

Factors Influencing the Interest of the Muslim Generation in Cash Waqf in West Nusa Tenggara Province



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ABSTRACT: Cash waqf is a waqf fund in the form of a rupiah managed by the nazir to produce benefits in the form of *marque alaih*. This study aims to determine how big the factor of interest of the Muslim generation in cash waqf in West Nusa Tenggara Province (NTB). In this study, data was collected by distributing questionnaires by purposive sampling using the Cochran formula so that 100 respondents fulfilled the number of samples. Data analysis techniques using *Partial Least Square-Structural Equation Modeling* (PLS-SEM). The results showed that trust variables and subjective norms positively and significantly affected the interest in cash waqf in West Nusa Tenggara (NTB). Trust and subjective norm variables imply that the institution where waqf is collected can maintain trust in Wakif by making reports and documentation. At the same time, the promotion of socialisation and religiosity variables have a positive but insignificant effect. Moreover, the knowledge variable has a negative and little impact on the interest in cash waqf in West Nusa Tenggara Province.

KEYWORDS: Cash Waqf, Religiosity, Knowledge, Trust, Subjective Norms

INTRODUCTION

Islamic finance must continue to innovate to prevent a frozen and stagnant financial system. Waqf is one of the current inventions (Fuadi, 2018). Waqf is one of the potential financial sources for the economic growth of the people. Waqf is essential for advancing Islamic civilisation and serves a strategic function (Hayati et al., 2020). Because cash waqf is considered to have variations and technical uses that can be simpler and more comprehensive across society, their potential is broad enough to be investigated and expanded (Suhasti et al., 2022). In 2002, the MUI (Indonesian et al.) issued a fatwa on the legality of cash waqf (Nisa' & Anwar, 2019). MUI considers the broader advantages of mobile waqf in the form of cash waqf.

It is essential to ascertain how interested the Muslim generation is in waqf. According to Razak (2022), waqf is crucial in helping the elderly, underprivileged, and orphans by implementing education, training, and commercial enterprise programs. Waqf is directly related to social and other social activities (Sujono et al., 2022). According to Rozalinda (2021), they affirm that the purpose of professional waqf management is to positively release the potential of waqf for community welfare in all areas of life, including social, educational, health, and economical. Cash waqf is carried out by individuals or groups with waqf institutions in cash (Suryadi & Yusnelly, 2019). Cash waqf is money or goods collected by the institution managing waqf (nadzir) through the sale of certificates to the public. In other words, the donation of assets in cash or securities owned by Islamic financial institutions or banking institutions whose income will be given but whose capital cannot be lowered even for charity (Pramudia & Syarief, 2020).

Knowing about the interest in waqf through money is very important; it is related to the interest of the Muslim generation in waqf. Factors that determine the interest of the Muslim generation in waqf include religiosity, knowledge, promotion and socialisation, trust, and subjective norms (Adistii et al., 2021; Amin et al., 2022); As (Shadiqqy, 2019; Hilman Hakiem et al., 2022; Ismawati & Anwar, 2019). Religiosity encourages a person to act by his religious observance (Mahendra et al., 2022). Religiosity can encourage interest in cash waqf. According to Ash-Shiddiqy (2019) who argues that religiosity positively affects people's interest in paying waqf (Pramudia & Syarief, 2020). According to Setyawan (2021), religiosity does not positively affect the public interest in realising cash waqf, while knowledge and service quality are influential. Notoatmodjo in Yuliana (2020) asserts that knowledge results from human perception or from knowing one's perception of goods through the senses (eyes, nose, ears, and so on). Thus, knowledge is the different types of information obtained using a person's five senses. Knowledge can be an interest in cash waqf because a person can choose the actions taken with knowledge. According to (Roudlatul et al., 2022), Knowledge positively affects cash waqf.

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Promotion and socialisation strategies are game plans to achieve the required goals of a business unit. Promotion is a business tactic used to market a product and get customers interested in what a company sells so they will buy it (Chairunnisa et al., 2021). Through promotion and socialisation, one can determine what waqf institutions will be chosen according to their beliefs. According to Hadiyati et al. (2020), awareness and promotion significantly affect people's interest in cash waqf.

