

Determinants of Waqf Interest among the Minangkabau Community: A Philantrepreneur Perspective

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Article Info

Article history:

Submission March 28, 2024
Revised September 10, 2024
Accepted November 20, 2024
Published November 27, 2024

Keywords:

Waqf
Interests
Minangkabau
Subjective Norms
Culture



ABSTRACT

This research aims to analyze the influence of; knowledge, religiosity, culture, subjective norms, socialization, earnings on the Minangkabau Community interest in giving waqf, either directly or indirectly. **The methodology uses** in this research are using validity and reliability tests and analyz it using SEM (Structural Equation Modeling) with the help of SPSS and Microsoft Excel programs. The primary data for this research was obtained through a questionnaire survey of 400 respondents from the Minangkabau community who live in the West Sumatra region or outside the West Sumatra region. **The results of this study** show that the variables; knowledge, culture, socialization and earnings have a significant influence on the Minangkabau Community's interest in giving waqf. Meanwhile, religiosity and subjective norms do not influence this. **The research implicates** that the role of good knowledge regarding waqf and supported by socialization based on Minangkabau Community Culture will have a positive impact on the Minangkabau Community interest in waqf.

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DOI: <https://doi.org/10.34306/att.v6i3.399>

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1. INTRODUCTION

Islamic teachings emphasize generosity and mutual assistance to benefit society, highlighting economic tools like zakat, infaq, and waqf to distribute wealth fairly. Waqf is particularly significant for ensuring sustainable socio-economic welfare, aligning with Quranic guidance in Surah Al Anbiya: 107 and Surah Ali Imran: 92. The practice of waqf in Islam is both a religious act and a means of socio-economic development. Based on Law No. 41 of 2004, waqf is a permanent transfer of assets for worship or public welfare in line with sharia principles. The concept dates back to the time of the Prophet Muhammad, as exemplified by Umar bin Khattab waqf of land in Khaibar, where proceeds were distributed to various beneficiaries without altering the ownership of the waqf asset. The hadith also validates waqf as a lasting charity with ongoing benefits, supported by scholars like Ibn Hajar and Al-Asqalani, who interpreted the concept of "almsgiving" in hadith as waqf.

Over centuries, waqf evolved, gaining prominence during the Umayyad and Abbasid periods, where it extended beyond the needy to support broader societal needs. Scholars like [1] and [2] highlighted its sus-

tainability and multifaceted utility. Waqf can be categorized into direct waqf (e.g., mosques, schools, and health facilities) and productive waqf, which generates profits for specific purposes. However, as noted by [3], misconceptions persist among Indonesian Muslims, who often associate waqf solely with immovable assets, such as mosques or graves, as shown in Figure 1. This misconception creates barriers, with many perceiving waqf as requiring substantial resources or capital, limiting its broader adoption. Thus, there is a need to shift paradigms and encourage innovative waqf practices, such as cash waqf, to optimize its role in fostering social and economic progress.

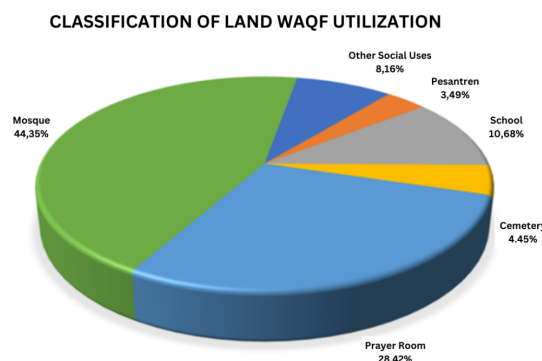


Figure 1. Graph of Land Waqf Utilization in Indonesia

Source: Directorate of Waqf Empowerment, Ministry of Religion of the Republic of Indonesia - 2019

Based on the Directorate of Waqf Empowerment of the Ministry of Religion of the Republic of Indonesia-2019, it can be seen that in Indonesia the management of waqf land is more oriented towards direct waqf rather than productive waqf. It is recorded that 44.53% of waqf land is used for mosques, 28.42% for prayer rooms, 10.68% for schools, 4.45% for cemeteries, 3.49% for Islamic boarding schools, and 8.16% for other social purposes in Indonesia. The existing uses are mainly seen from a sociological perspective, so their influence does not have a positive impact on the economic existence of the community. If waqf is only intended for social activities without being balanced with waqf that is managed effectively, then one of the goals of waqf, namely to achieve socio-economic welfare of the community, will not be achieved optimally. According to [4] waqf contributes to the economy.

Based on data from the Central Intelligence Agency (CIA), Indonesia is the country with the largest Muslim population in the world with the Muslim population in Indonesia amounting to 87.2%. This population distribution shows that Indonesia has strategic potential in becoming a source and implementation of waqf which can be applied effectively to improve the welfare of the people in particular and Indonesian society in general. According to data from the Indonesian Waqf Board (BWI), waqf in Indonesia consists of a land area of 420 thousand hectares and cash waqf reaches Rp. 188 Trillion [5].

