

## Religiosity, Waqf literacy and income to interest in endowing money: Role of accountability as a moderating variable

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### Abstract

This study examines the effect of religiosity, waqf literacy and income on interest in waqf money and the role of accountability in moderating religiosity, waqf literacy and income on interest in waqf money. This study employed a Structural Equation Modeling (SEM) approach, utilizing a sample of 100 participants from Bengkulu Province. Each regency/city within the province was represented by 10 participants. The findings of this study suggest that religiosity positively influences individuals' interest in waqf money. Additionally, it is observed that waqf literacy also has a positive impact on individuals' interest in waqf money. However, income does not exhibit a positive effect on individuals' interest in waqf money. Furthermore, there has no role of accountability in moderating the relationship between religiosity and interest in waqf money. On the other hand, accountability does play a moderating role in the relationship between waqf literacy and interest in waqf money. Lastly, accountability does not have a moderating role in the relationship between income and interest in waqf money.

Keywords: religiosity, interest, accountability, waqf money

### INTRODUCTION

Islam is one of the most expansive religions that has gained significant global presence (Rohman & Sungkono, 2022). In Islam, there is a comprehensive philanthropy system that already has rules and is interval in nature, which means that it can be done by anyone, anywhere, anytime and under any circumstances. In the philanthropic system in question, there are various types, namely zakat, infaq, shadaqah and waqf (ziswaf), which are currently known as islamic social finance development. Waqf is giving property then the property will be utilized and the results will be used for the good of underprivileged Muslims. Waqf has several types, namely land waqf, money, buildings, mosques, securities and others. Cash waqf refers to a waqf established by an individual, a collective of individuals, an institution, or a legal entity, typically in the form of monetary funds (World Giving Index, 2023).

**Table 1.** Money waqf potential and realization

Years	Waqf Potential (Rp)	Realization (Rp)	Percentages (%)
2021	180.000.000.000.000	831.000.000.000	0,4617
2022	180.000.000.000.000	1.400.000.000.000	0,7778
2023 (January)	180.000.000.000.000	1.400.000.000.000	0,7778

Source: Badan Wakaf Indonesia, (2023)

Referring to the data above, it is identified that waqf collection in Indonesia shows a far comparison between realization and potential. The realization of only 0.7% is very disproportionate considering that 87.2% of Indonesia's population is Muslim (Portal Informasi Indonesia, 2020). The low realization of waqf shows the low interest of the community which can be caused by various factors.

Bengkulu is a large population in Indonesia. In 2022, the recorded population was 2,060,090 people. Of this population, Bengkulu has a poor population of 297.23 thousand people or 14.62%

recorded in May 2022. A high level of poverty will have a major impact on society both in education, economy, health, and others (Badan Pusat Statistik, 2023). This high level of poverty makes cash waqf very much needed in Bengkulu. Therefore, this study aims to examine the factors effect the interest in waqf money in Bengkulu province.

Theory of Planned Behavior is an approach that is applied to study a person's interest. This theory states that attitudes, subjective norms, and perceived behavioral control can predict a person's interest in acting (Felya & Budiono, 2020). Research by (Adistii et al., 2021) and (As Shadiqqy, 2019) states that religiosity positively affects interest in waqf money. Meanwhile, (Cupian & Najmi, 2020) and (Fauziah & El Ayyubi, 2019) states that religiosity does not have a significant effect on interest in waqf money.

The value of the Waqf Literacy Index in Bengkulu is in the low category, with a score of 54.39. This score was obtained from the Badan Wakaf Indonesia which had conducted a survey with 100 respondents. This value consists of a Basic Waqf Literacy Score of 64.29 and an Advanced Waqf Literacy Score of 36.00 (BWI, 2020). Research by (Cupian & Najmi, 2020) shows that the waqif's knowledge and understanding of cash waqf is still very lacking, even they do cash waqf only based on aspects of religiosity and habit. Research (Adistii et al., 2021), (Cupian & Najmi, 2020) and (Fauziah & El Ayyubi, 2019) states that waqf literacy has a positive effect on interest in waqf money.