Trust is when customers have optimistic expectations of a product due to the influence on others in risky circumstances. The consumer's perception that one's statement can be trusted to fulfil expectations and tasks after the transaction process can be summed up as trustworthiness (Yunikartika & Harti, 2022). This can be used as an interest in cash waqf because a person's interest in the institution must have trust. According to research (Apriliani et al., 2021), trust and convenience factors positively affect the community's interest in cash waqf through *e-commerce*. Research (Sahal, 2020) concluded that a person's decision to conduct a share waqf is not influenced by a person's trust factor towards Nazhir as a stock waqf management institution (Irawati et al., 2022).

Subjective norms are a person's opinions about the beliefs of others, such as parents, siblings, and friends, that might influence whether or not a person engages in the behaviour being examined (Dharmawan et al., 2021). Subjective norms can be an interest in cash waqf because of the motivation for someone involved to do waqf. Based on the results of research conducted by Ummu Maziah, it is explained that subjective norms have a significant positive effect on the interest in cash waqf in Generation Z. According to (Hasyim & Nurohman, 2021), subjective norms have no effect / insignificant on a person's interest in conducting cash waqf (Irawati et al., 2022).

The Muslim generation can build tangible promises and activities that can contribute to implementing the cash waqf. West Nusa Tenggara Province (NTB) is one of the regions in Indonesia that is estimated to have much potential to create cash waqf. This assumption is supported by at least two key factors: (1) The population of 551,818 Muslims living in West Nusa Tenggara Province (NTB) can contribute to economic empowerment and national economic growth by using cash waqf tau through financial means. (2) In NTB Province, 96 per cent of the population adheres to Islam, especially Lombok, nicknamed "1000 mosques". Cash waqf is intended to develop spirituality and cultural values for families and communities in NTB (ntb.kemenag.go.id 2023). Based on this, it is concluded that this study aims to analyse the Muslim generation's interest in West Nusa Tenggara Province (NTB) in cash waqf.

LITERATURE REVIEW

Before the enactment of Law No. 41 of 2004, objects that might be entrusted by wakif were usually limited to immovable or fixed objects, such as land and buildings. With the passing of this law, the law now also regulates the movable objects of waqf, such as cash (money) waqf. According to the Regulation of the Minister of Religious Affairs No. 4/2009, Cash waqf is a legal act by a Wakif to separate and give part of the money to be used for worship and community welfare by his interests, either permanently or for a certain period (Amin et al., 2022).

A. Interest in Cash Waqf

Interest is defined as the willingness of an active human being to accept something from outside (Pramudia & Syarief, 2020a). The Great Dictionary Indonesian defines interest as a tendency towards something, also known as passion or desire. Interest is the spontaneous development of tastes or interest in a particular object or activity. Factors influencing interest are relationships that develop within and outside oneself; attractiveness increases as relationships get stronger (Amin et al., 2022). According to Crow and Crow in Abdul Rahman Saleh's book, the factors influencing interest in certain activities are desires from within oneself individually, social factors that can arouse interest in certain activities, and emotional factors (Rasela, 2022). Public interest in cash waqf is also inseparable from the role of waqf institutions, for example, in their responsibility (Adistii et al., 2021). Waqf interest becomes a theory to improve the community in every activity, such as waqf requires interest that later the community can waqf (Falahuddin et al., 2019).

B. The Influence of Religiosity Factors on Cash Waqf Interest

According to Jalaludin, religiosity is a condition that encourages a person to behave according to the degree of adherence to a religion whose source is directly or indirectly Nash (Amin et al., 2022). Religion is not only practised when ceremonies or worship are performed. It is also practised when a person engages in other actions motivated by spiritual forces (Putra et al., 2020). It can be briefly concluded that religiosity means belief in God, which is in line with the commitment to follow the principles established by God (Pramudia & Syarief, 2020). According to the Theory of Planned Behavior, religiosity is an aspect of attitude that can influence interest in cash waqf (Adistii et al., 2021).

One of the things that affects how a person acts is their level of religiosity, especially when it comes to actions such as waqf. Interest in financial endowments increases with one's religious level. This is in line with Pramudia Syarief's study, which found

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that religiosity significantly affects the interest in cash waqf funds. According to As-Sadiqqy's research (2019), the religiosity of creed significantly influences the interest in cash waqf. According to Mohammed Faisal's research, survey, and statistical test findings, religiosity positively impacts people's interest in cash waqf (Putra et al., 2020). According to some studies, religiosity positively affects cash waqf (Afandi et al., 2022; Hasanah & Maha, 2022; Kurniawati et al., 2021; Maivalinda et al., 2021; Muhtadi & Hakim, 2022).