The state role in maximizing the potential and development of waqf is absolute, especially in Indonesia which has the largest Muslim population in the world spread across 34 provinces. Based on data from the Ministry of Home Affairs in 2021, 86.93% of Indonesia population is Muslim. The very high percentage of public trust in waqf and the high number of Muslim population in Indonesia make waqf a very potential asset for the Indonesian economy. The following percentage of religious adherents in Indonesia is presented in Figure 2 The high number of Muslims makes Indonesia a country with very high waqf potential.

The potential of waqf in Indonesia is immense, with the Indonesian Waqf Board (BWI) estimating annual waqf asset potential at IDR 2,000 trillion, including 420 thousand hectares of land and IDR 188 trillion from cash waqf. However, the realized waqf potential remains significantly low, at only IDR 400 billion, highlighting gaps in waqf management and utilization [6]. In West Sumatra, a region with 97.59% Muslim residents out of a total 5.49 million population, waqf land assets were recorded at 675.34 hectares in 2021 [7]. Recognizing the importance of waqf, the Indonesian government launched the National Cash Waqf Movement (GNWU) and the Sharia Economic Brand in 2021, as a strategy to optimize waqf assets and accelerate national development. Vice President Ma'ruf Amin emphasized the need for fundamental efforts, including reengineering waqf business processes, creating national waqf strategic programs with community support, and implementing collective campaigns to enhance cash waqf literacy and contributions <https://bwi.go.id>.

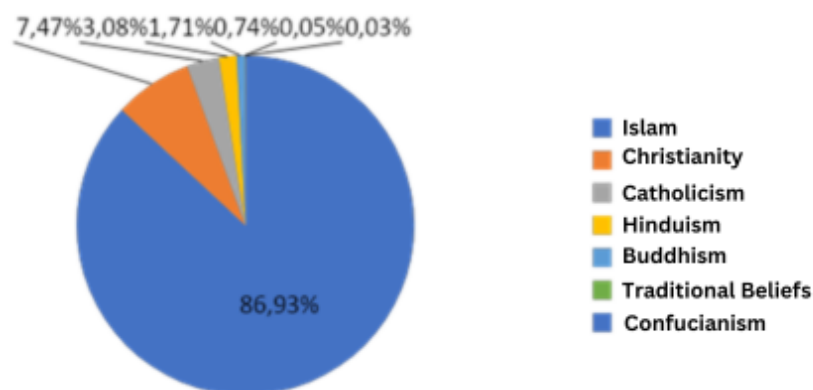


Figure 2. Graph of the Percentage of Religious Followers in Indonesia

Source: Ministry of Home Affairs in 2021

West Sumatra is uniquely positioned as a National Pilot Project for cash waqf due to its cultural alignment with Islamic values encapsulated in the philosophy "Traditional Basandi Syara', Syara' Basandi Kitabullah" (ABS-SBK). This principle ensures Minangkabau customs are deeply rooted in Islamic law, reinforcing practices like waqf. The Minangkabau people are known for their disciplined integration of Islamic principles with local traditions, as seen in the preservation of "harato pusako tinggi", a system of inherited property maintained for intergenerational benefit a concept analogous to waqf. Disputes over these properties are often resolved through waqf, reflecting its role in Islamic solutions. As a result, mosques, schools, and other public facilities across West Sumatra are predominantly funded by waqf assets. Minangkabau assets are categorized as high pusako (inherited matrilineally) and low pusako (self-acquired wealth), with both forms contributing to the region waqf system. This cultural and religious synergy underscores West Sumatra leadership in waqf development and its potential to inspire similar initiatives across Indonesia. <https://mediaindonesia.com>

2. LITERATURE REVIEW

The Minangkabau customary system bears similarities to waqf institutions, particularly through the concept of "pusako" wealth, where inherited assets are shared among family members and cannot be sold or individually inherited. This practice aligns with the social essence of waqf. Minangkabau legal customs reflect Islamic principles, as Islam complements their traditions. Unlike Javanese culture, where waqf development was led by figures like the Walisongo and centered on building mosques and Islamic boarding schools, the Minangkabau focus on waqf as a blend of customary and Islamic law. Studies like those by [8] show how waqf has evolved differently across Indonesia. West Sumatra, with a Muslim-majority population, has significant potential for developing sharia-based economic systems and leveraging waqf as a resource for community empowerment, as emphasized by leaders like Mahyeldi and K.H. Ma'ruf Amin in initiatives like the Minangkabau Waqf Movement.

