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GIVING WAQF BEHAVIOUR AMONG RIAU MUSLIM ENTREPRENEURS: THE ROLE OF RELIGIOSITY

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Abstract: *Waqf plays a very important economic and social role in Islamic history, functioning as a source of financing for mosques, schools, research, hospitals, social services and defense, namely before Indonesia's independence, because in Indonesia there were once Islamic kingdoms, Waqf had to be managed productively so that it can contribute to improving the welfare of the community and assist the government in improving the welfare and standard of living of the community. From the results of a study by the Syarif Hidayatullah State Islamic University, Jakarta in 2006, it shows that recorded waqf assets in Indonesia nationally reached almost 363 thousand plots of land, with a nominal value estimated at IDR 590 trillion. This is equivalent to more than 67 billion US dollars if the exchange rate is IDR 9,250/dollar. This number is certainly very large. If all the waqf assets were sold, the proceeds could cover 100% of the total foreign debt of the Government of the Republic of Indonesia in 2008, which amounted to "only" 60 billion US dollars. This is just to make it easier to understand how large waqf assets are in Indonesia. The implementation of Waqf is currently not going well, due to the lack of maximum role of the Government which is assisted by several BWIs (Indonesian Waqf Board), as happened in Riau Province which was due to the implementation of Waqf not going well. So in this research that will be the object The research target is the population in Pekanbaru City. The main aim of this research is to measure the level of awareness and willingness of the Muslim community to carry out waqf. In addition, this research aims to determine the factors that contribute to the provision of waqf to Muslims in Malaysia and Indonesia. Furthermore, this*

study hopes to provide policy input and recommendations to relevant waqf authorities and other government agencies on how to improve the efficiency of waqf institutions. The constructs examined in this research are knowledge, religiosity, trust, awareness, perceived ihsan, perceived risk and Islamic egalitarianism.

Keywords: *Waqf, Indonesian Economy, Religiosity, Entrepreneur*

Introduction

The word Waqf literally means to stop, prevent, restrain or restrain. Ibn Qadamah (1972) defines waqf as dedication or giving of property for charity or religious purposes to ensure benefits for humans. Currently, cash waqf is increasingly popular. This is a special type of waqf that is different from ordinary real estate waqfs whose original capital consists of cash or money (Cizakca, 2013).

Waqf is a very old form of muamalah 'maliyah' (property) and has been known to society since time immemorial. This is none other than because Allah SWT created humans to love goodness and did so from the time they were born until they lived in society. Because waqf is one of the practices of religious activities both in the agrarian sector and in the field of physical facilities which can be used to develop religious life, especially for Muslims in order to achieve social welfare, both spiritual and material, towards a just and prosperous society (Sulistiani, 2017: 1) .

Waqf plays a very important economic and social role in Islamic history, waqf functions as a source of financing for mosques, schools, research, hospitals, social

services and defense, namely before Indonesia's independence, because in Indonesia there were once Islamic kingdoms. In relation to socio-economic issues, waqf must be managed productively so that it can contribute to improving community welfare and assist the government in improving community welfare and standard of living (Sulistiani, 2017: 2).

The understanding and empowerment of waqf assets among Muslims has undergone significant changes, both at the level of the waqf paradigm which was initially only understood as limited to the use of places of worship in the form of mosques, but is now starting to expand into efforts to utilize various goods or objects that have a productive economic content. Meanwhile, at the practical level, waqf is now starting to be developed into uses that have productive value and as a means of improving the economy, such as productive waqf for education, hospitals and others (Kasdi, 2014: 1).

Then, as a form of government support in terms of waqf, Law Number 41 of 2004 concerning Waqf and Government Regulation Number 42 of 2006 concerning

the Implementation of Law Number 41 of 2004 concerning Waqf were issued, making waqf an instrument for the welfare of the Muslim community. The word "Prosperous" can be interpreted as the efforts of the parties (especially waqf managers) to improve the quality of life of Muslims through utilizing waqf objects. Therefore, the approach used is not solely an economic approach, but a business approach. Business can be established firmly if it is supported by strong human resources and good management (Jaih Mubarak, 2008: 27).

The legal basis for productive waqf in Indonesia is Law Number 41 of 2006 concerning Waqf and Government Regulation Number 42 of 2006 concerning the implementation of Law Number 41 of 2004 concerning Waqf. Basically, productive waqf is an effort to improve (maximize) the functions of waqf so that it can meet the needs of the parties who are entitled to receive the benefits. By fulfilling the needs of the parties, it means that waqf has, within certain limits, functioned to improve the welfare of society. In the 1945 Constitution (chapter In the constitution it can be understood that waqf must be used for economic activities (meeting life's needs) which leads to prosperity. In a sense, economic activity is a medium for achieving prosperity (Jaih Mubarak, 2008: 17).