H1: Religiosity has a positive and significant effect on the interest in cash waqf

C. The Influence of Knowledge Factors on Cash Waqf Interest

According to Jamarah and Zaini, knowledge is the process of changing the attitude and behaviour of a person or group and also human effort through teaching and training efforts, so obviously, we can take a common thread that the vision of Knowledge is to educate people (Amin et al., 2022b). According to Dombrowski, knowledge has three types: Experiential knowledge, Skills, and Knowledge claims. Experiential knowledge is a relationship obtained directly with the environment. Skills are knowledge of how to do something structured and action-oriented by doing certain activities. Knowledge claims are knowledge clearly and understood (Pramudia & Syarief, 2020b). According to Napitulu (2021), A person with a strong knowledge of waqf can apply it daily, increasing interest in waqf.

Falahuddin (2019) argues that the interest factor in waqf is knowledge, even though it does not significantly affect waqf. Different things are explained by Rawanti and Murtani (2019), who have considerable knowledge that has a beneficial impact on public interest in conducting waqf. Therefore, knowledge has a significant or positive effect on endowment interest. The desire to pay zakat is also influenced by knowledge (Nugroho et al., 2019; Sahal et al., 2020). According to some studies, one of the factors of interest in waqf is that knowledge has a positive or significant effect on interest in cash waqf (Chrisna et al., 2021; Kurniawati, 2021; Latif et al., 2022; Roudlatul et al., 2022).

H2: Knowledge has a positive and significant effect on the interest in cash waqf

D. The Influence of Promotion and Socialisation Factors on Cash Waqf Interest

In economics, "promotion" refers to a tool used to advertise a product. Promotion is a tactic used in business to force customers to be buyers of an object (Safwan Kamal, 2017). According to Adeyemi, promotion and socialisation is one way to introduce to the public that there is cash waqf. Providing the public with sufficient information about cash waqf can increase knowledge and awareness of conducting cash waqf (Iqbal et al., 2019). Promotion and socialisation is one of the efforts to introduce institutions to the general public (Mahmudah et al., 2020). Therefore, promotion is one way to introduce or socialise cash waqf, which can be a factor in interest in cash waqf.

According to Handayani and Kurnia (2015), one of the factors of public interest in conducting waqf is information media. Thus, if the socialisation of waqf to the community is carried out continuously, then it is likely that the community will be in cash waqf (Pramudia & Syarief, 2020b). According to Budiansyah and El Ayyubi (2021), the elements influencing wakif in online waqf include information, service, trust, website quality, and promotion. According to Rasela (2022), the level of financial literacy of Muslim communities who donate their income to ziswaf is closely related to community socialisation and education about ziswaf. According to some researchers, the promotion method affects a public interest in cash waqf (Fitriyah & Alim, 2022; Iqbal et al., 2019)

H3: Promotion and socialisation have a positive and significant effect on the interest in cash waqf

E. The Influence of Trust Factors on Cash Waqf Interest

According to Koehn, trust is the expectation that a believer will behave in that person's best interest (Hiyanti et al., 2020). In essence, trust is a person's mental state. In this case, the trust will be used when executing waqf through money in nadzir institutions. Trust is one factor that supports the creation and collection of waqf (Sulaeman et al., 2020). To build trust, a person or group must act consistently, competently, honestly, reasonably, and responsibly (Permana, 2020). (Mayer, Davis, & Schoorman, 1995) identify three aspects of trust: Capacity: An organisation's competence is referred to as its ability. Generosity: The vendor wants to satisfy the customer and himself in a way that benefits both parties. Integrity: Integrity refers to the seller's actions or business management practices. Information is provided to consumers, whether or not it is factually accurate (Japarianto & Adelia, 2020).

According to Wulandari's research (2017), trust significantly influences customer behaviour in conducting cash waqf in waqf institutions (Fandini & Ratnasari, 2020). Further research conducted by Ab Shatar et al. in 2021 also highlighted the level of belief in Nazir. Their results show that trusts benefit the number of cash waqf made to Malaysian Islamic banks.

