

Influence Wakif's Understanding and Income of Interest in Waqf in PW. Salimah Riau Province

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Abstract

Waqf potential in Indonesia reaches Rp. 180 trillion per year. A very large number, but this potential has not been able to be optimized properly. Some of the challenges that cause this condition include the not yet optimal regulation of waqf, low literacy of waqf, weak capacity nazir waqf, and the use of technology has not been maximized. The aims of this study were: 1) to determine the partial effect of waqif understanding and income on interest in waqf in PW. Salimah Riau Province, 2) determine the simultaneous effect of understanding and waqf income on interest in waqf in PW. Salimah Riau Province, and 3) determine a strategy to increase waqif funding in PW. Salimah, Riau province. The research method is a quantitative method, with technical analysis of hypothesis testing data using the SPSS 26 application. A sample of 30 people, namely PW daily administrators. Salimah, Riau Province. The results obtained partially can be obtained from the results of the t test. The t value is obtained count of $1.642 < t_{table} 2.052$, which means that the understanding variable does not have a significant effect on the interest in waqf variable. Meanwhile, income variable (X2) with t value count of $6.275 > t_{table} 2.052$, with a significance value of $0.001 < 0.05$, which means that the income variable has a significant effect on the interest in waqf variable. Simultaneously or jointly the independent variables affect the dependent variable. It can be seen from the results of the F test. The calculated F value is $37.518 > 3.34$ with a significance of $0.001 < 0.05$. It can be concluded that the understanding variable and the income variable together have a significant effect on the interest in waqf by wakif in PW. Strategy in increasing Waqf Collection in PW. Salimah Riau Province including: a) Waqf socialization to administrators, b) Waqf socialization to the community, c) Compulsory Waqf for Management (GARДУ), d) Inviting the Community to donate GARДУ waqf, e) Movement of 1,000,000, - one million Waqif, and f) A minimum waqf movement of Rp. 2,000, - with a target of one million waqf is one of the newest and flagship programs issued by LWS in an effort to increase waqf funds in an effort to make it easier for people to make waqf.

Keywords: Dominant Influence, Return on Assets, Company Size, Tax Avoidance

INTRODUCTION

Waqf is one of the sources of social funds that are used in the framework of channeling property/wealth belonging to the wealthy/able to the poor/less able community in addition to zakat, infaq, and shadaqah. This practice of distributing assets/wealth is able to drive the distribution of social welfare for all people in

meeting economic needs, so that prosperity is not only felt by the rich, but also by the less fortunate.

Waqf was first run by the Prophet in the history of Islamic civilization when the Prophet gave his land to build a mosque in the second year of the Hijriyah (BWI, 2022). In the case of this era the Prophet only introduced waqf in the form of immovable property/property in the form of land. In its development, other forms of waqf are also known, namely movable property waqf other than money and cash waqf.

In Indonesia itself, one example of the benefits of waqf felt by the community is the waqf of land and buildings carried out by an Acehnese named Habib Bugak Asyi who is in the city of Mecca, where the land and buildings named Baitul Asyi are intended for pilgrims from Aceh. who perform the pilgrimage. As the development and expansion of the Grand Mosque in Mecca, the donated land and buildings are affected by the expansion of the thawaf location, so that the Saudi Arabian government provides compensation for the waqf land. Because the Baitul Asyi waqf is managed by a reliable and professional nazhir waqf, so far the benefits of this waqf are still felt by pilgrims from the Province of Nangroe Aceh Darussalam.

In addition to land waqf or immovable objects, waqf can also be in the form of movable objects such as cash waqf. Cash waqf began with the issuance of the Fatwa of the Indonesian Ulema Council Number 29 dated 11 May 2002 about Cash Waqf. The definition of cash waqf according to this fatwa is waqf made by a person, group of people, institution, or legal entity in the form of cash, including securities waqf. The Indonesian Ulema Council stated that the law of cash waqf is: Jawaaz (can), channeled and used for things that are allowed syar'i where the principal value of cash waqf may not be sold, donated, and/or inherited.

