DETERMINANT FACTORS MOTIVATED WAQIF TO DONATE WAQF

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Abstract: *This study aimed to investigate the waqf motivation in carrying out waqf in Bogor City. Primary data and questionnaire techniques were used by distributing to 103 waqif respondents. Factors were grouped into 2 categories, internal and external. Internal factors were religiosity, waqf literacy, trustworthiness in waqf institutions, income & wealth. Meanwhile, external factors included performance efficiency, tax incentives, the role of government, and the role of scholars. The method used was path analysis for internal factors and multiple linear regression analysis for external factors using SPSS 21. The results showed that waqf literacy and trustworthiness affected religiosity and also to waqf motivation while income & wealth had no effect. The role of government and the role of scholars had a significant positive impact on waqf motivation, but the performance efficiency of the institution and tax incentive had no significant effect.*

الملخص: هدفت هذه الدراسة إلى معرفة دوافع الوقف في تنفيذ الوقف في مدينة بوجور. تم استخدام تقنيات البيانات الأولية والاستبيان من خلال توزيع ما يصل إلى 103 من مستجيبي الواقف. تم تجميع العوامل في فئتين، داخلية وخارجية. العوامل الداخلية هي التدين، ومحو الأمية الوقفية ، والجدارة بالثقة في مؤسسات الوقف، والدخل والثروة. وفي نفس الوقت، تشمل العوامل الخارجية كفاءة الأداء، والحوافز الضريبية، ودور الحكومة، ودور العلماء. كانت الطريقة المستخدمة هي تحليل المسار للعوامل الداخلية وتحليل الانحدار الخطي المتعدد للعوامل الخارجية باستخدام *SPSS 21*. وأظهرت النتائج أن محو الأمية الوقفية والجدارة بالثقة أثرت على التدين وأيضًا على دافع الوقف في حين أن الدخل والثروة لم يكن لهما تأثير. كان لعامل دور الحكومة ودور العلماء تأثير إيجابي كبير على دافع الوقف، ولكن عامل كفاءة أداء المؤسسة والحوافز الضريبية ليس لهما تأثير كبير.

Abstrak: Penelitian ini bertujuan menginvestigasi motivasi wakif dalam menunaikan wakaf di Kota Bogor. Data primer dan teknik kuesioner digunakan dengan disebarkan kepada 103 responden wakif. Faktor dikelompokkan menjadi 2 kategori, internal dan eksternal. Faktor Internal yaitu religiositas, literasi wakaf, Kepercayaan terhadap lembaga wakaf, pendapatan & kekayaan. Sedangkan, Faktor eksternal diantaranya efisiensi kinerja, insentif pajak, peran pemerintah, dan peran ulama. Metode yang digunakan adalah analisis jalur (path) untuk faktor internal dan analisis regresi linier berganda untuk faktor eksternal menggunakan SPSS 21. Hasil penelitian menunjukkan bahwa literasi wakaf dan kepercayaan berpengaruh terhadap religiositas dan juga ke motivasi wakaf sedang pendapatan dan kekayaan tidak berpengaruh. Faktor peran pemerintah dan peran ulama berpengaruh positif signifikan terhadap motivasi wakaf, akan tetapi efisiensi kinerja lembaga dan faktor insentif pajak tidak berpengaruh secara signifikan.

Keywords: *Wakaf, Motivasi, Literasi*

INTRODUCTION

Poverty was still a crucial problem and a critical development issue for developing countries like Indonesia. The government had worked

various programs and activities to overcome the poverty rate in the country. Poverty measurement according to BPS (2017) was a measurement of basic needs in material aspects. Poverty measurement focused on circumstances where the economic inability to fulfil basic food needs and non-food needs based on expenditure. The primary strategic ecaonomic development in Indonesia had so far focused on high economic growth but was not followed by equitable distribution of income, consequently this strategy did not solve effectively the problem of poverty and had not been resolved until now.[1]

Alleviating poverty should be the responsibility of all people. Poverty was an urgent problem and must be addressed immediately with the appropriate strategy. The National Team for the Acceleration of Poverty Reduction (TNP2K) developed a strategy for accelerating poverty alleviation which was assisted by various stakeholders. There were main four strategies to accelerate poverty reduction: *first*, improving social protection programs; *followed* by increasing access to basic services; *third* empowering the poor; and *lastly* creating inclusive development. This strategy implemented in government and non-government programs[2].