H4: Trust has a positive and significant effect on the interest in cash waqf

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F. The Influence of Subjective Norm Factors on Cash Waqf Interest

Social pressure is the perception of whether to engage in a behaviour. It refers to how people perceive the relevant opinions of others regarding whether or not to engage in behaviour (Faisal, 2020). Social pressures that are seen to perform behaviour are known as subjective norms. When deciding whether to engage in an action, people take into account the opinions of others (Putra et al., 2020). Subjective norms are social pressures that affect how people act. Refers to a person's impression of another person's related point of view regarding whether or not to engage in such behaviour (Pamungkas & Fitianto, 2020).

In his investigation of the impact of subjective norms on financial waqf, Lada (2008) found a significant correlation between behavioural intentions and subjective norms. According to research, a person's "environment" may be essential in determining why they engage in certain activities that fall within subjective norms (Salem Al-Harethi, 2019). Some researchers say subjective norms positively or significantly affect cash waqf (Mudrikah, 2021; Nuraini et al., 2018; Syarief & Nurhidayati, 2022).

H5: Subjective norms have a positive and significant effect on the interest in cash waqf

The framework of this research is described as follows:

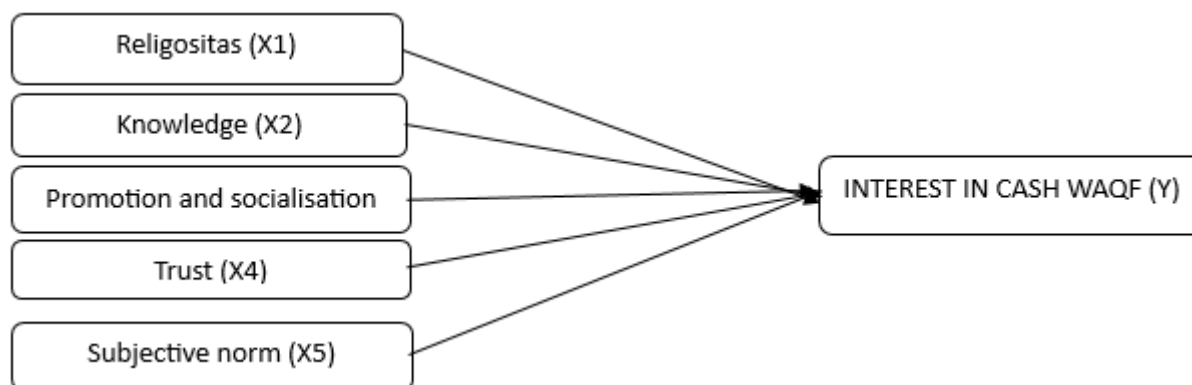


Figure 1 Frame of mind

METHOD

It is based on the title and purpose of this study using quantitative research, which provides an explanation or picture of a situation as clearly as possible by using questionnaires to collect data and information that will be processed with statistical data (Sugiyono, 2018). This study uses an associative approach, which is research that aims to determine the influence or relationship between two or more variables (Sugiyono, 2018). This study was located in NTB Province with a population of all generations of Muslims. Data collection techniques with non-probability sampling methods are sampling techniques that do not offer opportunities for each sample population (Sugiyono, 2018). In this method, the purposive sampling approach is used, which is sampling based on specific criteria (Sugiyono, 2018). The criteria of the sample in this study are (1) domiciled in NTB, (2) have or are still doing money endowments, (3) willing to provide information, (4) Muslim. In this study, the population number is unknown, so the determination of the number of samples using the Cochran formula (Sugiyono, 2018) With the number of samples fulfilled to 100 respondents. The variables in this study are religiosity, knowledge, promotion and socialisation, beliefs and subjective norms as independent variables and variables bound to interest in cash waqf. Moreover, data analysis techniques using *Partial Least Square-Structural Equation Modeling* (PLS-SEM). This test goes through two stages: Evaluation of the Outer Model and Inner Model.

