

FACTORS INFLUENCING COOPERATIVE MEMBERS' INTENTION IN WAKAF AT KOPSYAH BMI LEUWILIANG, RAJEG AND CIAWI BRANCHES

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Abstract

The aim of this study is to identify and analyze the factors influencing cooperative members' interest in waqf, specifically focusing on income, knowledge, and information media, using case studies of Kopsyah BMI branches in Leuwiliang, Rajeg, and Ciawi. The research seeks to assess the impact of these factors on waqf collection and address obstacles hindering optimal implementation. The research method used is a quantitative research method using survey analysis which aims to find out in detail. This research focuses on income, knowledge and information media factors that support waqf collection. The results of the analysis show that: (1) in the parameter estimation equation for the income variable, a z value of 2.122 is obtained and a sig value <0.05, namely 0.034, which means that there is an influence of the predictor variable. in his response. (2) The results of the probit parameter estimation test obtained a z value of 2.013 and a sig value <0.05, namely 0.044, which means that there is an influence of the predictor variables on the response. (3) The results of the probit parameter estimation test obtained a z value of 0.210 where the sig value > 0.05, namely 0.834, which means that the information media variable has no influence or relationship on waqf interest.

Keywords: *Cooperative, Endowments, Waqf, Waqf Collection*

JEL Classification: *A13, C81, D14*

1. INTRODUCTION

Waqf, as a pivotal instrument of Islamic economics, plays a significant role in improving the economic well-being of individuals and communities. It serves as a means to channel resources for the common good, benefiting society at large. In its essence, waqf involves the act of donating or holding property for public or religious purposes, with the proceeds from such assets utilized for charitable endeavors. The key principle of waqf is that the donated property remains intact, ensuring its continuity and ongoing benefits for future generations. As highlighted by the Directorate of Waqf Empowerment (2015), the primary objective of waqf is not to diminish the donated assets, but rather to preserve them while utilizing the returns for public welfare.

Hamzah (2016); Rusydiana & Devi (2017) underscores the importance of waqf as an Islamic finance tool, particularly in the development of the Islamic economy, with a special emphasis on Muslim-majority countries such as Indonesia. Waqf is not merely a charitable act but is also deeply ingrained in the concept of social justice, as it encourages individuals to contribute their wealth for the collective benefit of society. The charitable nature of waqf enables the creation of a culture of sharing, where

individuals support one another through financial contributions dedicated to the common good.

Moreover, waqf aligns with the Islamic principle of charity, which is a form of worship in itself. By holding and dedicating wealth to the benefit of others, individuals follow Allah's command to engage in acts of righteousness and generosity. In this way, waqf becomes an essential tool for fostering community solidarity and ensuring that resources are allocated for the betterment of society. As Allah SWT has instructed in the Qur'an, mankind is encouraged to share part of their wealth to create a more equitable and compassionate world. Fathurrohman (2013) elaborates on the legal nature of waqf, describing it as an act by the waqif (donor) to permanently or temporarily dedicate property for public use or specific purposes in accordance with Islamic law. This legal act ensures that waqf maintains its durability and continues to provide benefits over time. In recent years, the practice of waqf has expanded beyond physical assets, with cash waqf or movable waqf gaining prominence (Putri *et al.*, 2020). This form of waqf allows for more flexible contributions, enabling individuals to donate funds rather than physical property, thus broadening the scope of charitable giving.

In Indonesia, the government has recognized the importance of waqf and enacted Law Number 41 of 2004 concerning Waqf to regulate its practice. This law aims to establish a framework for the proper management and utilization of waqf funds, ensuring that they are used for their intended purposes (Tanjung *et al.*, 2024). The law addresses the potential risks of mismanagement and corruption, providing guidelines to ensure that waqf resources are utilized effectively for the benefit of the public. By instituting such regulations, Indonesia seeks to promote a sustainable and transparent waqf system that contributes to the country's social and economic development (Ayuniyyah *et al.*, 2019).

Waqf is a powerful tool for enhancing the economic and social welfare of society. It is a practice rooted in Islamic teachings, promoting generosity, community spirit, and the equitable distribution of wealth. Through both traditional and modern forms of waqf, including cash waqf, individuals can contribute to long-lasting benefits for society. With the legal framework in place, such as Indonesia's Law on Waqf, the proper management of waqf resources can be ensured, enabling waqf to fulfill its potential in fostering sustainable development and improving the lives of countless individuals.