Factually, the government had made various efforts to overcome poverty. However, as a result, the gap between low-income

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[1] Nano Prawoto "Memahami Kemiskinan dan Strategi Penanggulangannya." *Jurnal Ekonomi dan Studi Pembangunan* (2008) page 56–68

[2] TNP2K "*Strategy to Accelerate Poverty Reduction: Strengthening Central and Regional Institutions*" Slide by the Secretariat of the Vice President of the Republic of Indonesia. Retrieved from www.kotaku.pu.go.id:8081/warta/files/ STRATEGI_PERCEPATAN_PENANGGULANGAN_KEMISKINAN.pdf. (2011)

and middle-upper income population was still large. The Central Statistics Agency (BPS) noted that the number of poor people in September 2016 was 10.7% of the total population of Indonesia or equal to 27.76 million people and the latest data showed the number of poor people in March 2017 was 10.64% or equal to 27.7 million people. According to the Head of BPS Suhariyanto, "Although the percentage of poverty rates had decreased, however, in terms of number had still increased. This was actually due to population growth that just went up from year to year."

Islam came with the proper solution to all problems. Every problem had a solution, including the poverty issue. Islamic teaching did not only focus on the spiritual aspects but also the material aspects until the socio-political and welfare aspects. The obligation of zakat, for example, was a foundation to combat poverty in an area or country. Zakat was regulated in Islam strictly into detail and it became a balancing instrument between the rich and the poor. On the other hand, complementary instruments that was very powerful such as waqf (endowments), infaq, and alms provided also solutions to reduce poverty and distributed social welfare. In this case the poors were assisted without any conditions.

Indonesia as a Muslim majority country can implement waqf fund by reflecting the countries such Egypt, Saudi Arabia, Turkey and other countries that had used waqf instrument for several social facilities, such as religious facilities, education, health, and trade. Waqf was defined as the ownership and maintenance of certain assets for

social welfare which was determined with the intention of preventing the use of endowment assets outside the specific objectives set.[3]

Waqf was elaborated as withholding the principal, then distributed and offered the results[4]. In harmony with the hadith of Prophet "Hold the treasure, and give the results". Meanwhile, according to the Law of the Republic of Indonesia Number 41 of 2004, "Wakaf was endowment legal acts to separate and/or surrender a portion of person's property to be used forever or for a certain period in accordance with his/her interests for the purposes of worship and/or public welfare according to sharia."

In principle, the value of the assets represented was fixed, but then the results of waqf property could provide benefits from time to time and this was called "eternity charity" because the reward flowed continuously even though the *Wakif* died. This priciples has been mentioned by The Messenger of Allah: "if you wish, hold back the priciples and give charity with its results.[5] In essence, waqf was the allowance for a part of the waqf property, where the assets were handed over to the waqf manager so they were used for public interest both for worship and social purposes in order to achieve public welfare which the benefits can be enjoyed by many people[6].

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[3] M. Abid Abdullah Al-Kabisi, *"Hukum Wakaf"* Jakarta: IIMan (2003)

[4] Nashr Akbar "*Survey On Waqf Literacy Of Bogor Citizens*, Tazkia University College of Islamic Economics, LPPM Tazkia (2017)

[5] Wahbah Zuhaily "*Al-Fiqh Al-Islami Waadillatuhu*", Daarul Fikr, Damaskus Syiria Volume 8 Second printed (1985)

[6] Ministry of Religion Indonesian Republic. "*Fiqih Wakaf*. Direktorat Jenderal Bimbingan Masyarakat Islam Direktorat Pemberdayaan Wakaf, (2006).

As of October 2018, the Charity Aid Foundation issued a survey report on 146 countries as the World Most Giving to others. Indonesia in Table I achieved the first CAF world ranking on the giving index among countries. In total percentage of 59% Indonesia had equally the same figure as Australia, however, in donating money to others Indonesia won by 78%. By this survey, Indonesian people can be depicted as the people who love to donate their income to others. Helping others was something common among people in Indonesia.

Table I
CAF World Giving Index Top 7 Countries with Score and Participation in Giving Behaviours

Country	CAF World Giving Index Ranking	CAF World Giving Index score (%)	Helping a stranger (%)	Donating money (%)	Volunteering time (%)
Indonesia	1	59	46	78	53
Australia	2	59	65	71	40
New Zealand	3	58	66	68	40
U.S. America	4	58	72	61	39
Ireland	5	56	64	64	40
United Kingdom	6	55	63	68	33
Singapore	7	54	67	58	39

Source: CAF World Giving Index (October) 2018

Furthermore, a survey showed on waqf in Bogor found that there was great potential in waqf, but the waqf collected was still small. [7] It was caused by the low literacy factor of people's understanding and awareness on waqf. As a result, the desire to give

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[7] Nashr Akbar, *Ibid* (2017)

assets up was still low. This illustrated that the most significant factor for someone to donate their wealth was the sound understanding of the waqf of each individual. In contrast, a research done in West Lombok found that the waqif knew on the beneficiary of waqf such as eternal charity and had an impact on social welfare among the societies.[8] Based on above elaboration, this study aimed to reveal the factors which motivated the waqif to donate their waqf in the area of Bogor City.