In this case, waqf has a very strategic role in improving the economy of the people. From the results of a study by the

Syarief Hidayatullah State Islamic University, Jakarta in 2006, it shows that recorded waqf assets in Indonesia nationally reached almost 363 thousand plots of land, with a nominal value estimated at IDR 590 trillion. This is equivalent to more than 67 billion US dollars if the exchange rate is IDR 9,250/dollar. This number is certainly very large. If all the waqf assets were sold, the proceeds could cover 100% of the total foreign debt of the Government of the Republic of Indonesia in 2008, which amounted to "only" 60 billion US dollars. This is just to make it easier to understand how large the waqf assets are. In another context, compare the value which is equivalent to around 85% of the 2009 Indonesian APBN, which is around IDR 700 trillion/year (Saidi Zaim, 2013: 15).

From the description of the national data on waqf in Indonesia above, we can see that waqf has enormous potential to help economic growth in Indonesia. So this could be a guideline for the city of Pekanbaru, especially in empowering waqf to help economic growth in Riau Province. So we need to know that there are other problems that cause the community's lack of desire to empower waqf due to the lack of maximum socialization, especially about Waqf and the public's lack of knowledge about knowledge and a trusted Waqf forum that can manage Waqf professionally.

Apart from that, the implementation of Waqf is currently not going well, due to the

lack of maximum Government role which is assisted by several BWIs (Indonesian Waqf Board) which are coordinated by the Government of each region, thus affecting the lack of community participation in waqf, as happened in Riau Province which was due to lack of the implementation of Waqf is running well.

Based on data from the Indonesian Waqf Board (BWI) through the calculation results of the 2022 National Waqf Index (IWN), it is clear that the waqf growth ranking in Riau Province is the highest in Indonesia. Meanwhile, the growth of IWN in Riau in 2022 is 0.580 with a growth percentage of 979.56 percent, compared to 2021, IWN Riau was only 0.054. From this data, it means that the success of waqf management in Riau Province is very good, so that the National Waqf Index for Riau Province has skyrocketed from number 33 in 2021, to number 2 nationally in 2022.

Apart from that, BWI also reported that this year Riau Province also managed to achieve the second best IWN ranking in Indonesia after Banten Province. With the 2022 IWN score for Riau Province of 0.580 or in the very good category. So with the success of waqf development in Riau Province, BWI Riau was even awarded as the second best BWI in 2022 in Indonesia in conjunction with the 2022 BWI National Working Meeting throughout Indonesia.

Apart from that, at the end of 2019 to mid-2020, the world was facing an outbreak

of the Covid-19 corona virus pandemic. The impact at the global level is very severe, especially from an economic and societal perspective. Covid-19 has forced companies to work remotely, but for the service industry, this means business has all but stopped. Therefore, the Covid-19 outbreak has killed small entrepreneurs as well as the impending economic crisis and recession.

The efficiency of waqf management funds is channeled into community development as well as in services to prevent the Covid-19 outbreak. Strengthening waqf in the form of endowment funds, endowment funds, successful waqf, waqf-related bonds and infrastructure waqf; through investment assistance for business sectors or Micro, Small and Medium Enterprises (MSMEs); through the qardhulhasan scheme; development of Islamic economic and financial literacy (Malik & Senjiati, 2020).

The main aim of this research is to measure the level of awareness and willingness of the Muslim community to carry out waqf (Lailee et al., 2019). In addition, this research aims to determine the factors that contribute to the provision of waqf to Muslims in Malaysia and Indonesia. Furthermore, this study hopes to provide policy input and recommendations to relevant waqf authorities and other government agencies on how to improve the efficiency of waqf institutions. The constructs examined in this research are

knowledge, religiosity, trust, awarenesspopulations in this city include the Minangkabau, perceived ihsan, perceived risk andOcuc, Malay, Javanese, Batak and Chinese with a egalitarianism. population of ±983,356 people as of 2020.

(source: BPS Pekanbaru City).

Legal Materials and Methods

This research will adopt quantitative methods to achieve research objectives and answer research questions. This research was conducted in Perlis State and Riau Province. Meanwhile, the research period was 2020 - 2022. This research experienced stagnation due to the pandemic conditions that occurred in 2020-2021, resulting in an extension of the research period until 2023.

In this research, researchers used observation, questionnaire and documentation methods. Meanwhile, the sampling technique was to collect data from 258 entrepreneurs in Perlis and Pekanbaru. In this research, data analysis uses the Partial Least Square (PLS) approach using smartPLS 3.0 M3 software. Partial Least Square (PLS) is a structural equation model (SEM) based on variance components. The PLS approach is distribution free (does not use data with a particular distribution, which can be nominal, categorical, ordinal, interval or ratio).

Result and Discussion

Pekanbaru (Jawi: **فكنبارو**) is the capital and largest city of Riau province, Indonesia. This city is one of the largest economic centers on the island of Sumatra and is a city with high levels of growth, migration and urbanization. Pekanbaru's economy is supported by trade and petroleum mining. This city has an international airport, inter-city and inter-provincial bus terminals, and two ports.