A critical element in the practice of waqf is the genuine interest and willingness of individuals to donate. The concept of interest, as explained by Pratiwi (2015), refers to an inherent liking or attachment to a cause or activity, driven by personal conviction and without any external compulsion. This means that waqf is not an act of obligation imposed by others, but a voluntary commitment fueled by one's own beliefs and desire to contribute to the welfare of others. The voluntary nature of waqf, rooted in the personal motivations of the donor, underscores its essence as an act of selflessness and dedication to the greater good.

For the effective collection and management of waqf funds, it is essential to have institutions that can facilitate and oversee the process (Yasir *et al.*, 2021). These institutions play a critical role in ensuring that the waqf contributions are collected, properly managed, and redistributed in line with the donors' intentions. One such institution is the Benteng Micro Indonesia Sharia Cooperative, also known as Kopsyah BMI. As a cooperative, Kopsyah BMI follows the principles outlined in Law Number 25 of 1992 concerning Cooperatives, which defines cooperatives as business entities

formed by individuals or legal entities and operated based on cooperative principles. These principles emphasize a people-centered economic movement, rooted in the spirit of kinship and mutual benefit. The role of Kopsyah BMI in the waqf collection process is significant, as it ensures that the collected funds are used effectively and transparently. The cooperative's financial operations, as part of the BMI Secondary Cooperative service, help manage the waqf funds through its ZISWAF BMI program. This program is designed to channel the funds towards vital community projects, including the construction of a hospital, mosque, Tahfidz House, and the development of 100 hectares of productive rice fields. These initiatives are intended to serve the broader societal good, providing essential services and infrastructure that contribute to the welfare of the community. Through the management of waqf funds, Kopsyah BMI plays a pivotal role in creating lasting impacts, ensuring that the benefits of waqf reach those who need them the most.

This structure highlights the importance of having responsible institutions that not only collect but also manage waqf funds in ways that align with the values and needs of the community. By channeling waqf donations into meaningful projects, Kopsyah BMI exemplifies how waqf can be a powerful tool for social and economic development, benefiting individuals and society at large. Through the collaboration between personal interest and institutional responsibility, waqf can continue to serve as a cornerstone of charitable giving and sustainable development. In this study, the researchers focused on the population of BMI Kopsyah members from the Leuwiliang, Rajeg, and Ciawi branches. A total of 150 cooperative members were selected as respondents, with 50 members sampled from each branch. The sampled members were chosen based on their participation in waqf transactions, despite facing recurring challenges in the weekly waqf collection process. These challenges often resulted in insignificant weekly waqf contributions, as reflected in the 2022 waqf acquisition data, presented in thousands, as follows:

Table 1. Waqf Acquisition in Leuwiliang, Rajeg and Ciawi Branches

Waqf income for the period January 2022 – December 2022												
Branch	1	2	3	4	5	6	7	8	9	10	11	12
Leuwiliang	1079	378	418	441	223	271	261	333	303	416	454	608
Rajeg	302	461	544	285	109	308	138	310	367	704	225	759
Ciawi	264	292	643	666	179	477	406	431	328	334	411	322

Based on monthly waqf collection data in 2022, the results of the waqf funds collected from each branch are classified as experiencing increases and decreases, so that the achievement of waqf collection is less than optimal even though the waqf collection process is explained by each branch. BMI cooperative members are directed to share with each other through waqf, where every week members are directed to donate starting from IDR 2000, - every week during the process of implementing centralized discussion activities. Each member of the central discussion board is targeted to reach IDR 1000,000, - in waqf, and if the waqf nominal target has been reached, namely 1 year, members will receive a certificate as proof of having distributed waqf. Kopsyah BMI through ZISWAF BMI created a "waqf through money" program to facilitate members or people who do not have assets but want to give waqf. In collecting waqf at Ziswaf BMI, the target for collecting waqf for each member is 1 year

of waqf, but sometimes there tends to be a significant decline so an in-depth study is needed regarding this matter.

Apart from that, cooperative members' interest in waqf is the main thing that increases and decreases levies in waqf, where many factors influence members' interest in waqf and these factors are the focus in this research, one of which is the income factor. members become a benchmark for members in distributing their money. Apart from that, members' knowledge about waqf plays a role in knowing the big picture of the waqf program and waqf functions, in the process of collecting waqf, information media about waqf in the waqf reporting process is supported by waqf reporting facilities which is one of the basic things that members know about the waqf's achievements which are distributed as a factor. which makes members confident in distributing their waqf, these various factors are one of the things that result in an increase or decrease in waqf income every week.