RESEARCH METHOD

This study employed a quantitative approach that focused on the symptoms that occur (variables), how the relationship between the variables that existed, and the results of the study that were obtained from statistical measurements.[9] The study began from January to July 2018. The questionnaire technique was distributed to 103 waqif respondents in the city of Bogor. Purposive sampling was chosen with consideration of the absence of secondary data on the number of waqif in the Bogor City by determining characteristics appropriate to the research objectives.[10]

Two analytical techniques used in this research, namely path analysis for internal variables by mediating variables to dependent

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[8] Ahmad Muzayyan Haqqy, Busaini & Ihsan Rois,"Perilaku Wakif dalam Mewakafkan Tanahnya untuk Kesejahteraan Masyarakat di Kecamatan Kediri Kabupaten Lombok Barat" in *Iqtishoduna*. (2017) Vol.6 No.1

[9] V. Wiratna Sujarweni, *Metodologi Penelitian Bisnis dan Ekonomi* (1st ed.), Yogyakarta: Pustaka Baru Press, (2015)

[10] Bambang Juanda *"Metodologi Penelitian Ekonomi dan Bisnis"* IPB Press, Bogor, (2009)

variables and multiple linear regression was chosen to analyze external variables. The model formed as follows:

Model 1: $Z = a + b1X1 + b2X2 + b3X3 + \epsilon$

$$Y = a + b1z1 + \epsilon$$

$$Y = a + b1X1 + b2X2 + b3X3 + b4Z + \epsilon$$

Model 2 $Y = a + b4X4 + b5X5 + b6X6 + b7X7 + \epsilon$

Where

Z = Religiosity

Y = Waqf Motivation

b1, b2, b3 etc = koefisien regresi

X1 = Waqf Literacy, X2 = Trustworthiness, X3 = Income and Wealth, X4 = Performance Effeciancy, X5 = Tax Incentive, X6 = Government Role, X7 = Scholar Role

Before processing data in multiple linear regression, classic assumption tests were performed first, such as normality, multicollinearity and heteroscedasticity tests. Lastly, it was declared that the coefficient of determination or R2 used to determine the percentage change on the dependent variable (Y) caused by the independent variable (X). If the value of R2 was greater, then the percentage change in the dependent variable (Y) caused by the independent variable (X) was getting higher, and vice versa.[11]

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[11] *Ibid,* (2009)

THEORITICAL REVIEW

Waqf

Waqf came from the Arabic language "*waqafa*" which had a literal meaning approving permanently, stopping in place or standing. Meanwhile, according to the term based on the Islamic school of thought, the Hanafis defined waqf as an act of holding an object which according to law remained the property of waqif in order to use its benefits for virtue. According to the Maliki, waqif did not relinquish assets that were represented from the ownership of the waqif. The waqif was required to provide the benefits of these assets to the entitled people appointed by him. Furthermore, according to the Syafii and the Hanbali, waqf relinquished the assets represented from the ownership of the waqf, after perfected the procedure for representation. Likely, wakif could not do anything about the assets that have been represented; waqf property was stored intact and could be used for good things. "*The land is the origin, and flow the water*".[12]

There is no specific law in the Quran and hadith that regulated the management of waqf, like the heirs, since the time of caliphate until now determined the waqf law from the results of ijtihad based on existing arguments. Abdullah Ali Bassam believed that waqf was a practice recommended by Allah SWT and also the most generous charity. Waqf also offered enormous benefits to people because charity in the form of waqf brought good and sustainable benefits. This was an

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[12] Abdurrohman Kasdi. "*Fiqih Wakaf: Dari Wakaf Klasik Hingga Wakaf Produktif*", Idea Press Yogyakarta, (2017)

agreement among Ash-Syaukani, Sayyid Sabiq, Imam Taqiyuddin, and Abu Bakar.[13]

Indonesian Waqf Regulations

Waqf in Indonesia was regulated by Law No. 5 of 1960 concerning Basic Rules for Agrarian Principles; article 14 paragraph (1) letter b and article 49 paragraph (3); Government Regulation 21 number 24 of 1997 concerning Land Registration; Government Regulation number 28 concerning Residential Land Ownership; Presidential Instruction no. 1 of 1991 which contained a Compilation of Islamic Law (KHI) and other laws.[14]

However, the aforesaid regulations could not be used as a strong legal basis related to the resolution of various matters related to waqf. Moreover, lately the greater tendency of people to choose cash waqf, which was considered more flexible on condition that it did not reduce the principal value. The potential of waqf in Indonesia which was still not utilized to the maximum, made various groups including the Indonesian Religious Leader (MUI) felt need for ratification of a regulation that summarized the various existing waqf regulations and as the development of representation in Indonesia from endowments of immovable objects (land, buildings) to waqf of movable objects (money, gold). There is a need for regulations that could guarantee the certainty of the legal and provide a sense of security in the field of

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[13] Sinergi Foundation. *Wakaf Produktif*. www.sinergifoundation.org, (2017)
[14] Ministry of Religion of the Republic of Indonesia Ministry of Religion of the Republic of Indonesia, "*Proses Lahirnya Undang-Undang No . 41 Tahun 2004 Tentang Wakaf*" (2005)

representation. Finally, on October 7, 2004 Law No.41 of 2004 was passed by the President of the Republic of Indonesia as a waqf regulation that could be used as a reference in solving various problems related to waqf.