Since being issued a fatwa in 2002, cash waqf has developed under the supervision of the Indonesian Waqf Board. The development of waqf has also received the attention of the Government of Indonesia so that in 2021 the President inaugurated the National Cash and Waqf Movement. Brand Sharia Economy on January 25 2021. This movement not only aims to increase awareness of the Islamic economy, but also as an effort of social solidarity in overcoming social inequality in

society.

Indonesia, as a country with the largest Muslim population in the world, has a large potential for waqf funds. Launchwebsite KNEKS quoted the Indonesian Waqf Board's statement that the potential for cash waqf in Indonesia reached Rp. 180 trillion per year. A very large number, but this potential has not been able to be optimized properly. According to KNEKS, some of the challenges that have caused this condition include not optimal waqf regulation, low waqf literacy, weak capacity nazir waqf, and the use of technology has not been maximized (KNKES, 2022).

Apart from the Indonesian Waqf Board, there are many community organizations that collect waqf funds in order to improve the people's economy, one of which is a women's community organization called SALIMAH, Salimah is a women's organization that operates as a pioneer in improving the quality of life of Indonesian women, children and families .(Salimah, 2022). Various excellent programs have been carried out by SALIMAH including educational houses, disaster management posts (P2MB), orphans and dhuafa development programs (P2AYD), and Salimah waqf institutions (LWS). The Salimah Waqf Institute is one of the salimah programs that focuses on waqf management, such as land waqf, cash waqf, productive-stock waqf, book waqf and so on. (Salimah, 2022). Several forms of waqf collected by LWS Salimah are book waqf, cash waqf, stock waqf, and Al-Qur'an waqf. Al-Qur'an waqf that has been collected by the Salimah Waqf Institute from wakif will be distributed to Baitul Qur'an throughout Indonesia. (Putriloka, 2022).

The Salimah Waqf Institution has been registered as a Waqf Management Institution (Nazhir) at the Indonesian Waqf Board since 2019. In principle, PW Salimah only collects waqf funds from the wakif, the distribution of the results of its management is carried out directly by Salimah Center. It was recorded that since LWS was registered with BWI in 2019 until 2022, LWS has only collected waqf funds only for daily SALIMAH administrators and has only collected 50,000,000 rupiah. From observations made, this is due to a lack of comprehensive understanding of waqf, income.

Factors that influence interest or intention to donate waqf have also been carried out. These studies include research conducted by Abdul Latif, et al. It was

found that the three variables of understanding waqf, namely understanding waqf basics, understanding waqf benefits, and understanding waqf law affect the intention to give cash waqf simultaneously with a significant effect (Latif, Haryadi and Susilo, 2021). Another study on matters that can influence the decision to endow money was conducted by Rositanti and Hasanah in Purworejo District, showing that the waqif's decision to endow money was influenced by the income variable and the knowledge variable about cash waqf and the age variable of the waqif had a negative, significant effect on the decision wakif for cash waqf (Meilinia Rositanti and Neneng Hasanah, 2022). Research related to cash waqf was also conducted by Ane Tri Septiani, et al. namely regarding the factors that influence people's interest in cash waqf in Bogor Regency: Muslim Society Perspective. The results showed that understanding has a positive influence on interest in cash waqf, income has a positive effect on interest in cash waqf, religiosity has a positive effect on interest in cash waqf, and access to information also has a positive effect on interest in cash waqf (Septianiet al., 2019).

Researchers are interested in conducting research on LWS conducted at PW Salimah Riau. The research focuses on wakif's understanding of the meaning of waqf and wakif's income on interest in waqf. The purpose of this research is to find out the partial influence between the wakif's understanding and income on the interest in waqf in PW. Salimah of Riau Province, knowing the simultaneous influence between wakif's understanding and income on the interest in waqf in PW. Salimah of Riau Province, and determine the strategy in increasing wakif funding in PW. Salimah of Riau province.

RESEARCH METHODS

The type of research used in this study is the Quantitative method, which is a research method used to examine certain populations and samples, collection using research instruments, data analysis is quantitative/statistical, with the aim of testing the hypotheses that have been set (Sugiyono, 2018). The research was conducted at Salimah PW Organization. Riau Province.