RESULTS AND DISCUSSION

A. Identity of Respondents

The respondent's identity is a summary of the objects that are respondents in the study. Regarding the identity of the research, respondents were then divided into different categories based on gender, education, address, occupation, income and age. The data in Table 1 below respondents in the study were dominated by male respondents, namely 60 and 40 female respondents. The education of respondents in this study was dominated by the level of undergraduate education, which was 64 respondents, followed by high school / vocational / MA education with 35 respondents and one master respondent. This research surveyed communities in West Nusa Tenggara (NTB), including Bima Regency with one respondent, West Lombok Regency with 13 respondents, Central Lombok Regency with 54 respondents, East Lombok Regency with 11 respondents, North Lombok Regency with two respondents, Sumbawa Regency 6 respondents and Mataram City 13 respondents. Students dominated work, 74 respondents followed by civil servants, 12 respondents, freelance five respondents, police four respondents, permanent workers three respondents, honour one respondent and contract labour one respondent. Monthly income is dominated by less than

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1,000,000 because many have not earned, such as students. The majority of respondents in this study were aged 17 to 21 years by 65 respondents, followed by the age range of 22-26 by 34 respondents and above 27 by one respondent.

Table 1: Identity of Respondents

Information	Respondent	
	Sum	Percentage
Gender		
Man	60	60
Woman	40	40
Total	100	100
Education		
SMA/SMK/MA	35	35
Bachelor	64	64
Magister	1	1
Total	100	100
Address		
Bima Regency	1	1
West Lombok Regency	13	13
Central Lombok Regency	54	54
East Lombok Regency	11	11
North Lombok Regency	2	2
Sumbawa Regency	6	6
Mataram City	13	13
Total	100	100
Work		
Student	74	74
Pegawai Negeri Sipil	12	12
Polri	4	4
Permanent Workforce	3	3
Contract Labour	1	1
Honour	1	1
Freelance	5	5
Total	100	100
Income		
Above Rp. 7.500.000	2	2
IDR 5,000,000-IDR 7,500,000	5	5
IDR 2,500,000. – IDR 5,000,000	11	11
IDR 1,000,000. – IDR 2,500,000	15	15
Less than Rp. 1.000.000	67	67
Total	100	100
Age		
17 - 21		
22 - 26	65	65
Above 27	34	34
Total	1	1
	100	100

Source: Primary data (processed)

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B. Descriptive Statistics

Descriptive statistics is a way of knowing how research data is in a more straightforward way to understand or read. It involves collecting data, presenting it, calculating statistical values, and creating diagrams or drawings about anything (Coleman & Fuoss, 1955). The questions in this study are instruments used in previous studies, and respondents' answers use an interval scale of 5 to 1, namely, the highest score to the lowest score. The answer criteria range from disagree to agree strongly. The data presented in Table 2 below are the highest answer criteria in the religiosity construct of 4.27, namely with the category of strongly agree followed by the construct of knowledge 4.21 with the category of strongly agree. Subjective norms of 4.13 with the category of agree, trust of 4.09 categories agree, interest in cash waqf of 4.04 categories agree and promotion and socialisation of 4.03.

Table 2: Descriptive Static or Research Table

Construction	Average	Category
Religiosity	4,27	Strongly Agree
Knowledge	4,21	Strongly Agree
Promotion and Socialization	4,03	Agree
Trust	4,09	Agree
Subjective Norms	4,13	Agree
Interest in Cash Waqf	4,04	Agree

Note:

- Interval = (highest score–lowest score/number of scores)
Interval = (5–1)/5 = 0.8
- Average criteria for respondents' answers:
1.00 < α < 1.79: strongly disagree; 1.80 < α < 2.59 : disagree; 2.60 < α < 3.39 : Simply agree; 3.40 < α < 4.19 : Agree; 4.20 < α < 5.00 : Strongly Agree
Source: Primary data (processed)

C. Outer Model

Convergent Validity

By using the evaluation of measurement models, the validity and reliability of measurements are related to the specific construct of the study. *PLS-SEM 3.0* is used to consider nonlinear when determining the relationship coefficients between related variables. The extent to which indicator values are positively related to the underlying latent variable is known as convergent validity (Hair, Hult, Ringle, and Sarstedt (2017:102–103); this value indicates sufficient convergent validity, which suggests that a single latent variable may account for more than half of the average indicator variation. In their book, Sholihin and Ratmono (2013: 66) explain that, in some circumstances, the prerequisite for a loading factor of 0.70 is often not achieved, especially for newly designed questionnaires. As a result, an intermediate loading factor of 0.40 to 0.70 should still be considered maintained. Furthermore, the indicator with a loading factor of < 0.40 was removed. The removal of indicators with loading in the range from 0.40 to 0.70 is carried out if the indicators can raise the composite and reliability AVE greater than the upper limit. The limit value for AVE is 0.50, and Composite reliability is 0.50.