Pekanbaru's population is cosmopolitan, influenced by its strategic location in the middle of the East Cross of the Trans-Sumatra Highway. Several ethnicities that have significant

1. Description and Analysis of Research Data

The description of the data that will be presented from the results of this research is to provide a general overview of the distribution of data obtained in the field. The data obtained is in the form of the identity of the respondent and the results of the respondent's answers from the questionnaire distributed by the researcher. Where the identity of the respondent is presented in the form of a frequency percentage while the results of the questionnaire answers are presented in the form of a score and analyzed using calculations obtained from the Partial Least Square (PLS) approach using smart PLS 3.0 M3 software which can be explained as follows:

a. Respondent identity

Based on the results of the research, looking at the gender of the respondents, it is known that the number of male respondents was 37 people or 62% and women were 22 people or 38% with an age range of <20 years as many as 5 people, 21-30 years as many as 14 people, 31-40 years as many as 14 people, 41-50 years old as many as 6 people and > 51 years old as many as 4 people with a marital status

of Single as many as 13 people, Married as many as 42 people, Widowed as many as 1 person and Widower as many as 0 people. The last level of education of the respondents was Diploma as many as 9 people, Bachelor as many as 24 people, Masters as many as 3 people and Others as many as 20 people with an average income < 1 million as many as 4 people, 1 million-1.9 million as many as 11 people, 2-2.9 million as many as 13 people people, 3-3.9 million as many as 7 people, 4-4.9 million as many as 6 people and > 5 million as many as 18 people.

the form of a frequency description table.

Awareness

2. Descriptive Statistical Analysis

To find out the factors that significantly influence the behavior of a Muslim entrepreneur in providing waqf, including awareness, knowledge, trust, perception of ihsan, Islamic egalitarianism and religiosity. In its presentation, descriptive analysis is used based on responses to the statements in the questionnaire. Based on the results of the author's research, the following is an explanation based on statement items which are described in

No	Indicator Statement	Respondent's Answer							Amount
		7	6	5	4	3	2	1	
1	People have gained a good understanding and awareness about waqf	44	87	107	31	6	1	2	278
		15.83%	31.29%	38.49%	11.15%	2.16%	0.36%	0.72%	100%
2	There is still a lack of public awareness about the availability of waqf	52	106	93	21	5	1	0	278
		18.71%	38.13%	33.45%	7.55%	1.80%	0.36%	0.00%	100%
3	Islamic institutions have good advertising strategies to inform the public about waqf opportunities	58	85	109	16	3	7	0	278
		20.86%	30.58%	39.21%	5.76%	1.08%	2.52%	0.00%	100%
4	Islamic institutions use various methods to	58	74	116	20	4	5	1	278

	educate the public about their products and services	20.86%	26.62%	41.73%	7.19%	1.44%	1.80%	0.36%	100%
Amount		212	352	425	88	18	14	3	1112
		19.06%	31.65%	38.22%	7.91%	1.62%	1.26%	0.27%	100%

Trustworthiness

No	Indicator Statement	Respondent's Answer							Amount
		7	6	5	4	3	2	1	
1	Waqf institutions can be trusted.	36	101	109	26	5	0	1	278
		12.95%	36.33%	39.21%	9.35%	1.80%	0.00%	0.36%	100%
2	I believe in waqf institutions.	43	96	108	24	6	0	1	278
		15.47%	34.53%	38.85%	8.63%	2.16%	0.00%	0.36%	100%
3	Saya percaya pada informasi yang diberikan oleh lembagawakaf.	38	92	113	28	2	2	3	278
		13.67%	33.09%	40.65%	10.07%	0.72%	0.72%	1.08%	100%
4	I believe in waqf institutions for collecting waqf.	36	98	115	23	5	0	1	278
		12.95%	35.25%	41.37%	8.27%	1.80%	0.00%	0.36%	100%
Amount		153	387	445	101	18	2	6	1112
		13.76%	34.80%	40.02%	9.08%	1.62%	0.18%	0.54%	100%

Knowledge

No	Indicator Statement	Respondent's Answer							Amount
		7	6	5	4	3	2	1	
1	I am very familiar with the concept of waqf.	47	80	126	23	2	0	0	278
		16.91%	28.78%	45.32%	8.27%	0.72%	0.00%	0.00%	100%
2	I feel like I know a lot about waqf.	28	83	112	43	8	3	1	278
		10.07%	29.86%	40.29%	15.47%	2.88%	1.08%	0.36%	100%
3	Saya telahberpartisipasidalamwakaf.	38	90	127	20	3	0	0	278
		13.67%	32.37%	45.68%	7.19%	1.08%	0.00%	0.00%	100%
4	The public knows the terms used in waqf	41	82	108	41	6	0	0	278
		14.75%	29.50%	38.85%	14.75%	2.16%	0.00%	0.00%	100%
Amount		154	335	473	127	19	3	1	1112
		13.85%	30.13%	42.54%	11.42%	1.71%	0.27%	0.09%	100%

