddiqy (2018) conducted a study entitled "The Influence of Income, Religiosity, Location Distance, Education Level and Access to Information on Public Interest in Cash Waqf in the DIY MUI Cash Waqf Board". The method in this study uses the probit regression analysis method which is processed in the *evIEWS 07.00* program. The results of the analysis show that all variables, namely religiosity, education level, income, access to information and location distance based on the results of the simultaneous test have a significant probability. Of all the independent variables used, the public's interest in cash waqf is only influenced by the religiosity variable.

Amalia and Puspita (2018) in their research entitled "Jakarta Community Interest in Cash Waqf in Waqf Institutions". The sample used is 138 respondents who work as civil servants. This study uses the dependent variable, namely the intention of cash waqf and the independent variables are religious understanding, the image of the waqf institution, education level, socialization of cash waqf programs, and income. Data analysis used logistic regression analysis. The results of this study show that all independent variables, namely religious understanding, image of waqf institutions, education level, socialization of cash waqf programs, and income have the opportunity to influence the intention of the people of Jakarta to make cash waqf above 50%.

III. Methodology

The location used in this research is DKI Jakarta Province. This research belongs to the type of quantitative research. The type of data in this study used is primary data and secondary data. Primary data was obtained from distributing online questionnaires to respondents. Meanwhile, secondary data were obtained from various literature sources as supporting data. The technique in determining the sample used is a non-probability sampling technique, namely purposive sampling (Budiastuti and Bandur 2018). The population in this study is the Muslim community of DKI Jakarta who has a minimum age of 17 years. So that the sample took as many as 100 respondents.

Technical analysis in this study uses two approaches, namely descriptive analysis and quantitative analysis. The descriptive analysis method is described in the form of graphs and tables to identify the characteristics of the respondents. Quantitative analysis method uses econometric analysis method in the form of logistic regression. Logistic regression is used to analyze the factors that influence the decision to endow cash waqf of the people of DKI Jakarta during the COVID-19 pandemic. In this study, the data processing used was Microsoft Excel 2019 and the Statistical Package for the Social Sciences (SPSS) 22.

This study uses eight variables. The dependent variable in this study is the decision to give cash waqf of the people of DKI Jakarta during the COVID-19 pandemic, while the independent variables are education, income, understanding, altruism, religiosity, subjective norms, information media, and ease of cash waqf. The scale used in each question is a Likert scale with four scales (ranging from a scale of 1 = strongly disagree to 4 = strongly agree). Modifications on the Likert scale are aimed at eliminating weaknesses on the five-level scale. The framework can be seen in Appendix 1.

IV. Discussion

The respondents used in this study were the people of DKI Jakarta, which amounted to 100 respondents, with the distribution of 50 respondents who have paid cash waqf and 50 respondents who have not paid cash waqf during the COVID-19 pandemic.

Table 2 General Characteristics of Respondents

Characteristics	Category	Frequency	Percentage
Gender	Male	52	52%
	Female	48	48%
Age	17 – 25	26	26%
	26 – 35	40	40%
	36 – 45	21	21%
	46 – 55	7	7%
	56 – 65	5	5%
	> 65	1	1%
Education	Elementary School	1	1%
	Junior High School	2	2%
	High School	42	42%
	Diploma/vocational school	5	5%
	Undergraduate	46	46%
	Master Degree	2	2%
	PhD	2	2%
Job	Government employees	9	9%
	Entrepreneur	5	5%
	Private Employees	35	35%
	Freelance	2	2%
	Service Provider	5	5%
	Housewife	21	21%
	College Student	15	15%
	Retired	2	2%
	Other	6	6%
Income during the COVID-19 pandemic	< Rp2.500.000	34	34%
	Rp2.500.000 – Rp5.000.000	38	38%
	> Rp5.000.000	28	28%
Comparison of income frequencies before and	Decrease	16	16%
	Fixed	66	66%

Characteristics	Category	Frequency	Percentage
during the COVID-19 pandemic	Increase	18	18%
Marital status	Married	55	55%
	Single	44	44%
	Other	1	1%
Involvement in Religious Social Organizations	Active	14	14%
	Less Active	31	31%
	Not Active	55	55%
Take regular studies or recitations	Yes	62	62%
	No	38	38%

Source: Primary Data 2021 (Processed)

Based on Table 2, respondents with male sex are more dominant with a percentage of 52% compared to female respondents who are 48%. The majority of respondents are aged 26-35 years with a percentage of 40%, while the respondents with the smallest percentage are aged >65 years by 1%. This shows that the majority of respondents are of productive age, so it strongly supports this research. In education, respondents are dominated by undergraduate education level of 46%, while the smallest percentage is at SD/MI education level of 1%. Respondents with jobs as private employees dominate with a percentage of 35%, while the smallest percentage is in freelance and retired jobs with a percentage of 2%.

Income during the COVID-19 pandemic was dominated by respondents with an income range of IDR 2,500,000 – IDR 5,000,000 by 38%, while the smallest percentage was in income > IDR 5,000,000 for 28%. The majority of respondents on the frequency of income before and during the COVID-19 pandemic were fixed with a percentage of 66%, while the smallest percentage was on a decreasing income frequency of 16%. The majority of respondents' marital status is married with a percentage of 55% and the smallest percentage is in other statuses of 1%. Respondents who are not active mainly in socio-religious organizations dominate with a percentage of 55%, while the smallest percentage is in the active involvement of 14%. In participating in studies and recitations, the majority of respondents followed them with a percentage of 62% compared to respondents who did not attend at 38%.