In this research, the problem of waqf acquisition from each branch experiences an increase or decrease in waqf income every week, which means that the achievement target does not reach maximum results, where this is closely related to the factors underlying the decline, namely the income factor from each branch. Cooperative members are unstable every week, so it greatly influences the members' ability to share, apart from that the income factor becomes identical if someone has the desire to share. Another factor is knowledge of waqf which encourages each member to distribute their waqf because knowledge is the initial capital for someone to know how to share through the waqf program. Apart from that, the information media factor is one of the things that helps optimize the dissemination of information about the existence of waqf and information about the waqf. distributed. This requires the desire and motivation of each member of the cooperative to share with each other. In this case, this research is very important as a reference or benchmark in knowing the various factors that cause increases or decreases in waqf income every week so that managers or bodies that deal with waqf are able to calculate methods that can be used to achieve the target of waqf income every week.

2. LITERATURE REVIEW

2.1. Waqf

Etymologically, the word waqf (waqf) comes from the words *waqafa-yaqifu-waqfan* which means to stop, stand in place, or hold back, the opposite of *istamarra* which means to keep going. The words *waqafa-yaqifu-waqfan* have the same meaning as the words *habasa-yahbisu-tahbisan*, the meaning of which is that their use is prohibited. The word waqf in Arabic has a meaning: to hold, to retain property to be donated, not to be transferred. According to Law Number 41 of 2004 concerning Waqf, Waqf is a legal act of waqf to separate and/or hand over part of one's assets to be used indefinitely or for a certain period according to one's interests. According to scholars, there are four pillars of waqf or elements of waqf, namely:

- 1) *Waqif* (the party who donates his assets).
- 2) *Mauquf bih* (goods or assets given away).
- 3) *Mauquf 'alaih* (the party given the waqf/waqf designation).
- 4) *Sighat or pawn* (the wakif's statement or promise as a will to donate part of his assets) for the purposes of worship and/or general welfare according to sharia.

According to Constitution Number 41 of 2004 concerning Waqf article 16, type

treasure object waqf includes:

- 1) Immovable Objects
 - a) Land rights in accordance with applicable laws and regulations, whether registered or not.
 - b) Buildings or parts of buildings situated on the land.
 - c) Plants and other objects permanently attached to the land.
 - d) Other immovable objects in accordance with Sharia provisions and applicable laws and regulations, as stated in Law No. 41 of 2004 on Waqf.
- 2) Movable Objects
 - a) Movable objects that are not consumed directly, including:
 - b) Cash waqf, which is a type of waqf in the form of money donated by the waqif in Indonesian rupiah. Cash waqf is managed by Sharia Financial Institutions authorized to receive waqf money (LKS PWU) and can be invested in financial or real assets.
 - c) Precious metals, such as noble metals and valuable stones, which have long-term benefits. This is in line with Law No. 41 of 2004 on Waqf.

2.2. Intention

According to Wiradipoetra & Brahmanto (2016) that intention as encouragement, that is motivating strong internal stimulation, action, where encouragement the influenced by a stimulus (Wiradiputra & Brahmanto, 2016). Desire is the same as intention, which is a person's readiness to carry out an action based on desires and wishes from within oneself and influenced by external factors (Hudzaifah, 2019).

The factors that influence waqf intention consist of 3 factors, namely income, knowledge, and information media. Please note that income is the amount of money received by a person or company in the form of salaries, wages, rent, intention and profits, including various allowances. Income level indicators include salary/wages and profits (Rambe, 2016). Another factor is Knowledge according to Notoatmodjo, knowledge is the result of knowing and this occurs after someone feels an object, sensing occurs through the five human senses, namely, the senses of hearing, sight, smell, feeling and touch, some human knowledge is obtained through the eyes. and ears. The third factor is information media. Media is a means of communication that contains all information and can increase understanding. According to Sasmita (2015) Information Media is a tool for collecting and reorganizing information so that it becomes useful material for information recipients, through information media the public can find out about existing information and can interact with each other.

2.3. Previous research

Previous studies have explored various factors influencing individuals' intentions toward cash waqf, revealing diverse findings across different regions and contexts. Rizky (2022) examined the role of cash waqf as an alternative waqf property in Banda Aceh, highlighting the impact of information media on cash waqf intentions, with education serving as a moderating variable. His study underlines the importance of accessible and well-designed information channels in promoting cash waqf. This suggests that improving awareness through educational campaigns or media outreach can significantly influence public engagement with cash waqf.