Motivation

Motivation defined as the reasons underlie a person's behavior which driven by will and wants. Internal motivation was imbued with personal pleasure, interest, or pleasure, whereas external motivation was governed by contingencies of reinforcement.[15] Motivation was a drive that arose in a person who was aware or unconscious to take an action with a specific purpose. It was an effort that could cause a person or group of people to be moved to do something because they wanted to achieve their desired goals or get satisfaction with their actions.[16]

Early motivational theory always related to the need to make someone act or do something in order to achieve goals. The theory contains two factors that encourage a person to do and try, namely intrinsic factor or satisfaction factor and extrinsic factor called hygienic or dissatisfied factor or preservation factor. Intrinsic motivation examined a factor that could motivate people to excel that came within themselves like achievements, recognition from others, responsibilities, opportunities to progress and job satisfaction. Whereas cleanliness was a factor related to the fulfilment of life's needs. This

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[15] Emily R. Lai "*Motivation: A Literature Review*" Pearson, (2011)
[16] Kamus Besar Bahasa Indonesia retrieved from https://kbbi.kemdikbud.go.id/

factor motivates someone to get out of dissatisfaction, such as interpersonal relationships, compensation, working conditions.[17]

Literature Review

A research revealed a lot benefits in cash waqf even though its existence had not been able to match the land and buildings waqf. This was because the people's perception of land and buildings was inherent in the waqf itself. The benefits of cash waqf were not only beneficial to the community but can be utilized by all parties including financial institutions and investors. Anyone could make a contribution, even if they did not have enough assets, the way out is with cash waqf. Without having to own land or buildings, one can donate by giving money away. This study also aimed to find out the impact of the variables: i) religious satisfaction; ii) waqf literacy; iii) trustworthiness; iv) demographic factor; v) management efficiency vi) tax incentives influencing waqif to donate a cash waqf.[18]

A study analyzed the level of Islamic financial literacy in Brunei Darussalam and highlighted the role of government and non-government institutions in building Islamic financial literacy. In addition, this study also aimed to assess the general understanding and practice of waqf in Brunei Darussalam. The results showed that only 20% of the population claimed to have participated the waqf donation. Waqf donation was still limited to items for the mosque and Islamic

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[17] Aida V. S. Hubeis "*Analisis Teori Motivasi Dua Faktor Herzberg's Motivation Hygiene Theory*, (2014)

[18] Osman, A. F., Htay, S. N. N., & Muhammad, M. O. *Determinants of cash waqf giving in Malaysia: survey of selected works.* Workshop Antarbangsa Pembangunan Berteraskan Islam V (WAPI-5), (2012) page 186–243.

educational facilities such as building, slippers, prayer mats, and others.[19]

Furthermore, an analysis of the level of public awareness, especially students on waqf was done. The object of this study was students from various faculties at MARA Technology University (UiTM) Perlis Malaysia. 350 questionnaires were distributed and randomly taken. The results of this study indicated that the majority of students were highly interested in donating waqf. However, due to the lack of knowledge and various constraints that exist made the practice of waqf among students still relatively low. The major problem experienced was the limited and lack promotion of waqf. As a result, the students suggested to the authorities to have socialization related to waqf more intensively, such as talk shows, dissemination campaigns, and delivery of information through print media. Respondents realized that the lack of information made them reluctant to do waqf.[20]

Other study highlighted the productive waqf in the form of cash waqf which became an emerging fact in Indonesia. In their study also explained the productive waqf in the perspective of Islamic law and positive law in Indonesia. The popularity of productive waqf in Indonesia had driven the waqf institutions competeds to offer various productive waqf products. The cash waqf program in Indonesia itself

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[19] Abdullah, R. & Abdul Razak, A.L. *Exploratory Research Into Islamic Financial Literacy In Bruney Darussalam. Faculty of Business and Management Sciences, Universiti Islam Sultan Sharif Ali Brunei Darussalam, 2015.*

[20] Harun, R., Abd Mutalib, H, Rashid, R. A, Murat, A., Yaakub, N.I. "Promotion as a Determinants for Waqf Awareness Among University Students" *International Academic Research Journal of Social Science*. 2016: 95-99.

had positive progress in the last few years. Among Productive Waqf-based programs such as Funeral-Based Productive Waqf (for the poor), Productive Waqf-Based Insurance Policy, Productive Waqf-Based Maternity Home, and Plantation Waqf.[21]

Moreover, a research held in Bogor city measured the level of society's literacy towards waqf. There are three measurement factors used, namely understanding, willingness of waqf and the performance of waqf institution. 100 questionnaires were distributed as samples with the results showing that 66% of respondents understood waqf, 26% did not understand and 8% did not understand waqf at all. From all respondents, only 47% claimed to have donated a waqf, and only 6% distributed their waqf to a waqf institution, while none of the respondents distributed their waqf to the Islamic Financial Institution; they had more confidence in channeling their waqf to public figures.[22]

Fauziah (2017) used multiple linear regression with primary data and the sample used was 100 waqif in South Tangerang. The average waqf in South Tangerang was 50 years old, and the majority of them were women with various occupations such as honorary teachers, housewives, retirees, notaries, architects with income dominance of IDR 5,000,000. This study showed that partially motivation, perception, attitude, and religiosity had a significant positive effect on wakif decisions and could explain the dependent variable by 46.9%.