A person tends to do waqf when they have income. The higher a person's income, the higher his potential to endow money (Cupian & Najmi, 2020). (Nurazi & Usman, 2019) research states that to create more opportunities and benefits for the poor and middle class is to invest in financial institutions, for example doing waqf to waqf institutions. Research by (Rohman & Sungkono, 2022) and (Yulianti, 2021) shows that income positively affects interest in waqf money. Meanwhile, research (Cupian & Najmi, 2020) and (As Shadiqqy, 2019) shows that income has no effect on interest in waqf money.

Waqf institutions play an important role in a person's interest in waqf money, especially in terms of accountability. Theory of Planned Behavior states that perceived behavioral control can affect a person's interest. One's view of the accountability of waqf institutions can affect their decision to endow money. This study refers to research (Adistii et al., 2021) which states that accountability can moderate the relationship between waqf literacy and interest in endowing money. Therefore, the researcher adds an update by adding income as an independent variable. The reason the researchers added the income variable is because (Yulianti, 2021) research states that income has a positive effect on interest in waqf money so that researchers are interested in testing the role of accountability in moderating the relationship between income and interest in waqf money.

## LITERATUR REVIEW

### Theory of Planned Behavior

The theory discussed in the study is Planned Behavior theory. According to this theory, a person will act in accordance with his interest only if he chooses control over his behavior (Ajzen, 2002 in (Hatta & Riduan O.H, 2019)). This theory is an approach applied to studying a person's interest stating that attitudes, subjective norms, and perceptions of behavioral control can predict a person's interest in acting (Felya & Budiono, 2020).

1. Attitude, is a feeling in response to things that are liked or disliked based on a person's perspective on an object. Attitude is the first aspect that influences a person's interest in behavior. the behavior carried out can be influenced by individual beliefs.
2. Subjective norms, are a person's beliefs about norms, people around them and individual motivation towards these norms. This norm includes a person's feelings about social influence or pressure to engage or not engage in a behavior.
3. Perceived behavioral control, is a person's ease or difficulty with opportunities for a behavior (Sumiarni, 2019).

### Waqf

Referring to the (Majelis Ulama Indonesia, 2019), waqf is a legally action undertaken by individuals, groups, or legal entities, wherein a portion of their land is given for the purpose of worship or other

communal objectives, in accordance with the principles and teachings of Islam. Waqf has an Islamic economic goal of realizing a prosperous life. Waqf requires wakif (waqf giver) to give up the property given to be used in the interests of worship and goodness (Fuadah, 2022).

### **Money Waqf**

Cash waqf is waqf by a person, group of people, institution or legal entity in the form of cash (Badan Wakaf Indonesia, 2022). The regulation and management of cash waqf is overseen by the Badan Wakaf Indonesia, which serves as the governing body for waqf (nazhir), waqf institutions (nazhir), and Sharia Financial Institutions receiving cash waqf. The task of Sharia Financial Institutions Receiving Cash Waqf is to collect and receive cash waqf from the waqf giver (wakif) and then give it to the waqf manager (nazhir). The nazhir will then manage the cash waqf and invest it. Most of the investment returns will be distributed to the waqf recipients (mauquf 'alaih) and a small portion will be used to support the next waqf program (Kementerian Keuangan RI, 2019).

### **Religiosity**

Religiosity is a form of a person's belief in the religion he adheres to by knowing, understanding, and practicing the religion. Religiosity can reflect human attitudes, beliefs, and behaviors towards religious behavior (Rohmadani, 2020). Religiosity includes religious appreciation and the level of depth of belief that is implemented in the form of worship in life (Maarif, 2023). One's obedience to God can be connoted as a form of religiosity in religion (Syafitri et al., 2021).

### **Waqf Literacy**

(Kementerian Agama Republik Indonesia, 2017) states that waqf literacy is a skill in understanding and managing waqf that is safe, beneficial and sustainable. Cash waqf literacy is a person's ability to be able to understand, read, calculate and access cash waqf information in depth that will make his interest in waqf money increase (Afandi et al., 2022). The measuring tool used to accurately measure the level of public understanding of zakat and waqf is the Zakat and Waqf Literacy Index which includes zakat and waqf indicators that accurately represent public understanding of zakat and waqf compiled by the Indonesian Waqf Board, the Directorate of Zakat and Waqf Empowerment of the Ministry of Religious Affairs of the Republic of Indonesia and the Center for Strategic Studies of the Charity Zakat Board.