Similarly, research by Royyan (2021) focused on the Muslim community in

Palembang and found that knowledge significantly affects the intention to participate in cash waqf, while income showed no significant impact. These findings emphasize the critical role of knowledge dissemination in fostering participation in waqf. Meanwhile, a study by Rochmaningsih *et al* (2023) concluded that understanding waqf and religiosity are influential factors, with significance levels of 0.035 and 0.023, respectively. However, variables like education and media access were found to have no significant effect, with results of 0.367 and 0.948. These insights highlight the nuanced interplay between religiosity, understanding, and the effectiveness of outreach efforts.

Additionally, Yulianti (2020) observed that education levels do not directly affect the intention to participate in cash waqf in North Jakarta. Instead, knowledge and income levels were identified as key determinants. This aligns with findings by Nur Sharifa Noviyanti (2021), who demonstrated that religiosity, income, and knowledge collectively influence decisions to participate in cash waqf. These studies underscore the multifaceted nature of factors influencing waqf intentions, with a recurring emphasis on knowledge and religiosity as consistent drivers, regardless of socio-economic or educational backgrounds.

3. METHODOLOGY

In designing the research, the initial steps involved identifying the research focus, formulating clear problems, and developing hypotheses grounded in relevant theories and literature. The formulation of the research problem adopted a quantitative research approach, characterized by its structured methodology and reliance on numerical data for analysis. The study was conducted in Bogor Regency, West Java Province, and Tangerang Regency, Banten Province, specifically targeting the Kopsyah BMI branches in Leuwiliang, Rajeg, and Ciawi. The primary subjects of this study were cooperative members, selected based on specific criteria set by the researchers to ensure relevance and representativeness.

The research employed a purposive sampling technique to determine the study sample, selecting 150 cooperative members, with 50 respondents from each branch. This method allowed the researchers to focus on participants who met predefined criteria, particularly those involved in waqf activities. The study aimed to explore factors influencing members' intentions toward waqf, focusing on income, knowledge, and information media as key variables. By narrowing the sample to members with direct involvement in waqf, the study ensured the data collected was directly relevant to the research objectives.

To ensure robust analysis, the researchers employed several methodological tools. The study utilized validity and reliability tests to confirm the accuracy and consistency of the research instrument. Further, classic assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were conducted to verify the suitability of the data for regression analysis. The core analytical approach used was probit regression analysis, complemented by partial tests (t-tests) and simultaneous tests (F-tests). These statistical methods provided a detailed understanding of the relationships between income, knowledge, and information media and their influence on the waqf intentions of cooperative members from the Leuwiliang, Rajeg, and Ciawi branches. This rigorous approach ensured the findings were both statistically valid and applicable to the broader context of waqf management in Islamic cooperatives.

4. RESULTS AND DISCUSSION

The analysis of the Parameter Estimation equation for income shows a z-value of 2.122, which suggests that income has a positive influence on the intention to give cash waqf. The significance value of 0.034, which is less than 0.05, indicates that income is a significant predictor of cash waqf intention. This means that as income levels increase, individuals are more likely to be motivated to contribute to waqf, as they have more financial resources available to share. This finding emphasizes the role of economic factors in shaping charitable behavior, where higher income provides greater financial flexibility and opportunities for people to participate in charitable activities such as waqf.

Similarly, the analysis of the knowledge variable shows a z-value of 2.013, indicating a positive effect on the intention to engage in cash waqf. The significance value of 0.044, which is also less than 0.05, supports the idea that knowledge plays a crucial role in fostering waqf participation. Members who are more knowledgeable about the purpose and function of waqf are more likely to be inclined to contribute. This finding is consistent with previous research, such as the work by Ahadiyah and Muchtasib (2022), which found that higher levels of knowledge and income both positively influence individuals' awareness and willingness to participate in waqf. As members' understanding of waqf increases, their intention to regularly donate becomes stronger, thus reinforcing the importance of awareness programs in promoting charitable giving.