Perceived Iman

No	Indicator Statement	Respondent's Answer							Amount
		7	6	5	4	3	2	1	
1	Helping others is important to me	78	75	104	11	5	4	1	278
		28.06%	26.98%	37.41%	3.96%	1.80%	1.44%	0.36%	100%
2	Giving benefits to others is important to me	83	84	86	11	8	5	1	278
		29.86%	30.22%	30.94%	3.96%	2.88%	1.80%	0.36%	100%
3	Showing compassion for the people living on this earth is important to me	71	87	95	15	8	1	1	278
		25.54%	31.29%	34.17%	5.40%	2.88%	0.36%	0.36%	100%
4	Showing affection to my family is important to me	79	83	87	18	8	2	1	278
		28.42%	29.86%	31.29%	6.47%	2.88%	0.72%	0.36%	100%
5	Showing compassion to my neighbors is	55	77	90	32	8	8	8	278

	important to me	19.78 %	27.70 %	32.37 %	11.51 %	2.88 %	2.88 %	2.88 %	100%
6	Giving benefits to others makes me a true Muslim	62	72	93	30	8	8	5	278
		22.30 %	25.90 %	33.45 %	10.79 %	2.88 %	2.88 %	1.80 %	100%
7	Berperilakubaik kepada orang lain adalah penting bagi saya Behaving kindly to others is important to me	83	92	84	10	5	3	1	278
		29.86 %	33.09 %	30.22 %	3.60%	1.80 %	1.08 %	0.36 %	100%
Amount		511	570	639	127	50	31	18	1946
		26.26 %	29.29 %	32.84 %	6.53%	2.57 %	1.59 %	0.92 %	100%

Islamic Egalitarian

No	Indicator Statement	Respondent's Answer							Amount
		7	6	5	4	3	2	1	
1	Giving waqf is recommended by Islam	113	82	72	10	0	0	1	278
		40.65%	29.50%	25.90%	3.60%	0.00%	0.00%	0.36%	100%
2	The Prophet Muhammad showed us the importance of giving	110	99	58	10	1	0	0	278
		39.57%	35.61%	20.86%	3.60%	0.36%	0.00%	0.00%	100%
3	Waqf is one way to "spend" in the way of Allah SWT	104	87	75	8	1	0	3	278
		37.41%	31.29%	26.98%	2.88%	0.36%	0.00%	1.08%	100%
4	Allah SWT watches over me in giving waqf	107	79	83	9	0	0	0	278
		38.49%	28.42%	29.86%	3.24%	0.00%	0.00%	0.00%	100%
5	Giving waqf is a voluntary redistribution of wealth in Islam	99	89	73	16	1	0	0	278
		35.61%	32.01%	26.26%	5.76%	0.36%	0.00%	0.00%	100%
6	Waqf increases rewards in the afterlife	115	75	61	25	1	1	0	278
		41.37%	26.98%	21.94%	8.99%	0.36%	0.36%	0.00%	100%
Amount		648	511	422	78	4	1	4	1668
		38.85%	30.64%	25.30%	4.68%	0.24%	0.06%	0.24%	100%

Waqf Behaviour

No	Indicator Statement	Respondent's Answer							Amount
		7	6	5	4	3	2	1	
1	I intend to contribute to the waqf	65	78	107	22	6	0	0	278
		23.38%	28.06%	38.49%	7.91%	2.16%	0.00%	0.00%	100%
2	I intend to donate as much to the waqf as possible	52	105	88	31	2	0	0	278
		18.71%	37.77%	31.65%	11.15%	0.72%	0.00%	0.00%	100%
3	I will contribute to the waqf in the future	66	112	81	17	1	0	1	278
		23.74%	40.29%	29.14%	6.12%	0.36%	0.00%	0.36%	100%
4	I will give waqf more often in the month of Ramadan	63	98	103	12	1	1	0	278
		22.66%	35.25%	37.05%	4.32%	0.36%	0.36%	0.00%	100%
5	Overall, I will contribute to the waqf for my future welfare activities	64	96	98	13	2	1	4	278
		23.02%	34.53%	35.25%	4.68%	0.72%	0.36%	1.44%	100%
Amount		310	489	477	95	12	2	5	1390
		22.30%	35.18%	34.32%	6.83%	0.86%	0.14%	0.36%	100%

a. Partial Analysis *Least Square* (PLS)