In the evaluation of the measurement model, there is an invalid indicator (loading factor <0.4) on the religiosity indicator (R2, that is, I believe in the existence of Allah SWT, his Messenger and Angels), so the indicator is discarded. After that, all these indicators can be significant above 0.4. Because the outer loading value of each indicator corresponds to the convergent validity value, namely the loading factor > 0.4 and the AVE (Average Variance Extracted) value > 0.5, it can be said that all indicators are declared significant.

Composite reliability (CR) of more than 0.7 can be accepted using convergent validity as above and discriminant validity by comparing the square root of AVE with correlations between latent variables more minor than the square root value of AVE for the respective latent variable. So that the construct is categorised as valid, overall, indicators of religiosity, knowledge, promotion and socialisation, trust, and subjective norms already have cross-loading values above 0.7.

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Table 3: Outer Model Test

Latent variable	Loading Faktor	P-Value
Religiosity (Composite reability = 0,926;AVE = 0,715)		
R1	0,758	<0,00
R3	0,797	<0,00
R4	0,837	<0,00
R5	0,834	<0,00
R6	0,849	<0,00
R7	0,869	<0,00
R8	0,864	<0,00
R9	0,886	<0,00
R10	0,872	<0,00
R11	0,898	<0,00
Knowledge (Composite reability = 0,944; AVE = 0,680)		
P1	0,822	<0,00
P2	0,863	<0,00
P3	0,890	<0,00
P4	0,792	<0,00
P5	0,803	<0,00
P6	0,836	<0,00
P7	0,780	<0,00
P8	0,805	<0,00
Promotion and socialization (Composite reability = 0,969;AVE = 0,757)		
PS1	0,870	<0,00
PS2	0,878	<0,00
PS3	0,882	<0,00
PS4	0,834	<0,00
PS5	0,840	<0,00
PS6	0,872	<0,00
PS7	0,926	<0,00
PS8	0,868	<0,00
PS9	0,852	<0,00
PS10	0,875	<0,00
Trust (Composite reability = 0,969;AVE = 0,840)		
K1	0,888	<0,00
K2	0,949	<0,00
K3	0,951	<0,00
K4	0,892	<0,00
K5	0,917	<0,00
K6	0,900	<0,00
Subjective norms (Composite reability = 0,960;AVE = 0,749)		
N1	0,831	<0,00
N2	0,813	<0,00
N3	0,860	<0,00
N4	0,902	<0,00
N5	0,823	<0,00

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N6	0,897	<0,00
N7	0,892	<0,00
N8	0,900	<0,00

Interest (Composite reliability = 0,951; AVE = 0,763)

M1	0,867	<0,00
M2	0,816	<0,00
M3	0,907	<0,00
M4	0,895	<0,00
M5	0,878	<0,00
M6	0,878	<0,00

Note: PLS 3.0 smart data (processed)

Discriminant Validity

Discriminant validity is determining the extent of measuring a concept and distinguishing it from other measurements theoretically and differently (Prasetyo & Jannah, 2005, p. 104). The validity of the discriminant is part of the outer model. To meet the discriminant validity requirements, the cross-loading value > 0.7 and the correlation value between latent constructs. Based on Table 4 below, all constructs or variables meet the discriminant's validity because the construct's correlation value with the principal measurement > 0.07.

Table 4: Diskriminant Validity

	Trust	Interest	Subjective norms	Knowledge	Promotion and socialisation	Religiosity
Trust	0,917					
Interest	0,891	0,874				
Subjective norms	0,855	0,897	0,865			
Knowledge	0,838	0,828	0,883	0,825		
Promotion and socialisation	0,909	0,882	0,865	0,867	0,870	
Religiosity	0,831	0,832	0,838	0,810	0,807	0,845

Catatan: Data smart PLS 3.0 (diolah)

D. Inner Model Test

The inner model test is based on substantive theory and describes the relationship or approximate strength between latent variables or constructs.