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[21] Suryani & Isra, Y, Wakaf Produktif (Cash Waqf) dalam Perspektif Hukum Islam dan Maqasid Al-Shariah. Walisongo in *Jurnal Penelitian Sosial Keagamaan*, 2016: 17-36.

[22] Akbar, N. *Survey On Waqf Literacy Of Bogor Citizens Nashr Akbar Tazkia Universtiy College of Islamic Economics*. LPPM Tazkia, (2017)

The characteristics of waqif become the main focus of the researcher because it was the driving force to the waqif's decisions.

Other study aimed to find out the motivations that drove the people of Kediri Subdistrict, West Lombok, the spirit of donating their land, even though in that area more than half of the population still lived under the poverty line. The waqf have known that waqf is a form of Jariyah worship, and is able to improve social welfare. Several forms of welfare obtained from this endowment were (1) improving Public Education; (2) reducing Poverty Rate; and (3) eliminating Social Inequality. Waqf in this area was also well managed, where the waqf land was used for business and other productive activities. Then the results were invested in various investment portfolios. So, the return could be used to build social facilities and other programs.[23]

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[23] Haqqy, A.M, Busaini, Rois. I. "Perilaku Wakif dalam Mewakafkan Tanahnya untuk Kesejahteraan Masyarakat di Kecamatan Kediri Kabupaten Lombok Barat" in *Iqtishoduna*. 2017: Vol.6 No.1 (April).

Research Framework

Graph I
Research Framework
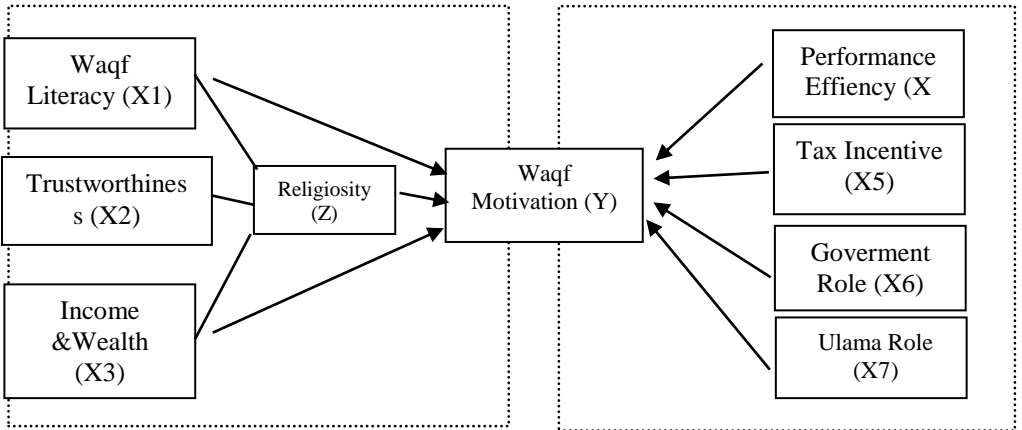
Internal Factors	External Factors

Internal factors consisted of Waqf Literacy (Osman, *et al.* 2012), Trustworthiness (Osman, *et al.* 2012, Fauzi *et.al* 2019), Income and Wealth (Kanji, *et al*. 2011 & Akbar, 2017), and Religiosity (Osman, *et al.* 2012, Meylianingrum, 2017 & Fauziah, 2017) as the mediating variable. The external factors consisted of Performance Efficiency, Tax Incentives (Osman, *et al.* 2012, Meylianingrum, 2017, & Muchtar, 2012), Government Role and Scholar Role (Kanji, *et al.* 2011)