Recent research has explored the application and challenges of waqf within Minangkabau society. For instance, [9] highlights that customary land can be permanently transferred as waqf, aligning with both Minangkabau customs and Islamic law. Research by [10] underscores the potential of cash waqf in reviving and enhancing the value of inherited assets, making them more productive for communal benefit. Studies by [11] and [12] reveal that education, leadership, and governance within waqf institutions significantly influence public participation in waqf. Furthermore, the Theory of Reasoned Action (TRA), as noted by [13], helps explain the interaction between beliefs, attitudes, subjective norms, and behaviors, shedding light on factors driving waqf engagement. Despite this potential, waqf development remains underutilized in Indonesia due to limited awareness, regulatory gaps, and insufficient collaboration among stakeholders, which underscores the need for focused research on factors influencing Minangkabau interest in waqf.

3. RESEARCH METHOD

3.1. Research Design

This research design was carried out to determine the influence between variables, namely Waqf Knowledge, Religiosity, Culture, Socialization, Subjective Norms, Income and Interest of the Minangkabau Community in waqf. The influence between variables was analyzed through a quantitative approach using the Structural Equation Modeling (SEM) method. This research is classified as "expostfacto" research which is causal and correlational in nature. Expostfacto research is studying an event that occurred without prior treatment by the researcher on the object under study [14]. In accordance with the research objective, namely to explain the relationship and influence of several variables that have been determined. This research was designed to show the existence of a relationship between variables and to test the hypotheses that have been developed [15]. Data collection uses primary and secondary techniques. Our primary data collection method uses a questionnaire instrument distributed to respondents via Google Form. Primary data was obtained from print and electronic media. This research is confirmatory research, namely research activities that aim to test or prove the truth of previously existing knowledge by creating a hypothesis. Because it will be completed in less than a year, the design of this research is quantitative in the form of a short-term study [16].

3.2. Population and Sample

The population is the entire unit of analysis that has special characteristics and characteristics that have been selected for research, and the conclusions formed are the total number of individuals, events or objects that the researcher wants to analyze [17]. Population also functions as a generalized area for things or individuals with certain qualities that researchers choose to study and the resulting conclusions [18]. The population in this study consisted of all Minangkabau people in Indonesia. The sample is a portion of the population with the characteristics being studied. The sample was carefully selected by selecting inappropriate and specific research objects [19]. Characterize samples as members of a population selected using certain methods to reflect the population. In statistics, sampling is defined as a collection of individuals with unique characteristics that will be interesting in a study. The Minangkabau community is the sample in this research [20].

The sampling method in this research was purposive random sampling, this method was used to obtain respondents who belonged to the Minangkabau community category. Determining the number of representative samples according to [21] is the number of indicators plus the number of research variables multiplied by 5 to 10. The number of samples for this study is as follows:

$$\text{Sample} = (\text{Number of Indicators} + \text{Number of Variables}) \times 10 \quad (1)$$

Using this formula:

$$\text{Sample} = (40 + 10) \times 10 = 400 \quad (2)$$

Thus, the minimum sample in this research is no less than 400 sample respondents. All types of primary data required in this research (as mentioned above) were obtained through the use of structured questionnaire instruments, using google-documents with google forms and distributed via the WhatsApp application [22].

3.3. Method of collecting data

The data collection method used in this research is determined by the nature of the problem and the type of data required. Data collection is carried out to obtain the information needed to achieve research objectives. The data collection method used in this research consists of primary data and secondary data.

3.4. Questionnaire

A survey contains a list of questions that respondents can answer, generally in predetermined options. The questionnaire is structured in the form of question items which are built based on the theoretical basis of the dimensions or indicators of each variable. Making questionnaires must be clear and easy for respondents to understand [23, 24].

The questions in this research are presented in a closed questionnaire format, that is, alternative answers are provided, and a scale instrument is used, so that respondents simply choose a scale between 1-5 that best suits the statement submitted. Because respondents only need to circle the answer that best suits the respondent situation, the scale on the questionnaire is an efficient data collection tool. Respondents responses

were evaluated using a 5-point Likert scale, which reflects the level of agreement or disagreement with a statement. This recommended scale ranges from 1 (strongly disagree) to 5 (strongly agree). This information will show the impact or relationship between variables.

3.5. Research Variables and Instruments

The procedure used to obtain secondary data is data taken from official bodies in the form of published reports such as the Central Statistics Agency, the BWI and other sources related to this dissertation.

Based on the conceptual framework proposed in CHAPTER II, this research consists of 7 variables which are divided into 6 exogenous variables and 1 endogenous variable. The exogenous variables are Waqf Knowledge, Religiosity, Culture, Socialization, Subjective Norms, and Income. The endogenous variable is the Minangkabau Community interest in waqf.

3.6. Measures of Waqf Knowledge

In Table 1 is knowledge is characterized as awareness/familiarity gained through learning or experience and refers to the facts, feelings, or experiences of a person or group of people. Knowledge has a positive influence on wakifs perceptions of waqf. Knowledge of waqf includes understanding the meaning, procedures and laws regarding waqf [25].