On the other hand, the analysis of the information media variable reveals a different outcome. The z-value for information media is 0.210, with a significance value of 0.834, which is greater than 0.05. This suggests that the information media variable does not have a significant influence on the intention to engage in cash waqf. The data shows that cooperative members do not place significant importance on media sources of information about waqf. While information dissemination can play a role, it seems that it is not the primary driver of intention in this context. Many members are either unaware of the information or do not actively seek out media content related to waqf. This finding aligns with previous research by Amin Abdul Rohman (2021), who found that information media, especially traditional media, had little effect on increasing cash waqf participation in Bandung City. The study highlighted that only a few respondents received information about waqf through social media, indicating that while information media has some influence, it is not a major factor.

Interviews with Ziswaf Kopsyah BMI staff further support these findings, as they indicated that income, knowledge, and information factors indirectly influence members' intention to contribute to waqf. However, the most significant factors seem to be personal knowledge and income, rather than external media sources. The staff explained that the regular participation of cooperative members in waqf is largely influenced by their understanding of the purpose of waqf and their financial capacity to contribute.

The results also reveal that income plays a substantial role in encouraging waqf participation. As income rises, individuals have more opportunities to donate, and thus, a greater likelihood of contributing to waqf regularly. Furthermore, knowledge about waqf encourages individuals to engage in this charitable act. When people understand the purpose and benefits of waqf, they are more motivated to give, especially on a consistent basis, such as weekly contributions (Ali *et al.*, 2021). This highlights the importance of educating cooperative members about the impact of their donations,

fostering a culture of giving that is sustained by both financial capacity and awareness.

In conclusion, the findings suggest that income and knowledge are strong predictors of waqf intention, whereas information media does not have a significant effect. To enhance waqf participation, it may be more effective to focus on increasing awareness and understanding of waqf among members and supporting them financially, rather than relying on media outlets for information dissemination.

Based on the research conducted at various branches of the BMI cooperative, including Leuwiliang, Rajeg, and Ciawi, the Member Income Chart reveals interesting patterns regarding income levels and their relationship with member participation in waqf. The analysis shows that the majority of members participating in waqf have an income ranging from Rp. 3,000,000 to Rp. 4,000,000, with 61 members representing 41% of the total. This group's income level has a significant impact on their intention to contribute to cash waqf. In contrast, there are 77 members whose income is between Rp. 1,000,000 and Rp. 3,000,000, which is a lower income bracket. The findings indicate that higher income levels are strongly correlated with a greater likelihood of participating in waqf. This suggests that as individuals' income increases, they are more able to contribute to charitable acts such as waqf, with financial resources providing more opportunities for donation.

Supporting these findings, the results from the Probit test show a z-value of 2.122, indicating a positive influence of the income variable on the intention to engage in cash waqf. The significance value of 0.034 (which is less than 0.05) reinforces the presence of a statistically significant relationship between income and waqf intention. This is further supported by t-tests and f-tests, which also indicate a positive direction, confirming the influence of income on members' intentions to participate in waqf. This result underscores the importance of income in encouraging charitable giving and suggests that increasing income may enhance the likelihood of participation in waqf activities.

Regarding education, the research findings show that the majority of cooperative members have only completed elementary school education, with 88 members (59%) falling into this category. At the other end of the spectrum, only one member has a bachelor's degree, representing just 1% of the total respondents. The level of education is found to have a significant impact on members' intention to participate in waqf. Education affects members' knowledge and understanding of waqf, which in turn influences their willingness to contribute. Those with higher education levels are likely to have a better grasp of the purpose and benefits of waqf, motivating them to participate more actively.

The Probit test analysis for the knowledge variable yielded a z-value of 2.013, indicating a positive effect of knowledge on the intention to engage in cash waqf. The significance value of 0.044 (less than 0.05) supports this conclusion, suggesting that members' understanding of waqf directly impacts their intention to donate. This is further substantiated by the t-test and f-test results, which show that knowledge is a significant predictor of waqf participation. The findings emphasize the role of education in promoting waqf awareness and the importance of enhancing members' understanding of waqf and its benefits to increase participation.

In contrast, the research shows that the level of information media exposure does not significantly influence members' intention to contribute to waqf. Despite the availability of various media channels, cooperative members do not appear to prioritize media information as a key factor in making their decision to give. The Probit test

results for the information media variable reveal a z-value of 0.210, with a significance value of 0.834, which is greater than 0.05. This indicates that information media does not have a statistically significant effect on waqf participation. Moreover, the t-test results confirm this finding, as the calculated t-value for the information media variable (0.579) is less than the critical t-value (1.655), leading to the rejection of the alternative hypothesis (H1) and acceptance of the null hypothesis (H0). This suggests that the influence of information media on members' intentions to participate in waqf is minimal.