The population in this study were 30 members of the Salimah organization who became waqifs. Meanwhile, the sampling was carried out using the total sampling method

so that the number of samples used in the study was 30 people. Research data obtained from: a) observation, b) Questionnaire, namely a data collection tool in the form of structured written questions, with several alternative choices, to be selected by respondents using a Likert scale, c) Interviews, namely: conducting structured interviews with the wakif Salimah Riau Province, and d) Documentation, namely collecting data from books, journals, articles, and others

Data analysis techniques in this study used descriptive and quantitative methods. The descriptive method is describing the situation of the research object, explaining the results of the respondents' answers by linking the results of observations and questionnaires. While the quantitative method is a method that explains the functional relationship between the independent variables and the dependent variable, using statistical analysis. The multiple linear regression analysis model is useful for explaining the relationship and the magnitude of the influence between several independent variables on the dependent variable. With the following equation:

$$Y = a + b_1X_1 + c_2X_2 + d_3X_3 + \epsilon$$

Y = variabel dependent

X = variabel independent

a,b,c,d = constant

Instrument data test is carried out by: 1) Validity test, which is a test to find out whether the data under study is the same as the actual data, namely by using the correlation method pearson product moment, data is said to be valid if it has a correlation value greater than or equal to 0.30 (Sugiyono, 2018). 2) Reliability Test, namely measurements that have the same object will provide the same data as well, so to measure the level of reliability a value is used alpha cronbach. It is said that the variable has good value if the Cronbach's Alpha value is > 0.6 (Duwi Priyatno, 2013).

The classic assumption tests carried out include: 1) Normality test, which is a test used to determine whether research data has a normal or abnormal distribution. By using the method kolmogorov smyrna and method shapiro wilk. 2) Heteroscedasticity Test, namely to find out whether in a regression model there is an inequality of variance residual of an observation to another observation. A good regression model is a model that does not have heteroscedasticity. To detect the presence of heteroscedasticity problems,

graphical analysis methods and statistical methods can be used. In this study to detect heteroscedasticity problems using graphical analysis methods. 3) Autocorrelation test, which is a situation where in the regression model there is a correlation between the residuals in the t period with the residuals in the previous period ($t-1$). A good regression model is one that has no autocorrelation problems.

Test method using test Durrbin-Watson (DW-Test). The basis for decision making is as follows:

- a) Jika $dU < DW < 4-dU$ maka H_0 accepted and there is no autocorrelation problem
- b) If $DW < dL$ or $DW > 4-dL$ then H_0 rejected and there is an autocorrelation problem
- c) If $dL < DW < dU$ or $4-dU < DW < 4-dL$ then there is no definite decision.
- 4) Multicollinearity test, aims to test whether the regression model found correlation between independent variables. In a good regression model there should be no correlation between the independent variables. The method for testing the presence of multicollinearity can be seen from Tolerance Value Variance Inflation Factor (VIF). If $VIF > 10$ or if tolerance value < 0.1 then multicollinearity occurs. If $VIF < 10$ or if tolerance value > 0.1 then multicollinearity does not occur

The hypothesis testing carried out includes the t test and F test, namely: 1) T -test, namely used to determine whether the independent variable (X) has a significant effect on the dependent variable (Y) with $\alpha = 0.05$ or 5%. if $t_{count} > t_{table}$, then there is a significant relationship from the independent variable to the dependent variable. if $t_{count} < t_{table}$ then there is no significant relationship from the independent variable to the dependent variable. 2) F test, namely test to find out how much the independent variables jointly affect the dependent variable. Where $F_{count} > F_{table}$, then H_a received or the independent variables jointly affect the dependent variable. Conversely, if $F_{count} < F_{table}$, then H_0 accepted or the independent variables together have no effect on the dependent variable. It can also be seen from the level of significance. If $sig > 0.05$ then H_0 accepted and H_a rejected. If $sig < 0.05$ then H_0 rejected and H_a accepted.

Determination test (R^2) is used to measure the influence of the independent variable on the dependent variable. Operational definitions of variables and indicators in this study use 3 variables, namely 2 independent variables (X_1 and X_2) and the dependent variable (Y). As independent variables are understanding (X_1) and income (X_2), while as the

dependent variable is interest in waqf (Y)..