Table 1. Waqf Knowledge Statement

Code	Statement	Source
P1	I got information about waqf at school/college	[26]
P2	The information that I understand about waqf is divided into movable and immovable waqf	[26]
P3	I have information on several places where waqf is distributed, such as: Mosques, Social Institutions, Sharia Banks and others	[26]
P4	I know the basics of waqf law	[26]
P5	I know the use of the waqf that I provide	[26]

The assessment of the waqf knowledge variable is based on five statements, where respondents rate their agreement on a scale from 1 (strongly disagree) to 5 (strongly agree). The total possible score ranges from a minimum of 1 to a maximum of 5. A higher total score reflects better waqf knowledge among respondents.

Religiosity refers to an individual religious commitment, which is expressed through actions or behavior related to their faith or belief system. It encompasses the depth of one's understanding, belief, and appreciation of their religion. In the context of Islam, a Muslim religiosity can be evaluated by the extent of their knowledge, faith, practice, and appreciation of Islamic teachings. Table 2 outlines the statements used to measure religiosity.

Table 2. Statement of Religiosity Measures

Code	Statement	Source
R1	I believe religion is a way of life	[27]
R2	I believe that waqf will provide safety in this world and the hereafter	[27]
R3	I believe that waqf is part of improving my worship	[27]
R4	I believe that waqf will add peace to life	[27]
R5	I believe that waqf will add to the perfection of life in the world	[27]

The indication for assessing the waqf religiosity variable consists of 5 statements, and respondents will rank them from 1 (strongly disagree) to 5 (strongly agree). The lowest possible total score is 1 and the maximum possible total score is 5. A higher total score indicates the waqif has good waqf knowledge. The higher the total score shows that the wakif has good knowledge of waqf.

3.7. Cultural Measures

Based on Table 3 Culture is everything created by humans which is an inner representation of personality, both individual and collective, which is passed down from generation to generation and in line with developments over time. Minangkabau people generally practice waqf through a will, trust, pledge or statement from a wakif. Waqf is carried out from generation to generation with the aim of welfare.

Table 3. Statement of Cultural Measures

Code	Statement	Source
B1	Waqf is an embodiment of preserving Minangkabau culture	[28]
B2	In giving waqf, I prioritize Mauquf Alaihi from the closest family	[28]
B3	Giving waqf is proof of my concern for less fortunate families	[28]
B4	With waqf, it means that I play a role in reducing Mauquf Alaihi suffering	[28]
B5	Giving waqf is a matter of pride for me in helping others	[28]

The indication for assessing this cultural variable consists of 5 statements, and respondents will rank them from 1 (strongly disagree) to 5 (strongly agree) (strongly agree). The lowest possible total score is 1 and the maximum possible total score is 5. A higher total score indicates the waqif has good waqf knowledge. The higher the total score shows that the wakif has good knowledge of waqf.

Measures of Socialization Promotion and outreach are one way to provide adequate information about the waqf program. Socialization is a type of activity that includes providing understanding, information and advice to groups so that they can spend their assets as waqf. In general, socialization is carried out through various forms of mass media such as digital communication, print media and internet media. Table 4 Statement of Socialization Measures

Table 4. Statement of Socialization Measures

Code	Statement	Source
S1	Often receive socialization about waqf	[1]
S2	Information about waqf in various media, both print and electronic, is easy to obtain	[1]
S3	Easy to get information about waqf	[1]
S4	There are many invitations to make waqf	[1]
S5	Easy to find facilities for waqf	[1]

The indication for assessing the waqf socialization variable consists of 5 statements, and respondents will rank them from 1 (strongly disagree) to 5 (strongly agree). The lowest possible total score is 1 and the maximum possible total score is 5. A higher total score indicates the waqif has good waqf knowledge. The higher the total score shows that the wakif has good knowledge of waqf.

In Table 5 Subjective Norm Measures beliefs are social pressures on people to do or not do something (behavior). Waqf is a very valuable practice both for its relationship with Allah SWT and its interactions with others.

Table 5. Statement of Subjective Norm Measures

Code	Statement	Source
N1	I give waqf because it is in accordance with sharia guidelines	[29], [30]
N2	I give waqf to get Allah blessing	[29], [30]
N3	I gave waqf because it was a habit from my parents	[29], [30]
N4	I gave waqf because of encouragement from other relatives/family members	[29], [30]
N5	I became a waqf because I learned from my Ustad (teacher/lecturer)	[29], [30]

The indication for assessing the subjective norms of waqf variables consists of 5 statements, and respondents will rank them from 1 (strongly disagree) to 5 (strongly agree). The lowest possible total score is 1

and the maximum possible total score is 5. A higher total score indicates the waqif has good waqf knowledge. The higher the total score shows that the wakif has good knowledge of waqf.