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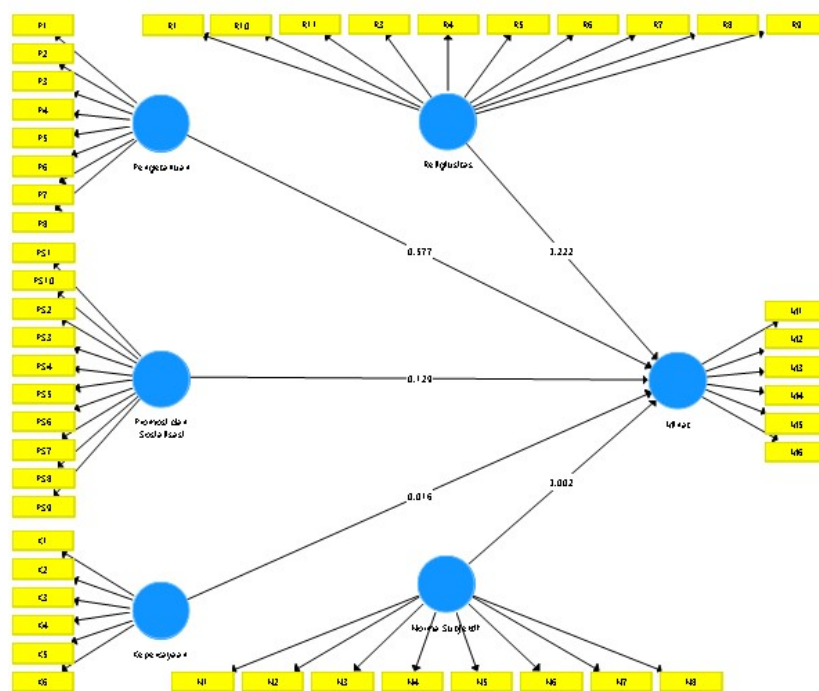


Table 5: Inner Model Test

Panel	Coefficient value	P-Values	Information
Trust-> Interest	0,303	0,020	Significant
Subjective norms-> Interest	0,431	0,003	Significant
Knowledge-> Interest	-0,088	0,564	Insignificant
Promotion and socialisation-> Interest	0,218	0,141	Insignificant
Religiosity-> Interest	0,114	0,235	Insignificant
R-square		0,864	

Note: PLS 3.0 smart data (processed)

Based on Table 5 above, it is obtained that the indicator of confidence in interest has a positive and significant effect because the P-value < 0.05, which is 0.020 < 0.05. So, the belief hypothesis affects the interest in money received. Indicators of subjective norms on interest have a positive and significant effect because the P-value < 0.05 is 0.003 < 0.05. So, the hypothesis of subjective norms affects the interest in cash waqf received. The indicator of knowledge of interest has a negative but insignificant effect because the P-value > 0.05 is 0.564 > 0.05. So, the hypothesis was rejected. Indicators of promotion and socialisation of interest have a positive but insignificant effect because the P-value is > 0.05, which is 0.141 > 0.05. The indicator of religiosity towards interest has a positive but insignificant effect because the P-value is > 0.05, which is 0.235 > 0.05.

The R-square value is used to determine how much influence the value of the independent variable has on the dependent variable; in Table 5, the R-square is 0.864. This shows that variable Y can be explained by variable X, which is 0.864 or 8.64% and the R-square value of 0.864 shows that the model belongs to the "moderate" category close to "good".

E. DISCUSSION

The influence of trust on interest in cash waqf

Trust is the readiness to depend on people who have earned trust (Jayanti & Hidayati, 2022). Trust is a psychological concept that requires attention to receive an expectation of good behaviour from others (Rudi Haryono, 2022). Trust is included in the interest in waqf because someone who is waqf can give trust to the waqf institution to waqf.

This study's results show that trust's influence on interest in cash waqf has a positive and significant influence; this is indicated by a P value of < 0.05, which is 0.02 < 0.05. The results of this study are the research of several researchers that trust has a positive and significant effect on the interest of people with cash waqf (Apriliani et al., 2021; Jazil et al., 2019).

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Trust has a positive and significant effect on the interest in cash waqf because the people of NTB trust the institutions that distribute waqf funds in NTB Province and are trusted to manage waqf funds. So, the interest in waqf in NTB Province in trusted institutions produces a positive and significant influence.

The influence of subjective norms on interest in cash waqf

A subjective norm is a situation in which a person's environment accepts or rejects a behaviour (Imtihanah, 2022). According to Fadly & Saragih (2019), subjective norms are perspectives a person holds regarding ideas held by others, such as parents, siblings, or friends, that might influence a person to perform or refrain from doing the behaviour under discussion. Therefore, subjective norms influence waqf interests according to the perspectives of individuals who correspond to surrounding influences.