RESULTS AND DISCUSSION

A. The Influence of Understanding and Income on Interest in Waqf at PW. Salimah Riau Province Partially and Simultaneously

1. Data Instrument Test

a. Validity test

Measuring the validity or invalidity of the research data used the correlation method pearson product moment, is said to be valid if it has a correlation value greater than or equal to 0.30. The results of data processing obtained results in table IV.1 below:

Table IV.1 Validity Test Results

Variable	Statement	R count	R	Information
understanding (X1)	X1.1	0,437	0,30	Valid
	X1.2	0,341	0,30	Valid
	X1.3	0,458	0,30	Valid
	X1.4	0,312	0,30	Valid
	X1.5	0,421	0,30	Valid
	X1.6	0,658	0,30	Valid
	X1.7	0,596	0,30	Valid
Income (X2)	X2.1	0,492	0,30	Valid
	X2.2	0,584	0,30	Valid
	X2.3	0,610	0,30	Valid

	X2.4	0,481	0,30	Valid
Interest (AND)	Y1	0,391	0,30	Valid
	Y2	0,624	0,30	Valid
	Y3	0,651	0,30	Valid
	Y4	0,652	0,30	Valid
	Y5	0,314	0,30	Valid
	Y6	0,345	0,30	Valid

Source: *Processed Data, 2022*

From table IV.1 it is found that all data instruments on the variables of understanding, income and interest are valid.

b. Reliability Test

Measuring the level of reliability using a value cronbach's alpha. the variable has a good value if the Cronbach's Alpha value is > 0.6 . The results of data processing can be seen in table IV.2 below:

Table IV.2 Reliability Test Results

Variael	Cronbach's alpha	Information
Understanding (X1)	0,610	Reliable
Pendpaatan (X2)	0,615	Reliable
Minat (Y)	0,702	Reliable

Source: *Processed Data, 2022*

Table IV.1 shows that all data instruments on the variables of understanding, income and interest are reliable.

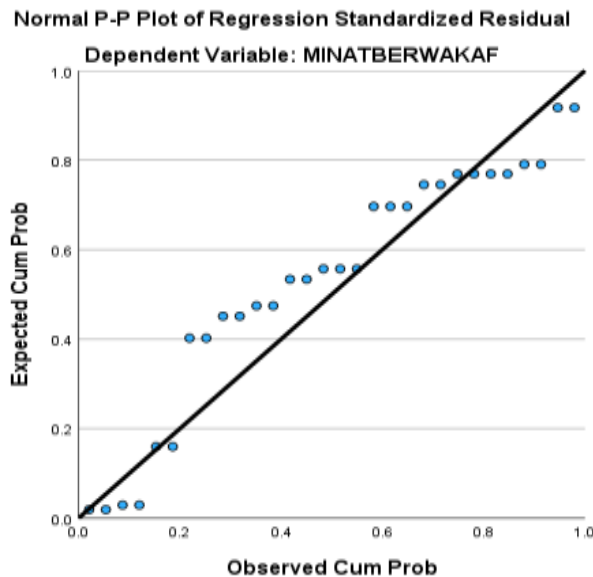
2. Classic assumption test

The classic assumption test serves as a measuring tool for the validity of the data or the accuracy of using variables in research.

a. Normality test

The normality test serves to find out whether the independent variable data and the dependent variable used are normally distributed or not. Can be seen in Figure IV.1

Picture IV.1 Plot Line Test Results



Source: SPSS Processed Data 26, 2022

In Figure IV.1 above, it can be seen that the dependent variable and independent variable data have a normal distribution, because all data is spread around the diagonal line and follows that line. This shows that the regression model meets the assumption of normality.

b. Autocorrelation Test

The autocorrelation test aims to determine whether there is a correlation between the residuals in period t and the residuals in the previous period. A good regression model is that there is no autocorrelation problem.