Income is a benefit from normal activities during a period. Income received is income that has been processed and is ready to be spent. Income can be defined as the amount of money received by an individual in the form of salary, wages, or profits.

Table 6. Statement of Income Size

Code	Statement	Source
U1	The wages/salary that I get is mandatory for me to make waqf	[31]
U2	The profits I get are obligatory for me to give as waqf	[31]
U3	I make waqf after my income or assets have exceeded the fulfillment of basic needs	[31]
U4	As income increases, the amount of income donated also increases	[31]
U5	I feel that my income has actually increased after giving waqf	[31]

Based on Table 6 This income variable assessment indication consists of 5 statements, and respondents will rank them from 1 (strongly disagree) to 5 (strongly agree). The lowest possible total score is 1 and the maximum possible total score is 5. A higher total score indicates the waqif has good waqf knowledge. The higher the total score shows that the wakif has good knowledge of waqf.

3.8. Size of Endowment Interest

Feelings of liking and connection to something or an activity that arise from within oneself are called interest. Interest is the acceptance of a relationship between oneself and something outside oneself. Interest is defined as a person great desire to motivate himself to carry out a certain action, in this case waqf.

Table 7. Statement of Waqf Interest Measures

Code	Statement	Source
M1	The interest in waqf is driven by internal motivation	[32]
M2	Waqf has social motives	[32]
M3	Waqf is not an emotional factor	[32]

Based on Table 7, the assessment of the interest in waqf variable is derived from five key statements, where respondents are required to indicate their level of agreement on a scale ranging from 1 (strongly disagree) to 5 (strongly agree). The total score achievable by respondents ranges from a minimum of 1 to a maximum of 5. A higher score signifies a stronger interest in waqf, reflecting a deeper understanding and appreciation of its principles and importance.

Each statement in the table represents a unique aspect of waqf interest, such as internal motivation (M1), social motives (M2), and the absence of emotional bias in waqf-related decisions (M3). These dimensions collectively provide a comprehensive evaluation of the factors driving an individual engagement with waqf.

The scoring process serves as an indicator of the waqf (waqf donor) knowledge and commitment to waqf. A higher total score demonstrates not only a significant level of interest but also a well-informed perspective on waqf practices. This measure helps identify the motivations behind waqf contributions and provides valuable insights for improving waqf-related initiatives.

3.9. Instrument Test Method

3.9.1. Validity test

This validity test aims to provide knowledge whether all research questions and statements (instruments) submitted to measure research variables are correct or valid. If the results show valid, it means that the

instrument can be defined as being able to measure what should be measured. Validity testing is also needed to find out whether the measuring instrument used for research is the right measuring instrument which will later be determined by determining the relationship of each indication to the total value by application of the correlation technique formula and SPSS software correlating a construct. studied with other constructs [33]. The following are the definitions and conditions for drawing inferences from the results of data processing by testing the 5% significance threshold with the definition:

- If the p-value < 0.05 then the statement is declared valid
- If the p-value > 0.05 states the statement is invalid.

In general, the magnitude of the correlation between these variables can be used to determine validity by definition:

- If the correlation value is greater than 0.5 then the indicator is valid
- If the correlation value is less than 0.5, the indicator is false.

Furthermore, the calculated r value of the Pearson correlation coefficient compared with the r value of the product moment table can be a reference for conclusions where the statement is considered valid if the calculated r value is greater than the r table.

Convergent testing is a validity and reliability technique used in SEM. Convergent quality is determined by determining whether each estimated indicator accurately measures the dimensions of the concept being measured. An indicator shows considerable convergent validity if the variable coefficient has a Critical Ratio (CR) greater than twice the standard error ($CR > 2SE$). If the Critical Error (CE) of each indicator is greater than twice the confidence interval, this indicates that the indicator detects what must be evaluated in the model.

3.9.2. Reliability Test

Reliability testing is used to guarantee that the tools used in this research are consistent and accurate in measuring the variables studied so as to show the extent to which the measurement results are relatively consistent when repeated two or more times. So dependability is related to the consistency, precision and predictability of the measuring device, and it indicates the extent to which the measuring device can be trusted.

The Cronbach Coefficient Alpha technique is used with SPSS software to test the reliability of each construct to determine reliability, where this test will later be assessed on an interval scale. In the SEM approach, construct reliability is tested by calculating the reliability coefficient of something such as the instrument used from the model.

The cutoff value for determining an acceptable level of reliability is 0.70, although it is not a "dead" measure, which tends to mean that if the research is exploratory, a value of less than 0.70 is still fine as long as it is accompanied by sound empirical reasoning. observed during the process. exploration. A Cronbach alpha coefficient value of 0.60 to 0.70 or more is considered quite acceptable. Based on this statement, the reasons for making decisions about reliability testing can be interpreted as follows: If Cronbach Alpha is 0.60, then the statements in the questionnaire can be used (reliable). If Cronbach Alpha is less than 0.60, the questionnaire statement is unreliable.