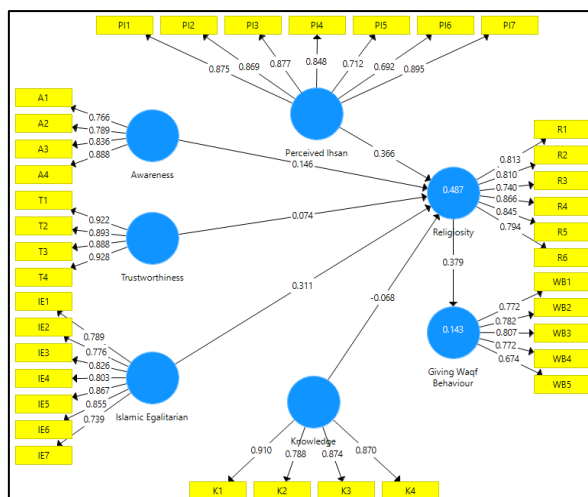
In this research, data analysis uses the Partial Least Square (PLS) approach using smartPLS 3.0 M3 software. Partial Least Square (PLS) is a structural equation model (SEM) based on variance components. The PLS approach is distribution free (does not use data with a particular distribution, which can be nominal, categorical, ordinal, interval or ratio). Apart from that, PLS can also be used to measure small samples. The following are the steps for using the Least Square (PLS) approach using smartPLS software.

b. Assessing the Outer Model or Measurement Model

There are three criteria for using data analysis techniques with SmartPLS to assess the outer model, namely Convergent Validity, Discriminant Validity and Composite Reliability. The following is a picture of the PLS Algorithm in this research.

The criteria for the PLS Algorithm can be explained in the description below.

Convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between item scores/component scores estimated with PLS software. An individual reflexive measure is said to be high if it correlates more than 0.70 with the construct being measured. However, according to Chin, 1998 (in Ghazali, 2006) for research in the initial stages of developing a measurement scale, a loading value of 0.5 to 0.6 is considered sufficient. In this research, a loading factor limit of 0.50 will be used.



3. Convergent validity

Table Outer Loading (Measurement Model)

Indicator	Outer Loading
A1	0.766
A2	0.789
A3	0.836
A4	0.888
IE1	0.789
IE2	0.776
IE3	0.826
IE4	0.803
IE5	0.867
IE6	0.855
IE7	0.739
K1	0.910
K2	0.788
K3	0.874
K4	0.870
PI1	0.875
PI2	0.869
PI3	0.877
PI4	0.848
PI5	0.712
PI6	0.692
PI7	0.895
R1	0.813
R2	0.810
R3	0.740
R4	0.866
R5	0.845
R6	0.794
T1	0.922
T2	0.893

Indicator	Outer Loading
T3	0.888
T4	0.928
WB1	0.772
WB2	0.782
WB3	0.807
WB4	0.772
WB5	0.674

From this table, it is obtained that the outer loading indicator test for the property maintenance variable has a value greater than 0.5. so that the reflexive measures of all variables are said to meet the requirements.

a. Discriminant Validity

Discriminant validity is carried out to ensure that each concept of each latent variable is different from other variables. The model has good discriminant validity if each loading value for each indicator of a latent variable has the largest loading value compared to other loading values for other latent variables. The discriminant validity test results were obtained as follows:

Value Table Discriminant Validity (Cross Loading)

Indicator	Awareness	Giving Waqf Behavior	Islamic Egalitarian	Knowledge	Perceived Ihsan	Religiosity	Trustworthiness
A1	0.766	0.379	0.359	0.517	0.265	0.286	0.409
A2	0.789	0.345	0.365	0.482	0.280	0.310	0.363
A3	0.836	0.304	0.365	0.399	0.364	0.356	0.529
A4	0.888	0.396	0.426	0.440	0.402	0.463	0.513
IE1	0.367	0.306	0.789	0.329	0.478	0.527	0.344
IE2	0.231	0.300	0.776	0.244	0.458	0.387	0.318
IE3	0.350	0.398	0.826	0.335	0.497	0.479	0.317
IE4	0.329	0.318	0.803	0.303	0.450	0.479	0.287
IE5	0.438	0.454	0.867	0.426	0.606	0.542	0.440
IE6	0.460	0.441	0.855	0.363	0.537	0.512	0.378
IE7	0.409	0.385	0.739	0.427	0.433	0.479	0.384
K1	0.419	0.361	0.446	0.910	0.375	0.315	0.631

Indicator	Awareness	Giving Waqf Behavior	Islamic Egalitarian	Knowledge	Perceived Ihsan	Religiosity	Trustworthiness
K2	0.538	0.218	0.247	0.788	0.228	0.235	0.653
K3	0.497	0.355	0.439	0.874	0.382	0.344	0.622
K4	0.452	0.302	0.309	0.870	0.249	0.226	0.520
PI1	0.355	0.439	0.612	0.343	0.875	0.523	0.314
PI2	0.345	0.359	0.550	0.340	0.869	0.549	0.337
PI3	0.373	0.414	0.549	0.356	0.877	0.533	0.334
PI4	0.250	0.287	0.501	0.216	0.848	0.549	0.293
PI5	0.349	0.283	0.367	0.320	0.712	0.446	0.419
PI6	0.391	0.340	0.404	0.284	0.692	0.468	0.423
PI7	0.315	0.382	0.545	0.295	0.895	0.520	0.301
R1	0.377	0.351	0.563	0.236	0.549	0.813	0.273
R2	0.292	0.264	0.522	0.205	0.503	0.810	0.274
R3	0.409	0.317	0.395	0.315	0.396	0.740	0.290
R4	0.347	0.329	0.498	0.298	0.554	0.866	0.363
R5	0.426	0.326	0.525	0.364	0.506	0.845	0.376
R6	0.309	0.251	0.431	0.211	0.508	0.794	0.349
T1	0.470	0.325	0.440	0.652	0.380	0.346	0.922
T2	0.519	0.295	0.384	0.651	0.351	0.384	0.893
T3	0.550	0.342	0.349	0.589	0.380	0.374	0.888
T4	0.481	0.308	0.425	0.673	0.392	0.320	0.928
WB1	0.313	0.772	0.314	0.213	0.323	0.263	0.250
WB2	0.304	0.782	0.304	0.288	0.286	0.265	0.247
WB3	0.397	0.807	0.409	0.340	0.422	0.345	0.316
WB4	0.288	0.772	0.388	0.227	0.306	0.296	0.221
WB5	0.337	0.674	0.332	0.322	0.293	0.261	0.295