Table IV.3 Autocorrelation Test Results

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.858 ^a	.735	.716	1.851	1.625

a. Predictors: (Constant), Income, Understanding

b. Dependent Variable: Interest in Waqf

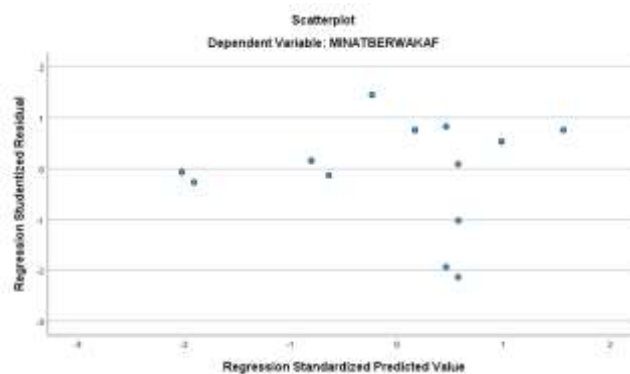
Source: SPSS Processed Data 26, 2022

Based on the results of the autocorrelation test in table IV.2 it can be seen that the DW value is 1.625 and the dU value is 1.566 taken from the significant 5% table (0.05) with a total sample of 30, so the dU value < DW < 4 – dU (4 – 1.566 = 2.434). So it can be concluded that the research data does not have autocorrelation problems.

c. Heteroscedasticity Test

The heteroscedasticity test is a variable variance in the regression model that is not the same (constant). Conversely, if the variable variance in the regression model has a (constant) value, it is called heteroscedasticity. When in Scatter Plots Regression the points spread randomly, it means that there is no heteroscedasticity problem in the regression model.

Picture IV.2 Heteroscedasticity Test Results



Source: SPSS Processed Data 26, 2022

Based on figure IV.3, display on scatterplot It can be seen that the plots are randomly distributed above and below zero on the axis regression studentized residual.

Table IV.4 Multicollinearity Test Results

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients		t	Say.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	-.122	5.963		-.020	.984		
	Understanding	.340	.207	.193	1.642	.112	.709	1.411
	Income	1.205	.192	.738	6.275	<.001	.709	1.411

a. Dependent Variable: Interest in Waqf

Source: SPSS Processed Data 26, 2022

The basis for determining whether or not multicollinearity is free can be seen in the following provisions:

If $VIF > 10$ and $valueTolerance < 0.10$ then there is a multicollinearity problem

If $FIV < 10$ and $valueTolerance > 0.10$ means there is no multicollinearity.

Table IV.4 is obtained as follows: ValueTolerance for the understanding variable (X1) $0.709 > 0.10$ and the FIV value for the understanding variable (X1) $1.411 < 10$, it can be concluded that for the understanding variable (X1) there is no multicollinearity problem. Likewise for the income variable (X2), with valueTolerance $0.709 > 0.10$ and FIV value $1.411 < 10$, it can be concluded that the income variable X2 does not occur multicollinearity.

3. Multiple Linear Regression Analysis

Regression was carried out to test the effect of the dependent variable and the independent variable. In this study, a multiple linear regression analysis model was used for data processing to see the relationship between the independent variable (X) and the dependent variable (Y). Based on table IV.4 it can be seen that the valueconst (a) is -0.122 , the coefficient value on the understanding variable (X1) of 0.340 , and the coefficient value of the income variable (X2) 1.205 , so the regression equation can be seen in the following formula:

$$Y = a + b_1X_1 + c_2X_2$$

$$Y = -0.122 + 0.340X_1 + 1,204 X_2$$

The meaning of the equation is:

a. The constant $a = -0.122$ means that when the understanding variable

(X1) and income variable (X2) is considered equal to 0, then the value of the endowment interest variable (Y) is -0.122.

b. X regression coefficient¹ of 0.340, stating that for every 1% addition of understanding value, the value of interest in waqf by wakif in PW. Salimah Riau Province added 0.340. The regression coefficient is positive, so it can be said that the direction of the influence of the understanding variable (X1) against Endowment interest (Y) is positive.

c. X regression coefficient² amounting to 1,204, stating that every 1% increase in the value of income, the value of waqf interest increases by 1,204. The regression coefficient has a positive value, so it can be said that the direction of influence of variable X on Y is positive.

From the results of the multiple linear regression tests above, it can be concluded that the understanding variable and income variable have a positive effect on the interest in waqf by wakif in PW. Salimah, Riau Province.