3.9.3. Data analysis method

The analysis technique used in this research is SEM (Structural Equation Modeling) with the help of the Smart-PLS 4.0 program and SPSS software. The SEM model is a multivariate analysis method that combines factor analysis and descriptive analysis, allowing researchers to test and estimate the relationship between various endogenous and endogenous variables using several time indicators simultaneously. Factor analysis uses a maximum likelihood approach, which allows researchers to test the hypothesis that there are a number of factors that can describe the intercorrelation between variables. The hypothesis will be tested at an error rate of 5% and a significance level of 95%. The SEM model offers advantages in distinguishing dimensions of a concept or component and measuring influencing factors whose dimensions have been identified [34].

3.9.4. Hypothesis test

When establishing whether a hypothesis is true or false, a test of the truth of the assumption must be performed, followed by a significance test. By first increasing the significance level to between 90% and 95%, or an error rate between 5% and 10%, while maintaining the number of observations (n). Based on this, the p value can be seen from the relationship between variables in the table resulting from processing with Smart-PLS 4.0. or see the probabilities resulting from analyzing information with the program. The hypothesis proposed in this research is a non-directional hypothesis with the following two specimen parameters (two-way test):

- The hypothesis is rejected if the Critical Ratio value < 1.96 and P-value > 0.05 .
- The hypothesis is accepted if the Critical Ratio value > 1.96 and P-value < 0.05 .

4. RESULT AND DISCUSSION

The total sample collected in this research was 504 respondents. The criteria for selected respondents were people of Minangkabau descent in Indonesia. It is further known that 101 respondents were identified as not being of Minangkabau descent. So the total sample for further analysis in this study was 403 respondents. Respondent profiles were classified based on

- Gender with categories of men and women.
- Age categories 20 - 30 years, 31 - 40 years, 41 - 50 years and > 50 years.
- Occupations consisting of Teachers, Private Employees, Entrepreneurs, ASN, Lecturers, Housewives, Retirees, BUMN Employees, Students, and others
- Education classified as High School, Middle School, Diploma, Bachelor, Master and Doctorate.
- Marital Status as Not Married, Married, or Widowed.
- Domicile in West Sumatra and outside West Sumatra.
- Monthly income in the category of less than Rp. 3 Million, Rp. 3 Million - Rp. 5 Million, Rp. 5 Million - Rp. 10 Million, Rp. 10 Million - Rp. 15 Million, and more than Rp. 15 Millions.

There were 403 respondents who participated. Based on the results of observations as listed in Table 8 they can be detailed as follows:

Table 8. Characteristics of Respondents by Gender

Demographics	Criteria	Frequency	Percentage
Gender	Man	201	49.9%
	Women	202	50.1%
Total		403	100%

Source: Primary data processed for dissertation (2023)

Based on Table 8 above, it can be observed that the distribution of respondents by gender is almost evenly split between men and women. The data indicates that out of a total of 403 respondents, 201 individuals, accounting for 49.9% of the sample, are men, while 202 individuals, representing 50.1% of the sample, are women. This balanced representation suggests that both genders are equally included in the research, ensuring a fair analysis of perspectives and experiences related to the study. Such an equal distribution is crucial for deriving insights that are not biased toward one gender, thereby enhancing the validity and reliability of the findings. The slight difference in percentage, with women marginally outnumbering men by 0.2%, highlights an almost perfect parity in the respondent population, which strengthens the generalizability of the results to the wider community.

Table 9. Characteristics of Respondents by Age

Demographics	Criteria	Frequency	Percentage
Age	20 - 30 years	168	41.7%
	31 - 40 years	132	32.8%
	41 - 50 years	62	15.4%
	> 50 years	41	10.2%
Total		403	100%

Source: Primary data processed for dissertation (2023)

Table 9 provides a detailed overview of the age distribution among respondents in this study. The largest segment of respondents belongs to the 20–30 years age group, comprising 168 individuals or 41.7%. This indicates that younger individuals dominate the sample population, possibly reflecting their greater interest, accessibility, or engagement with the topic under study. The second-largest group is respondents aged 31–40 years, which includes 132 individuals or 32.8%, further emphasizing the significant representation of middle-aged participants. In contrast, the 41–50 years age group accounts for only 62 individuals or 15.4%, while respondents over 50 years make up the smallest proportion, with 41 individuals or 10.2%.

These findings reveal a clear declining trend in respondent representation as age increases, suggesting that younger and middle-aged groups are more likely to participate in or relate to the study subject matter. The dominance of the productive age range (20–50 years) in the sample could be attributed to several factors, such as the relevance of the study to individuals in this demographic, the accessibility of the data collection methods, or the targeted outreach efforts.