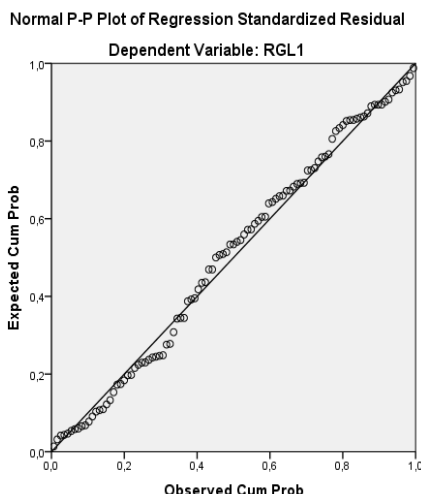## RESULTS AND DISCUSSION
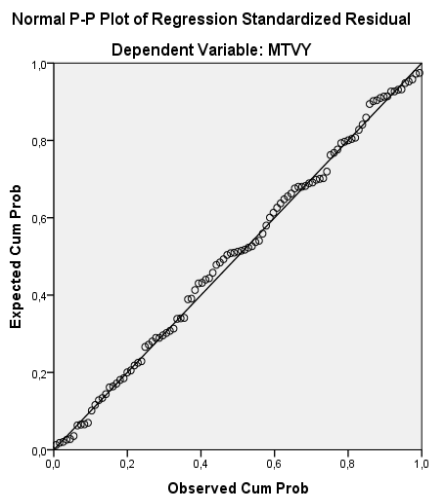
Classic Assumption Result

a. Normality Test

To find out the data assumed in normality condition, one of several approaches to look at data normality was by observing the normal probability plot that spread close and around the diagonal line.[24] Based on the two graph plots below, it was concluded that the path analysis model and multiple linear regression model met the assumption of normality. The plotted dots had been around and close to the line.

Graph II	**Graph III**
Path Model	Multiple Linier Regression
Reliogiosity as Z	MTV as Y

b. Multicollinearity Test

The multicollinearity result had served as table below:

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[24] Priyatno, D. *Analisis Korelasi, Regresi, dan Multivariate dengan SPSS*. Gava Media, 2013.

Table II
Path Model (Internal)

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
LTR2	,924	1,082
TRS3	,908	1,101
PDT4	,927	1,079

a. Dependent Variable: RGL1

Table III
Multiple Linier Regression (External)

| Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
KNJ5	,718	1,393
PJK6	,708	1,413
GOV7	,510	1,961
ULM8	,671	1,491

a. Dependent Variable: MTVY

When a high correlation between the independent variable occurred, the relationship between the independent variable and the dependent variable would be disrupted. Thus, the multicollinearity test was used to evaluate whether there was a high correlation between the independent variables in the path analysis and multiple linear regression model. The approach used in the multicollinearity test in this study was the variance inflation factor (VIF). Based on the result, it can be concluded that all tolerance values are greater than 0.10 and all VIF values are less than 10. This depicted that the research conducted did not occur multicollinearity.
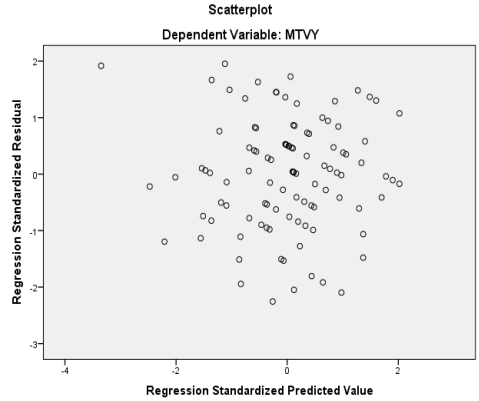
c. Heteroscedasticity tests

Regression model was expressed as good if the model formed did not occur heteroscedasticity, this test aimed to determine the same or not from the variant of the residual observations with other observations. Heteroscedasticity test results as follows:

Graph IV
Path Model
Reliogiosity as Z
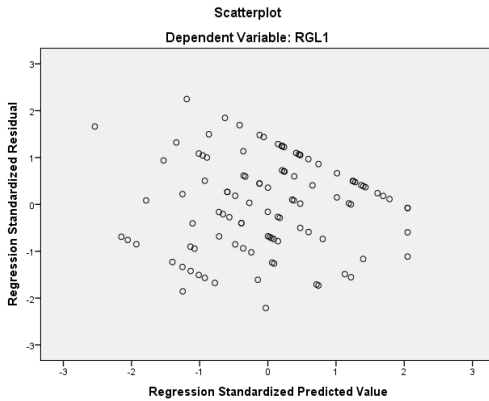
Graph V
Multiple Linier Regression
MTV as Y

Scatterplot showed that the data pointed spread above and below 0 points on the X axis and Y axis, and did not accumulate and did not form a particular pattern, it can be concluded that there are no symptoms of heteroscedasticity.[25]

Path Analysis and Multiple Linear Regression Result

a. Path Analysis (Internal Factors)

The first stage on path analysis was to observe the relationship of independent variables through mediating variables in the form of religiosity. Based on the coefficient table below, the variables of waqf literacy and trustworthiness had a significant positive effect with a value of 0.00 on religiosity. Meanwhile, income and wealth variable was not significant positive effect with value 0.139.

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[25] Sujarweni, V. W. *Metodologi Penelitian Bisnis dan Ekonomi* (1st ed.). Yogyakarta: Pustaka Baru Press, 2015.