4. Research Hypothesis Test

a. Ujit

This test is used to determine whether the independent variable (X) has a significant effect on the dependent variable (Y) with $\alpha = 0.05$ or 5%. This test is in the form of comparing the t obtained from the calculation with the t value contained in the t table, as follows:

$$t \text{ table} = \alpha/2 = n - k - 1$$

$$t \text{ table} = 0,05/2 = 30 - 2 - 1$$

$$t \text{ table} = 0,025 = 27$$

$$t \text{ table} = 2,052$$

The hypothesis in this study is:

H₀ = It is suspected that there is no significant effect between understanding and income partially to the interest in waqf by wakif in PW. Salimah Riau Province.

H_a = Allegedly there is a significant influence between understanding and income partially to the interest in waqf by wakif in PW. Salimah Riau Province.

Following are the results of the partial test (t-test) in this study:

Based on table IV.4, it is known that the value of t_{count} of 1.642 < from t_{table} 2.052, which means H_0 accepted and H_a rejected. This means that the understanding variable does not have a significant effect on the interest in waqf variable. Income variable (X2) with t valuecount of 6.275 > t_{table} 2.052, with a significance value of 0.001 < 0.05, which means H_0 is rejected and H_a is accepted. This means that the income variable has a significant influence on the interest in waqf variable. It can be concluded that there is a positive and significant influence between income and interest in waqf by wakif in PW. Salimah, Riau Province.

b. Uji F

The F test is used to find out whether the variables of understanding and income simultaneously influence the interest in waqf by wakif in PW. Salimah, Riau Province. The F test was carried out with a degree of confidence $\alpha = 0.05$ or 5 %.

Table IV. 5 Simultaneous Test (F Test)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	256.993	2	128.496	37.518	<.001 ^b
	Residual	92.474	27	3.425		
	Total	349.467	29			

a. Dependent Variable: Interest in Waqf

b. Predictors: (Constant), Income, Understanding

Source: SPSS Processed Data 26, 2022

From table IV. 5, the calculated F value is 37.518 > F table 3.34 with a significance of 0.001 < 0.05. It can be concluded that the understanding variable and the income variable together have a significant effect on the interest in waqf by wakif in PW. Salimah, Riau Province.

5. Determination Coefficient Test (R²)

The coefficient of determination (R²) is used to determine the contribution or contribution made by variable X (independent) to variable Y (bound). The higher the coefficient of determination, the greater the ability of the independent variables to explain the changing variables in the dependent variable.

Table IV. 6 Determination Coefficient Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.858 ^a	.735	.716	1.851	1.525
a. Predictors: (Constant), Income, Understanding					
b. Dependent Variable: Interest in Waqf					

Source: SPSS Processed Data 26, 2022

Based on table IV.6 it can be seen the value of R² equal to 0.735. The value gives an impression that the variables Income, Understanding have a simultaneous effect on the interest in waqf by wakif in PW. Salimah of Riau Province is 73.5% and the remaining 26.5% is influenced by other variables that are not used in this research.

After doing the research, the results obtained from the multiple linear regression equation are $Y = -0.122 + 0.340X_1 + 1,204 X_2$. If the variables of understanding and income are assumed to be (0), then the interest is waqf by wakif in PW. Salimah of Riau Province experienced a decrease of 0.122. If understanding experiences an increase of 1 unit, then interest in waqf by wakif in PW. Salimah of Riau Province experienced an increase of 0.340, and if the income variable experienced an increase of 1 unit, then the interest in waqf by wakif in PW. Salimah in Riau Province experienced an increase of 1,204.

The results of the t test obtained are known to be the value of tcountof 1.642 < from ttable2.052, which means that the understanding variable does not have a significant effect on the interest in waqf variable. Meanwhile, income variable (X₂) with t valuecount

of 6.275 > ttable 2.052, with a significance value of 0.001 <0.05, which means that the income variable has a significant effect on the interest in waqf variable.

The results of the F test show that the calculated F value is 37.518 > 3.34 with a significance of 0.001 <0.05. It can be concluded that the understanding variable and the income variable together have a significant effect on the interest in waqf by wakif in PW. Salimah, Riau Province.