Moreover, the limited representation of older age groups (above 50 years) might indicate potential barriers to participation, such as technological accessibility, interest, or awareness of the study. Alternatively, it could suggest that the topic resonates less with this demographic compared to younger age groups. Overall, the age distribution highlights the importance of tailoring research methodologies and outreach strategies to ensure broader inclusivity, especially when aiming to capture diverse perspectives across different age cohorts.

Based on Table 10 below, it shows that the majority of respondents work as teachers, 42.9% or 173 people. Furthermore, private employees accounted for 23.3% or 94 people. Followed by respondents who work as entrepreneurs at 7.4% or as many as 30 people. There were 21 respondents who worked as ASN or 5.2%. Furthermore, respondents with jobs as lecturers and housewives each amounted to 19 people or 4.7%. Furthermore, as retirees, BUMN employees and students are 2.5%, 1.7% and 1.5% respectively. Respondents with other options such as working as Police, Psychologists and Honorary Workers were 6% or 24 people.

Table 10. Characteristics of Respondents by Occupation

Demographics	Criteria	Frequency	Percentage
Occupation	Teacher	173	42.9%
	Private sector employee	94	23.3%
	Self-employed	30	7.4%
	Civil Servant (ASN)	21	5.2%
	Lecturer	19	4.7%
	Housewife	19	4.7%
	Retired	10	2.5%
	BUMN employees	7	1.7%
	Student	6	1.5%
	Others (20 other Job Types)	24	6.0%
Total		403	100%

Source: Primary data processed for dissertation (2023)

Based on Table 11, the majority of respondents hold a Bachelor degree, accounting for 58.6% or 236 individuals. This indicates that a significant portion of the sample comprises individuals with higher education qualifications, reflecting a strong representation of educated respondents in the study. Following this, 16.9% or 68 respondents have completed High School, indicating that secondary education also contributes a notable proportion to the sample population.

Table 11. Characteristics of Respondents Based on Education

Demographics	Criteria	Frequency	Percentage
Education	High School	68	16.9%
	Middle School	3	0.7%
	Diploma	34	8.4%
	Bachelor	236	58.6%
	Master	50	12.4%
	Doctorate	12	3.0%
Total		403	100%

Source: Primary Data Processed for Dissertation (2023)

Respondents with a Master degree make up 12.4% or 50 individuals, highlighting a smaller but meaningful group of participants who have pursued advanced education. Diploma holders constitute 8.4% or 34 individuals, further adding to the diversity of educational backgrounds represented in the sample. Meanwhile, respondents with a Doctorate degree represent 3.0% or 12 individuals, showcasing the inclusion of highly educated participants in the study. Lastly, only 0.7% or 3 respondents have completed Middle School, reflecting minimal representation from this education level.

Overall, the data highlights that the study predominantly involves respondents with higher educational qualifications, particularly at the Bachelor and Master levels. This distribution suggests that the findings of the research may be more reflective of individuals with advanced educational backgrounds. Furthermore, the low representation of respondents with middle school or high school education levels could indicate either limited engagement with the study subject matter or barriers to participation for less educated groups. These insights underscore the importance of considering educational diversity in future research to ensure broader inclusivity and generalizability of findings.

Table 12. Characteristics of Respondents Based on Marital Status

Demographics	Criteria	Frequency	Percentage
Marital Status	Single	87	21.6%
	Married	305	75.7%
	Widowed/Divorced	11	2.7%
Total		403	100%

Source: Primary Data Processed for Dissertation (2023)

Table 12 illustrates the marital status distribution of respondents. The majority, accounting for 75.7% or 305 individuals, were married. In contrast, 21.6% or 87 respondents were single, while 2.7% or 11 respondents were widowed or divorced. This distribution highlights the dominance of married respondents, indicating a significant representation of this demographic in the study. The relatively smaller percentage of single respondents suggests a lower proportion of unmarried individuals in the sample. Meanwhile, the widowed or divorced group represents the smallest fraction, reflecting their limited representation among respondents. These findings provide valuable insights into the marital composition of the population studied.

Table 13. Characteristics of Respondents Based on Domicile

Demographics	Criteria	Frequency	Percentage
Domicile	West Sumatra	286	71.0%
	Outside West Sumatra	117	29.0%
Total		403	100 %

Source: Primary Data Processed for Dissertation (2023)

Based on Table 13 above, it shows that the majority of respondents are domiciled in the West Sumatra region, amounting to 71% or 286 people and the remainder are outside the West Sumatra region, 29% or 117 people.