From the table above, it can be seen that none of the loading factor values for each indicator of each latent variable has a loading factor value that is not greater than the loading value when connected to other latent variables. This means that each latent variable has good discriminant validity, where some latent variables do not have measures that are highly correlated with other constructs.

3. Composite Reliability dan Average Variance Extracted (AVE)

Validity and reliability criteria can also be seen from the reliability value of a construct and the Average Variance

Extracted (AVE) value of each construct. A construct is said to have high reliability if the value is 0.70 and the AVE is above 0.50. In table 4.6. Composite Reliability and AVE values for all variables will be presented.

Table Cronbach's Alpha Composite Reliability dan Average Variance Extracted (AVE)

Varriabel	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Awareness	0.840	0.892	0.674
Giving Waqf Behaviour	0.820	0.874	0.582
Islamic Egalitarian	0.912	0.930	0.655
Knowledge	0.885	0.920	0.742
Perceived Ihsan	0.921	0.938	0.685
Religiosity	0.896	0.921	0.660
Trustworthiness	0.929	0.949	0.824

Based on the table above, it can be concluded that all constructs meet the reliable criteria. This is indicated by the Cronbach's Alpha composite reliability value above 0.70 and AVE above 0.50 as recommended criteria.

4. R-Squares

In assessing the structural model with PLS, start by looking at the R-Squares value for each endogenous

latent variable as the predictive power of the structural model. Changes in the R-Squares value can be used to explain the influence of certain exogenous latent variables on whether endogenous latent variables have a substantive influence.

Table R-Squares

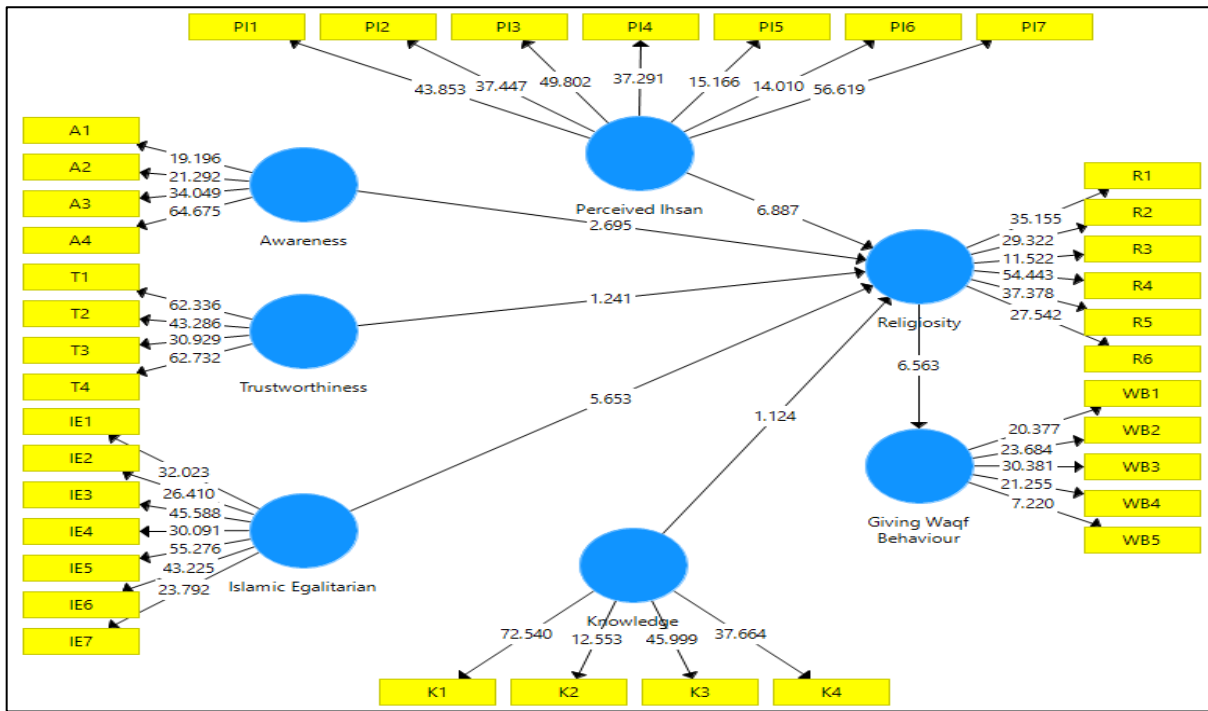
Variabel	R Square	R Square Adjusted
Giving Waqf Behaviour	0.143	0.140
Religiosity	0.487	0.478