In summary, the research findings highlight the significant roles of income and knowledge in influencing members' intention to participate in waqf, with higher income and greater knowledge leading to stronger participation. However, information media does not appear to have a substantial impact on waqf intentions, suggesting that other factors, such as personal understanding and financial capacity, are more influential in driving waqf participation.

It is important to recognize the broader implications of this study on the development and sustainability of waqf within cooperative environments, such as those observed in the BMI cooperative. The positive influence of income on waqf participation highlights a critical connection between financial capacity and the willingness to contribute to charitable activities. This suggests that higher-income individuals, who are more likely to have disposable income, may feel more inclined to engage in waqf, perceiving it as an opportunity to share their wealth for the greater good. Therefore, initiatives aimed at improving the economic well-being of cooperative members could potentially increase waqf contributions over time (Rusydiana & Devi, 2018).

Moreover, the study's focus on the educational background of the members underscores the importance of financial literacy and awareness in shaping members' intentions. Members with a higher level of understanding of waqf are likely to engage more consistently, as they comprehend its benefits, both spiritual and societal. Therefore, educational programs tailored to improving knowledge of waqf, its purpose, and its impact could serve as an effective tool in increasing participation. Such programs could be implemented at regular intervals, offering insights not only into the basic concepts of waqf but also into more advanced discussions regarding its potential for social and economic development (Al Qital *et al.*, 2022).

The lack of significant influence from information media on waqf participation suggests that traditional forms of communication may not be sufficient to stimulate engagement among cooperative members. This may be due to a variety of factors, including limited access to digital media or a lack of interest in media-driven campaigns. To address this, future research could explore how different types of media—such as face-to-face communication, printed materials, or mobile apps—can be leveraged to more effectively engage members. In this case, the use of digital platforms could be examined, particularly in light of increasing smartphone penetration and internet access among members. Additionally, partnerships with local media outlets could be explored to ensure that waqf-related messages reach a wider audience (Yuliyastri *et al.*, 2021).

Looking forward, researchers could also investigate the intersection of socioeconomic factors with religious beliefs and practices. Since waqf is deeply rooted in Islamic principles of charity, understanding how religious motivations interact with financial and educational factors could offer a more nuanced understanding of why

certain members are more inclined to participate. Exploring the role of social networks and community influence may also shed light on how peer pressure or social norms can encourage waqf participation.

Lastly, while this study has focused on a specific set of variables, there is potential for future research to examine other factors that might influence waqf intention. These could include personal motivations, such as a sense of social responsibility, the role of local religious leaders in influencing behavior, or even the psychological effects of giving. By expanding the scope of variables and incorporating qualitative insights from participants, future studies could provide a more holistic view of the factors driving waqf participation and, ultimately, help in designing more effective strategies to enhance waqf contributions in cooperative settings. In conclusion, this study not only emphasizes the significant role of income and knowledge in influencing waqf intentions but also suggests areas for further research and practical interventions. By addressing the educational needs of members, enhancing income opportunities, and experimenting with various forms of communication, cooperatives like BMI can cultivate a culture of regular waqf contributions, ultimately benefiting both individual members and the broader community.

5. CONCLUSION AND RECOMMENDATION

The analysis indicates that the income variable has a positive impact on individuals' intention to contribute to cash waqf. This is evident from the income characteristics of the members, where those with higher incomes dominate the group. On the other hand, when examining the educational background of the respondents, it is found that the majority of members, 88 in total (59%), have completed only elementary school. This suggests that members' knowledge of waqf significantly influences their intention to participate in it. However, the influence of information media on waqf intentions appears to be negligible, as it does not significantly affect members' decisions to engage in waqf.

Based on these findings, the researcher recommends that staff and field officers be provided with training and materials related to waqf. This would equip them to better educate and guide members on the importance of waqf, thus enhancing their understanding and participation in waqf activities within the BMI cooperative. Additionally, it is suggested that the manager encourage staff to actively invite members to engage in waqf on a weekly basis, and that the use of information media be optimized to help increase waqf contributions. For future research, the researcher advises careful selection of respondents who are actively involved in waqf, as this will help ensure the accuracy of the research findings. Furthermore, researchers are encouraged to explore additional variables beyond those considered in this study, which could lead to more comprehensive and insightful results in future waqf-related research.

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