This study's results show that subjective norms' influence on interest in cash waqf has a positive and significant influence; this is indicated by the P value of < 0.05 , which is $0.003 < 0.05$. This research is by Ummu Maziah's research that subjective norms significantly positively impact cash waqf funds in Generation Z (Chrisna et al., 2021; Mudrikah, 2021; Putra et al., 2020).

The study of subjective norms has a positive and significant effect on the interest in cash waqf because the encouragement of the surrounding community who are waqf results in other communities participating in waqf. Social and environmental influences on society that follow subjective norms positively and significantly affect West Nusa Tenggara.

The influence of knowledge on interest in cash waqf

Knowledge is the ability to change one's behaviour due to experience (Parastika et al., 2021). By this, knowledge becomes an interest in cash waqf.

The results showed that the influence of knowledge on interest in cash waqf had a negative and insignificant influence. This is indicated by P values > 0.005 , $0.564 > 0.05$. According to Rohman's research, knowledge negatively affects the interest in waqf in Bandung (Amin et al., 2022). Some studies have positive results on indicators of knowledge having a positive effect (Afandi et al., 2022; Roudlatul et al., 2022).

The result is that knowledge negatively affects the interest in cash waqf because not all people who do waqf understand the questions of the waqf institution. Usually, someone knows in general that sunnah waqf is recommended by religion. However, knowledge is essential to consider in knowing the interest factor of waqf.

The influence of promotion and socialisation on interest in cash waqf

Promotion is a technique to explain the advantages of a service to potential clients. To present and realise the benefits themselves, strategies usually require socialisation. Similarly, a person's interest in endowments is based on the influence of promotion and socialisation.

The results showed that the influence of promotion and socialisation on interest in cash waqf had a positive but insignificant influence. This is indicated by a P value of > 0.05 , which is $0.141 > 0.05$. According to the research of Hilman Hakiem et al. (2022), promotion and socialisation have a positive but insignificant influence (Hilman Hakiem et al., 2022).

The study results show that promotion and socialisation positively affect the interest in cash waqf because waqf institutions in West Nusa Tenggara have various ways to promote and attract people. Nowadays, many waqf institutions provide waqf online. However, it is insignificant because many people are unfamiliar with today's technology.

The influence of religiosity on interest in cash waqf

Religiosity is the level of piety a person has for God in carrying out his commands. This also affects the interest in cash waqf because waqf includes sunnah worship, which is highly recommended; waqf is also an element of obedience to Allah (As Shadiqqy, 2019). Therefore, religiosity can be a factor in cash waqf.

The results showed that the influence of religiosity on interest in cash waqf had a positive but insignificant influence. This is indicated by a P value of > 0.05 , $0.235 > 0.05$. According to some studies, religiosity does not significantly affect people's interest in cash waqf (Baqi, 2020; Utami, 2020).

The results of religiosity research have a positive but insignificant effect because people in NTB do not know that a new religious person has waqf. However, the community is waqf because of the desire not to make a person religious. Previous research has found that religiosity positively and significantly affects interest in cash waqf (Faisal, 2020; Sakina et al., 2022; Suhasti et al., 2022b; Zaki & Suriani, 2021).

CONCLUSION

This study analyses the interest factor in cash waqf in West Nusa Tenggara Province. The construct of interest consists of religiosity, knowledge, promotion and socialisation, subjective norms, and trust. Religiosity has a positive and insignificant effect on waqf interest; this shows that a person's religious level does not affect waqf. A person endows because of interests and desires, not necessarily religious. Knowledge has a negative and insignificant effect; this shows that a person does not have to be highly

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knowledgeable and must be waqf, but they are endowment because of desire and interest. Promotion and socialisation have a positive and insignificant effect; this shows that waqf institutions successfully promote waqf institutions. Trust has a positive and significant effect; this shows that waqf institutions have successfully attracted someone to waqf in available institutions and get trust to manage waqf funds. Subjective norms have a positive and significant effect; this shows that a person's social and environmental influence on cash has a significant impact. Trust variables and subjective norms imply that waqf fund distribution institutions can maintain trust in waqf by making reports and documentation related to waqf funds. It is expected that further research can develop and add variables from the interest factor of cash waqf and conduct research in other institutions.

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