Table 14. Characteristics of Respondents Based on Income

Demographics	Criteria	Frequency	Percentage
Income	< Rp. 3 Million	229	56.8%
	Rp. 3 Million – < Rp. 5 Million	68	16.9%
	Rp. 5 Million – < Rp. 10 Million	39	9.7%
	Rp. 10 Million – < Rp. 15 Million	23	5.7%
	≥ Rp. 15 Million	44	10.9%
Total		403	100 %

Source: Primary Data Processed for Dissertation (2023)

Based on Table 14 above, it shows that the majority of respondents had an income of less than 3 million, 56.8% or 229 people. Furthermore, respondents with incomes ranging from IDR 3,000,000 – IDR 5,000,000 were 16.9% or as many as 68 people, respondents with incomes of more than IDR 15,000,000 were 10.9% or as many as 44 people and respondents with incomes around IDR 5,000,000 – IDR 10,000,000 at 9.7% or as many as 39 people. Meanwhile, respondents with income ranging from IDR 10,000,000 – IDR 15,000,000 were 5.7% or 23 people.

4.1. Description of Research Variables

In this subsection, we will explain the description of the research latent variables, which consist of seven variables: Religiosity (R), Culture (B), Socialization (S), Subjective Norms (N), Income (U), Interest in waqf (M) and Knowledge of waqf as variables. moderator (P). Data on these variables was then collected from respondents using a survey method with data collection techniques using a questionnaire using a Likert scale of 1 to 5. This scale shows perceptions with the number 1 as an expression from strongly disagree to 5 as strongly agree. Furthermore, the data in descriptive statistics is processed using SPSS. Descriptive analysis of research variables is in the form of mean (average data value) and standard deviation (distribution or variation of data and how close individual data points are to the mean or average data value). The higher the deviation value indicates the wider the range of data distribution or variation. The results of data processing and descriptive analysis of the research variables are shown as follows.

4.2. Description of Socialization Variables

In this research, the socialization variable consists of five indicators, namely the frequency of getting socialization about waqf, the ease of getting waqf information in various media, the ease of getting information about waqf, the number of invitations to make waqf, and the ease of finding facilities for waqf. The results obtained from respondents were that the overall average for the socialization variable was 3.695. The average value of the standard deviation of the socialization variable is 1.065 (smaller than the average value) indicating that the distribution of respondents answers is quite homogeneous.

5. MANAGERIAL IMPLICATIONS

This research provides valuable insights for institutions closely related to waqf, such as the Ministry of Religion, BWI (Indonesian Waqf Board), Sharia Banking, Nazhir, and other relevant stakeholders. One

key recommendation is for BWI to collaborate with the Ministry of Religion and waqf fund-collecting institutions to develop a system that simplifies the waqf process for waqifs. Additionally, the findings highlight that the knowledge of the Minangkabau community regarding waqf remains relatively low. Therefore, efforts are needed from various parties, including the Ministry of Religion, BWI, and Nazhir, to enhance community awareness and understanding of waqf through increased socialization programs. Given the strong cultural attachment of the Minangkabau people to their traditions, waqf institutions are encouraged to adopt a cultural approach when promoting waqf to the community, ensuring that it resonates with their values and traditions.

6. CONCLUSION

Based on the research objectives and hypotheses proposed, this study concludes that religiosity and subjective norms do not influence the Minangkabau people knowledge about waqf. However, culture, socialization, and income have a positive and significant effect on their knowledge about waqf. Additionally, the findings reveal that religiosity does not affect the interest of the Minangkabau people in waqf, while knowledge, culture, socialization, subjective norms, and income positively and significantly influence their interest in waqf. These results indicate the critical role of knowledge and external socio-economic factors in shaping the Minangkabau people understanding and enthusiasm for waqf.

Although religiosity does not play a significant role in influencing the knowledge and interest of the Minangkabau people in waqf, variables such as knowledge, culture, socialization, subjective norms, and income have proven to be significant contributors. These findings suggest that enhancing knowledge and leveraging cultural and social outreach, supported by economic incentives and community norms, can effectively increase the Minangkabau people participation and engagement in waqf activities. This underscores the importance of addressing these key factors to improve the understanding and practice of waqf among the Minangkabau community.

7. DECLARATIONS

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Conceptualization: AZ; Methodology: TM; Software: SS; Validation: AZ and TM; Formal Analysis: SS and AZ; Investigation: TM; Resources: SS; Data Curation: AZ; Writing Original Draft Preparation: TM and SS; Writing Review and Editing: AZ and FA; Visualization: SS; All authors, AZ, TM, SS, and FA, have read and agreed to the published version of the manuscript.

7.3. Data Availability Statement

The data presented in this study are available on request from the corresponding author.

7.4. Funding

The authors received no financial support for the research, authorship, and/or publication of this article.

7.5. Declaration of Conflicting Interest

The authors declare that they have no conflicts of interest, known competing financial interests, or personal relationships that could have influenced the work reported in this paper.

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