From the table above, the R-Squares Giving Waqf Behavior value is 0.143, indicating that 14.3% of the change in this variable is caused by other explanatory variables and religiosity. R-Squares Giving religiosity 0.487 indicates that 48.7% of changes in this variable are caused by other explanatory variables as well.

5. Significance Testing and Hypothesis Testing

In PLS, statistical testing of each hypothesized relationship is carried out

using simulation. In this case, the bootstrap method is carried out on the sample. Bootstrap testing is also intended to minimize the problem of non-normality of research data. The estimated significance parameters provide very useful information about the relationship between the research variables. Test results using bootstrapping from PLS analysis can be seen in the output result for inner weight which is presented in the structural model image.



Based on the image above, the following will explain the testing of each hypothesis.

a. Pengujian Hipotesis

The structural model (inner model) is a structural model to predict causal relationships between latent variables (Latan, Gozali, 2012:77). To predict the existence of a causal relationship in SEM-PLS using SmartPLS 3.0 M3 as follows:

Table Result For Inner Model

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Awareness -> Religiosity	0.146	0.144	0.054	2.695	0.007
Islamic Egalitarian -> Religiosity	0.311	0.310	0.055	5.653	0.000
Knowledge -> Religiosity	-0.068	-0.068	0.061	1.124	0.262
Perceived Ihsan -> Religiosity	0.366	0.369	0.053	6.887	0.000
Religiosity -> Giving Waqf Behaviour	0.379	0.390	0.058	6.563	0.000
Trustworthiness -> Religiosity	0.074	0.078	0.059	1.241	0.215

Based on the results of the analysis which can be seen in the table

above, the Awareness -> Religiosity coefficient value is 0.146 with a

calculated t value of 2.695. This value is greater than the t table of 1.969. These results prove the significant influence of Awareness -> Religiosity.

Based on the analysis results that can be seen in the table above, the coefficient value for Islamic Egalitarian -> Religiosity is 0.311 with a calculated t value of 5.653. This value is greater than the t table of 1.969. These results prove the significant influence of Islamic Egalitarian -> Religiosity.

Based on the analysis results that can be seen in the table above, the Knowledge -> Religiosity coefficient value is -0.068 with a calculated t value of 1.124. This value is SMALLER than the t table of 1.969. These results prove that there is NO significant influence of Knowledge -> Religiosity.

Based on the results of the analysis which can be seen in the table above, the coefficient value for Perceived Ihsan -> Religiosity is 0.366 with a calculated t value of 6.887. This value is greater than the t table of 1.969. These results prove the significant influence of Perceived Ihsan -> Religiosity.

Based on the analysis results that can be seen in the table above, the Trustworthiness -> Religiosity coefficient value is 0.074 with a calculated t value of 1.241. This value is SMALLER than the t table of 1.969.

These results prove that there is NO significant influence of Trustworthiness -> Religiosity.

Based on the analysis results that can be seen in the table above, the coefficient value for Religiosity -> Giving Waqf Behavior is 0.379 with a calculated t value of 6.563. This value is greater than the t table of 1.969. These results prove the significant influence of Religiosity -> Giving Waqf Behavior.

Indirect Influence

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Awareness -> Religiosity -> Giving Waqf Behaviour	0.055	0.056	0.023	2.409	0.016
Islamic Egalitarian -> Religiosity -> Giving Waqf Behaviour	0.118	0.121	0.030	3.988	0.000
Knowledge -> Religiosity -> Giving Waqf Behaviour	-0.026	-0.027	0.024	1.082	0.280
Perceived Ihsan -> Religiosity -> Giving Waqf Behaviour	0.139	0.144	0.031	4.475	0.000
Trustworthiness -> Religiosity -> Giving Waqf Behaviour	0.028	0.030	0.023	1.207	0.228

Based on the results of the analysis which can be seen in the table above, the coefficient value for Awareness -> Religiosity -> Giving Waqf Behavior Waqf Behavior is 0.055 with a calculated t value of 2.409. This value is greater than the t table of 1.969. These results prove the significant influence of Awareness -> Religiosity -> Giving Waqf Behavior.

Based on the analysis results that can be seen in the table above, the coefficient value for Islamic Egalitarian -> Religiosity -> Giving Waqf Behavior Waqf Behavior is 0.118 with a calculated t value of 3.988. This value is greater than the t table of 1.969. These results prove the significant influence of Islamic Egalitarian -> Islamic Egalitarian -> Giving Waqf Behavior.