R value is known² equal to 0.735. The value gives an impression that the variables Income, Understanding have a simultaneous effect on the interest in waqf by wakif in PW. Salimah of Riau Province is 73.5% and the remaining 26.5% is influenced by other variables that are not used in this research.

B. Strategy in Increasing Waqf Collection in PW. Salimah, Riau Province

The Salimah waqf institution (LWS), which is part of the Salimah community organization which concentrates the organization on improving the quality of life of Indonesian women and children, has made various efforts to increase waqf funds. The waqf funds collected will be channeled to various predetermined programs including: 1) Share Waqf PT. SPC (Salimah Prima Cita) engaged in frozen food and groceries, 2) Cash Waqf, 3) Book Waqf, 4) Baitul Qur'an Salimah Waqf. For each waqf fund collected, LWS will distribute the waqf funds to various social activities which are one of the objectives of the establishment of this organization, including education and training scholarships, economic strengthening for widows, Al-Quran education, pre-marital education and other activities through Salima programs.

In an effort to increase waqf funds, various efforts and strategies were carried out by LSW, the following strategies were implemented:

1. Socialization of Waqf to management

The Central Salimah Waqf Institute conducted socialization and increased understanding of waqf to LWS management. To reach all LWS administrators, socialization is carried out via zoom media.

2. Socialization of waqf to the community

In addition to socializing and understanding about waqf to management, LWS also disseminates information to the community regarding waqf products owned by LWS. Socialization can be done at every ta'lim assembly and at every event held by

the Salimah board.

3. Compulsory Waqf for Management (GARDU)

The Two Thousand Movement (GARDU) is one of the strategies carried out by LWS in an effort to increase the amount of waqf funds, where every week on Friday all administrators are required to raise two thousand rupiah @ Rp. 2,000, -, the funds raised will be collected to the Central LWS which will be distributed to the Salimah activity program and if the area has a Baitul Qur'an, the waqf funds may be used to manage the Baitul Qur'an.

4. Inviting the community to endow GARDU.

The Dua Ribu Waqf movement, in addition to being allocated to Salimah managers, can also be offered to the community. This simple and flexible endowment is one of LWS' flagship programs to make it easier for the community and can be done by all members of the community in endowment, that is with Rp. 2,000,- the community can already do waqf.

5. Movement 1,000,000, - one million Waqif

Minimum waqf movements of Rp. 2,000,- with a target of one million waqifs to be one of the latest and flagship programs released by LWS in an effort to increase waqf funds in an effort to make it easier for the community to give waqfs (Helen, 2022).

CONCLUSION

Based on the results of research on the influence of understanding and income on the interest in waqf by wakif in PW. Salimah Riau Province that has been done, then the conclusion can be drawn as follows:

1. Partially it can be seen the relationship between the independent variable and the dependent variable. This can be seen from the results of the t test. The t value is obtained count of $1.642 < t_{table} 2.052$, which means that the understanding variable does not have a significant effect on the interest in waqf variable. Meanwhile, income variable (X2) with t value count of $6.275 > t_{table} 2.052$, with a significance value of $0.001 < 0.05$, which means that the income variable has a significant effect on the interest in waqf variable.

2. Simultaneously or together, the independent variable affects the dependent variable can be known from the results of the F test. The calculated F value is $37,518 > 3.34$ with a significance of $0.001 < 0.05$. It can be concluded that the variable of understanding and the variable of income together have a significant effect on the interest in waqf by wakif in PW. Salimah Riau Province. Known R value² equal to 0.735. The value gives an impression that the variables Income, Understanding have a simultaneous effect on the interest in waqf by wakif in PW. Salimah of Riau Province is 73.5% and the remaining 26.5% is influenced by other variables that are not used in this research.

3. Strategies in Increasing Waqf Collection at PW. Salimah Riau Province includes:

- a) Socialization of waqf to managers,
- b) Socialization of waqf to the community,
- c) Mandatory waqf for managers (GARDU),
- d) Inviting the community to waqf GARDU,
- e) Movement of 1,000,000,- one million Wakif, and
- f) Minimum waqf movements of Rp. 2,000,- with a target of one million wakifs being one of the latest and flagship programs issued by LWS in an effort to increase waqf funds in an effort to make it easier for the community to make waqfs..

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