The factors that are estimated to influence the decision to give cash waqf of the people of DKI Jakarta during the COVID-19 pandemic include several independent variables, namely

income level, understanding, altruism, religiosity, subjective norms, information media, and ease of cash waqf. The dependent variable used in this study has two categories, namely respondents who have had cash waqf during the COVID-19 pandemic (Y=1) and respondents who have never made cash waqf during the COVID-19 pandemic (Y=0). The test was carried out with a confidence level of 95% and 90% or at a significant level (α) of 5% and 10%.

Table 3 Determinant of Cash Waqf Donation in DKI Jakarta during the COVID-19 Pandemic

Variable	<i>B</i>	<i>Sig.</i>	<i>Exp(B)</i>
Education	.355	.435	1.426
Income	1.301	.043**	3.673
Understanding	2.418	.024**	11.225
Altruism	.610	.513	1.840
Religiosity	2.090	.029**	8.083
Subjective Norms	2.491	.008**	12.070
Information Media	.668	.468	1.950
Ease of Cash Waqf	1.579	.079*	4.851
Constant	-8.176	.001	.000

Source: Primary Data 2021 (Processed)

Based on the results of logistic regression analysis, there are 5 variables that significantly influence the decision to give cash waqf of the people of DKI Jakarta during the COVID-19 pandemic, namely income, understanding, religiosity, subjective norms, and ease of cash waqf. Meanwhile, variables that did not significantly influence the decision to endow cash waqf of the people of DKI Jakarta during the COVID-19 pandemic were education, altruism, and information media variables. The income variable has a positive influence on the DKI Jakarta community's cash waqf decision during the COVID-19 pandemic. Based on the value of the odds ratio which refers to the value of Exp (B) in the income variable, it is worth 3.673 and is significant at the 5% level. So it can be interpreted that if a person's income is

higher, then the chance of someone deciding to endow money during the COVID-19 pandemic is 3,673 times greater than someone who has a lower income level, *ceteris paribus*. This shows that the greater a person's income, the greater the allocation of expenditure for social funds will likely be. A person with a high income has a greater opportunity to help people through his wealth.

The understanding variable has a positive influence on the decision to endow cash in the DKI Jakarta community during the COVID-19 pandemic. Based on the value of the odds ratio which refers to $\text{Exp}(B)$ in the income variable, it is 11,225 and is significant at the 5% level. That is, the higher a person's level of understanding of cash waqf, the opportunity for cash waqf is 11,225 times greater than someone who has a low level of understanding of cash waqf, *ceteris paribus*. This is because one's understanding of an object forms a reaction to that object which is manifested in attitudes or actions. The potential for cash waqf will be realized when a person's level of understanding of cash waqf is at a high level. Therefore, a person's decision in cash waqf is the result of his understanding of cash waqf.

The religiosity variable has a positive influence on the decision to endow cash waqf of the people of DKI Jakarta during the COVID-19 pandemic. This means that the relationship between respondents' religiosity is directly proportional to the decision to endow cash during the COVID-19 pandemic. Based on the value of the odds ratio which refers to $\text{Exp}(B)$ in the religiosity variable, it is 8,083 and is significant at the 5% level. So that it can be interpreted that the higher a person's level of religiosity, the opportunity for cash waqf is 8,083 times greater than someone who has a low level of religiosity, *ceteris paribus*. This shows that respondents who perform cash waqf assume that from some of the assets they have there are rights of others who need it.

The subjective norm variable has a positive effect on the decision to donate money to the people of DKI Jakarta during the COVID-19 pandemic at a level of 5% with an odds ratio value that refers to $\text{Exp}(B)$ of 12,070. This can be interpreted that if a person's subjective norm increases, then the opportunity for waqf money is 12,070 times greater than someone who has a lower subjective norm, *ceteris paribus*. This is because there is a high motivation in cash waqf accompanied by a strong belief that other people around them such as religious leaders, friends, teachers, family, and others also do cash waqf.

The variable ease of cash waqf has a positive influence on the decision to give cash waqf to the people of DKI Jakarta during the COVID-19 pandemic at a level of 10% with an odds ratio value that refers to $\text{Exp}(B)$ of 4,851. So it can be interpreted that the easier it is to do cash waqf, the chance of someone doing cash waqf is 4,851 times greater than if it is more

difficult to do cash waqf, *ceteris paribus*. This is thought to be due to the current era of the industrial revolution 4.0, so that people are increasingly facilitated by the presence of technology in carrying out daily activities as well as making donations and alms with various innovations in the field of technology. Therefore, it is important to carry out various innovations in the method of collecting waqf so that people are interested in doing cash waqf.

V. Conclusion

Based on the results of research that has been carried out regarding the analysis of the factors that influence the decision to endow cash waqf of the people of DKI Jakarta during the COVID-19 pandemic, conclusions can be drawn. Characteristics of respondents based on social and economic demographic aspects. Based on gender, the majority of respondents were male, namely 52 people. In the age range, respondents with an age range of 26-35 years dominate with a total of 40 people. Based on education, respondents are dominated by the educational background at the undergraduate level with a total of 46 people. Based on occupation, the majority of respondents work as private employees with a total of 35 people. In income during the COVID-19 pandemic, respondents with an income range of Rp. 2,500,000 – Rp. 5,000,000 dominated, namely 38 people. Based on the comparison of the frequency of income before and during the COVID-19 pandemic, the majority of respondents were dominated by a fixed income frequency of 66 people.

In terms of marital status, respondents who are married dominate with a total of 55 people. For involvement in socio-religious organizations, respondents who are not actively involved in socio-religious organizations dominate with a total of 55 people. Meanwhile, regularly attending studies or recitations are dominated by respondents who routinely attend studies or recitations, totaling 62 people. Based on the results of the logistic regression analysis, the factors that influence the decision to give cash waqf of the people of DKI Jakarta during the COVID-19 pandemic are the variables of income, understanding, religiosity, subjective norms, and the ease of cash waqf.

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