Based on the analysis results that can be seen in the table above, the coefficient value for Knowledge -> Religiosity -> Giving Waqf Behavior Waqf Behavior is -0.026 with a calculated t value of 1.082. This value is SMALLER than the t table of 1.969. These results prove that there is NO significant influence of Knowledge -

>Islamic Egalitarian -> Giving Waqf Behavior.

Based on the results of the analysis which can be seen in the table above, the coefficient value for Perceived Ihsan -> Religiosity -> Giving Waqf Behavior Waqf Behavior is 0.139 with a calculated t value of 4.475. This value is greater than the t table of 1.969. These results prove the significant influence of Perceived Ihsan -> Islamic Egalitarian -> Giving Waqf Behavior.

Based on the analysis results that can be seen in the table above, the coefficient value for Trustworthiness -> Religiosity -> Giving Waqf Behavior Waqf Behavior is 0.028 with a calculated t value of 1.207. This value is SMALLER than the t table of 1.969. These results prove that there is NO significant influence of Trustworthiness -> Islamic Egalitarian -> Giving Waqf Behavior.

Result and Discussion

Based on the results of research and data analysis carried out to determine the influence of awareness, knowledge, trust, perception of ihsan, egalitarianism of Islam and religiousness of a Muslim on the behavior of giving waqf, it can be concluded that there is a significant influence on the variables of awareness, perception of ihsan, egalitarianism of Islam and religiosity. There is a significant influence on a Muslim in giving waqf except for the variables of trust and knowledge. Variabel Awareness berpengaruh signifikan terhadap Religiosity-> Giving Waqf Behaviour dilihat dari nilai t hitung sebesar $2.695 > t \text{ tabel } 1.969$.

- The Islamic Egalitarian variable has a significant effect on Religiosity-> Giving Waqf Behavior as seen from the calculated t value of $5.653 > t \text{ table } 1.969$.
- The Knowledge variable does NOT have a significant effect on Religiosity -> Giving Waqf Behavior as seen from the calculated t value of $1.124 < t \text{ table } 1.969$.
- The variable Perceived Ihsan has a significant effect on Religiosity-> Giving Waqf Behavior as seen from

the calculated t value of $6.887 > t \text{ table } 1.969$.

- The Trustworthiness variable does NOT have a significant effect on Religiosity -> Giving Waqf Behavior as seen from the calculated t value of $1.241 < t \text{ table } 1.969$.
- The Religiosity variable has a significant effect on Giving Waqf Behavior as seen from the calculated t value of $6.563 > t \text{ table } 1.969$.

In general, the people of Riau Province are only at the waqf stage but do not yet know the real concept of waqf. So there is a need for socialization to the public about waqf so that Muslim awareness of waqf can increase. This can be done by providing explanations and knowledge about how the waqf management system is and providing more transparent information regarding distribution to the community so that public trust arises in donating their assets to waqf institutions.

Conclusion

Based on the research results explicitly stated in the discussion, it can be seen that:

1. In general, there are 6 factors that influence Giving Waqf Behavior, namely awareness, trustworthiness, knowledge, perception of ihsan, Islamic egalitarianism, perception of risk with the mediating factor of religiosity.

2. In general, the people of Riau Province are only at the stage of knowing the term waqf but do not yet know the actual concept of waqf. So there is a need for socialization to the public about waqf so that Muslim awareness of waqf can increase. This can be done by providing explanations and knowledge about how the waqf management system is and providing more transparent information regarding distribution to the community so that public trust arises in donating their assets to waqf institutions. Based on the test results of the Awareness Variable, Perceived Ihsan and Islamic Egalitarianism have a significant effect through mediation. Religiosity towards Giving Waqf Behavior. Meanwhile, the Religiosity variable has a significant effect on Giving Waqf Behavior. However, the Knowledge and Trustworthiness variables do not have a significant effect through the mediation of Religiosity on Giving Waqf Behavior.

Suggestion

Based on the analysis, improvements need to be made in order to develop waqf in Riau Province as follows:

1. There needs to be support from the government and related institutions to educate the public about waqf so that Muslim awareness of waqf can increase.
2. The waqf management system at waqf institutions should be more transparent so

that information related to waqf can be disseminated to the wider community so that public trust is formed to donate their assets to related institutions.

3. Providing knowledge and information regarding the concept of waqf, types of waqf and how to contribute to waqf needs to be communicated effectively so that it reaches potential waqf donors.

4. There needs to be a curriculum in religious high schools/Islamic boarding schools and religious colleges that discusses waqf management.

5. There needs to be examples of Waqf references that have been implemented in cities or regions in Riau Province.

6. There is a need to increase literature sources and enrich information about waqf through the Government and the Library and Archives Service in Riau Province.

7. Commitment and policies from government, academics and practitioners are very necessary in creating programs and strategies for optimizing waqf development in various lines with collaboration and synergy between various related parties.

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