Table IV
Path Analysis Model 1

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	13,152	1,755	7,494	,000
LTR2	,248	,067	3,710	,000
TRS3	,165	,038	4,391	,000
PDT4	,122	,082	1,493	,139

a. Dependent Variable: RLG1

Based on the table above, the equation model can be written as follows:

$$Z = 13{,}152 + 0{,}248 LTR2 + 0{,}165 TRS3 + 0{,}122 PDT4 + 1{,}755$$

F-test then performed (Table V), generating significant value 0,000 under 0,05. These results indicated that simultaneously the three independent variables had a significant positive effect on the religiosity mediation variable.

Table V
Simultaneous Test Result

Model	Sum of Squares	df	F	Sig.
Regression	195,639	3	17,524	,000[b]
Residual	368,419	99		
Total	564,058	102		

a. Dependent Variable: RLG1

b. Predictors: (Constant), PDT4, LTR2, TRS3

Table VI
Coefficient Determination

Model	R Square	Adjusted R Square
1	,347	,327

a. Predictors: (Constant), PDT4, LTR2, TRS3
b. Dependent Variable: RLG1

Next, the Coefficient Determination was run to examine how far or strong the variable independent to explain and affect the dependent

varibel in the model. Based on the Table VI. The model formed could explain 34.7 % toward the mediating varible and still 65.3 % affecting by other variables outside the model.

The second stage, Waqf Literacy significantly positive effect on waqf motivation by 0.00 at a significant value of 0.05, followed by Trustwhorty also had a positive effect on waqf motivation, but at a value of 0.10 significance. Nevertheless, Income & wealth did not impact significantly toward Waqf Motivation.

Table VII
Path Analysis Model 2

| Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error	t	Sig.
(Constant)	15,442	2,196	7,031	,000
LTR2	,314	,084	3,760	,000
TRS3	,081	,047	1,729	,087
PDT4	,160	,102	1,562	,122
a. Dependent Variable: MTVY				

The last stage, the impact of religiosity variable affected confidently significant and positive on waqf motivation. The Table described the result of the value of 0.00 significance and positive beta. Meaning that the level of religiosity of wakif had contributed to their motivation to donate the waqf, the model can be written as follows: $Y = 16{,}471 + 0{,}407 RLG1 + 2{,}713$

Table VIII
Religiosity impacted Waqf Motivation

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error	t	Sig.
(Constant)	16,471	2,713	6,071	,000
RLG1	,407	,107	3,811	,000
a. Dependent Variable: MTVY				

Graph VI

The Trimming Path Analysis
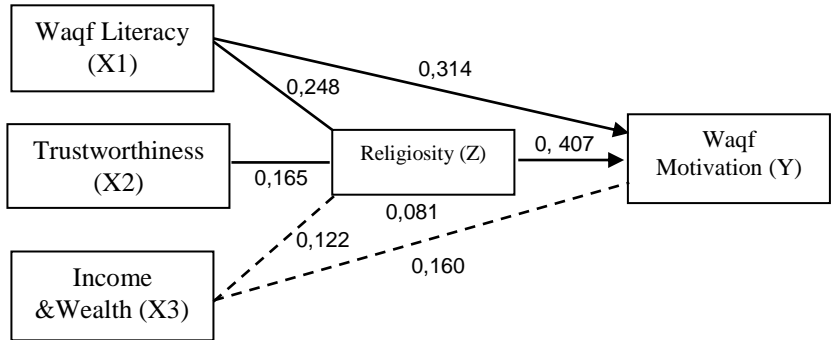
The graph above depicted the impact of variable toward waqf motivation. Based on the path analysis, the trimming process occurred as the income & wealth variable did not impact significantly toward the mediating variable religiosity and waqf motivation. All in all, the waqf literacy, trustworthiness, and religiosity had affected to waqf motivation in this study.

The model obtained could be written as follows: $Y = 15{,}442 + 0{,}314 LTR1 + 0.081 TRS2 + 0.160 PDT3 + 0{,}407 RLG + 2{,}196$

b. Multiple Linear Regression (External Factors)

It appeared clearly in Table IX that the two variables had a positive influence, namely the role of government and the role of scholars sequentially in the 0.05 level with beta respectively 0.311 and 0.454. In contrast, the performance efficiency of waqf institutions and tax

incentives did not significantly provide an assessment, although it had a positive beta value of 0.065 and 0.033, respectively.

Table IX
Impact of External Factor on Waqf Motivation

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	13,480	2,060	6,545	,000
KNJ5	,065	,071	,920	,360
PJK6	,033	,208	,156	,876
PMR7	,311	,132	2,357	,020
ULM8	,454	,156	2,902	,005

a. Dependent Variable: MTVY

Furthermore, the simulant test also run with a confident level of significance 0.00 with F value 11,361. It was clearly explained that on the aggregate of independent variables affected the dependent variable waqf motivation.

Table X
Simultaneous Test

Model	Sum of Squares	df	F	Sig.
Regression	235,206	4	11,361	,000[b]
Residual	507,202	98		
Total	742,408	102		

a. Dependent Variable: MTVY

b. Predictors: (Constant), ULM8, PJK6, KNJ5, PMR7

Table XI
Coeficient Determination

Model	R	R Square	Adjusted R Square
1	,563[a]	,317	,289

a. Predictors: (Constant), ULM8, PJK6, KNJ5, PMR7

b. Dependent Variable: MTVY

Additionally, The Coefficient determination also had a subsequent value by 31.7 % enabled to explain the dependent variable. R2 elaborated the confidence of independent variable toward the dependent variable, and there were still 68.3 % other variables out of the model.

Discussion

Based on the statistical process proven in the results of this study, the internal factor of waqif depended on two variables that were able to contribute a positive impact on mediation variable. The level of waqf literacy and also their beliefs gave a real motivation to waqif in participating waqf. This was in line with the research conducted by Osman, *et al.* (2012). This can be interpreted as a combination of sufficient literacy and knowledge on waqf, so this will encourage them to act and donate a portion of their income and assets to represent. However, on the contrary, high and rich income of wakif which had not positively correlated with the motivation of being in a position. The findings are in contrast with Kanji, *et. al* (2011) and Akbar (2017). In line with Fauziah (2019) on the impact measurement of trust in cash waqf contribution case study Wakaf Selangor Muamalat, the finding of this study disclosed that trustworthiness's waqif toward waqf institutions contributed affectively positive on waqf motivation to participate in waqf.

In addition, the level of wakifs' religiosity in Bogor city was quite high and enabled to influence their representative behavior. The positive trend of obedience from the middle to upper class income

gave their impetus for waqf. The higher the level of their religiosity they tended to be motivated to share especially waqf in this research. The same thing found by of Osman, *et al*. (2012) Meylianingrum (2017) & Fauziah (2017).

The discussion on external factors, it turned out that the role of government and the role of scholars made a positive contribution in the eyes of waqifs. Both enabled to encourage and gave special interest to donate their assets in waqf. When the government came up to overshadow with the rules and legal certainty in waqf, it would have a positive impact on their motivation for waqf. The presence of the government was a trigger for waqf to represent. The perception of government protection needed to be formed and disseminated to the general public, continued by the role of scholars who had awfully significant role as a figure to influence on positive drive. Scholars as a role model were an appropriate to provide enlightenment and also encouraged the community to represent. The center of exemplary and scientific mentality appeared and embedded in scholars. Then this result should be disseminated to the scholars to call for the benefits of waqf both in form worship and social impact. This also reinforced the study conducted by Kanji, *et al.* (2011).

However, two other factors did not contribute to a significant influence on waqf motivation, namely the performance efficiency of waqf institutions and also tax incentives. In fact, among waqf institutions formal and informal, had not prepared comprehensively the performance reporting of each institution. Nadzir or the waqf manager

had not periodically reported with neat and systematic reporting, even though the reporting of financial accounting standards (PSAK) 112 about waqf was launched in July 2018. The application of accounting standards to facilitate the measurement of performance had not been implemented in Bogor city, due to lack of socialization and bounded to waqf manager. In the research of Kanji, *et.al* (2011) stated that the performance efficiency of zakat institutions would affect the zakat motivation in paying their zakat followed by insignificant impact of tax incentives that was the reduction of tax on waqif wealth. This might occur because the variable was a proposal given in this study. In practice, tax incentives had only applied to zakat based on Indonesian Law No. 23 of 2011.

Based on the findings in this research, waqf motivation was strongly encouraged by contributing to the level of literacy of the respondents. This strongly showed that literacy and sound knowledge of waqf in terms of conceptual, usefulness, utilization, sharing, social care and other aspects were able to motivate waqifs to donate some of their assets to waqf. They believed that waqf funds enabled to contribute to reducing and eraducating poverty in the area they lived togather. Waqf was more flexible in its utilization and distribution than Zakat to those who receive it. This was also reinforced by the level of religiosity of respondents in line with their motivation in donating waqf.

On the other hand, the respondents had not found a strong level of trust in waqf institutions in their management. Waqf financial

reporting had not been effective and appeared to have not been managed professionally. This made the respondents discouraged waqf intentions and encouragement in themselves.

CONCLUSION & RECOMMENDATION

This study sums up several conclusions as follows: a) internal factors such as waqf literacy and trustworthy through mediation of religiosity had impacted motivation in carrying out waqf; on the contrary, income and wealth factor had not affected to waqf motivation, b) on external factors, institutional performance efficiency and tax incentives did not contribute to waqf motivation. However, the role of government and scholars had a positive and significant impact on waqf motivation. The future research could enlarge the variables in this study, as the coefficient determination was only 30 percent. Moreover, the research method used can be improved such as Structural Equation Modeling with the number of respondents being multiplied.

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