### **Income**

Income is the material income that obtained by a person from various sources that known after carrying out tasks or doing a job (Syafitri et al., 2021). Income is obtained due to activities that can generate money such as income generated from factors of production, namely rent, profit, interest/profit sharing and salaries (Nasution, 2017). Income is the amount of money received during one month. The higher a person's income, the higher the potential to donate money (Cupian & Najmi, 2020).

### **Accountability**

Accountability is a form of responsibility for someone to be able to report and present their performance transparently and fairly (Yuliafitri & Rivaldi, 2017). Accountability is a form of obligation to be responsible for the success or failure in carrying out the organization's mission in achieving the goals and objectives that have been set (Mardiasmo, 2006 in (Sari et al., 2017)). Accountability is the responsibility of the trust holder, in this case the waqf institution to the trust giver (wakif). In waqf management, accountability is very important, because it is related to wakifs trust and satisfaction with Waqf institutions (Aryana, 2022).

### **Interest**

Interest is attention. Interest is a person's tendency to choose an activity. The influence of personal conditions can change a person's preferences. Interest is affected by the tendency or urge to fulfill desires (Falahuddin et al., 2019). Interest in a person can be driven from the underlying motivation (Lioni & Baihaqi, 2016). According to Lucas and Britt, interest has several aspects, namely interest shown by attention or feelings of pleasure, desire shown by a feeling of wanting to have and confidence shown by self-confidence (Amalia, 2019a).

### **The Effect of Religiosity Factors in Effect Interest in Waqf Money**

Religiosity is a form of a person's belief in the religion he adheres to by knowing, understanding, and practicing the religion. Religiosity can reflect human attitudes, beliefs, and behaviors towards religious behavior (Rohmadani, 2020). A person will be said to be religious when living life in accordance with the 5 dimensions of religiosity, namely experiential, experiential, ideological, intellectual, ritualistic, and consequential (Glock & Stark, 1965 in (Adistii et al., 2021)). A high level of religiosity will affect a person's attitude with his religious teaching. Theory of Planned Behavior states that religiosity is a variable that can influence the interest in waqf money. Research by (Adistii et al., 2021) and (As Shadiqqy, 2019) states that religiosity has a positive effect on interest in waqf money. Someone with a high level of religiosity will have a greater interest in doing cash waqf. Based on this description, the following hypothesis is proposed:

H<sub>1</sub>: Religiosity has a positive effect on interest in waqf money.

### **The Effect of Waqf Literacy Factors in Effect Interest in Waqf Money**

Waqf literacy is the skill of understanding and managing waqf in a safe, beneficial and sustainable manner. Cash waqf literacy is a person's capacity to understand, read, calculate and access cash waqf information in depth which will increase his interest in waqf money (Afandi et al., 2022). This research is in line with the theory of planned behavior, where waqf literacy is part of the behavioral control aspect, which is an ability that refers to the ease or difficulty of a person in doing something. Waqf literacy can influence a person's decision to endow money, so if someone has a high level of literacy, then that person will be more interested in endowing money. Research by (Adistii et al., 2021) and (Baskoroputra, 2019) states that waqf literacy positively affects interest in waqf money. The better one's level of understanding of waqf, the higher his interest in cash waqf. Based on this description, the following hypothesis is proposed:

H<sub>2</sub>: Waqf literacy has a positive effect on interest in waqf money.

### **The Effect of Income Factors in Effect Interest in Waqf Money**

Income is the amount of money received during one month. The higher a person's income, the higher the potential to donate money (Cupian & Najmi, 2020). This research is in line with theory of planned behavior, where income is part of the perception of behavioral control, namely the ability that refers to the ease or difficulty of a person in doing something. Behavioral control over income can influence a person's decision to do cash waqf so that if someone has a high level of income, that person will be more interested in doing cash waqf. Research in the field of zakat by (Rosalinda et al., 2021) states that income has a positive effect on muzakki's interest in paying zakat. And research by (Rohman & Sungkono, 2022) and (Yulianti, 2021) shows that income has a positive effect on interest in waqf money. Based on this description, the following hypothesis is proposed:

H<sub>3</sub>: Income has a positive effect on interest in waqf money

### **The Role of Accountability in Moderating the Effect of Religiosity on Interest in Waqf Money**

Accountability is a form of responsibility for someone to be able to report and present their performance transparently and fairly (Yuliafitri & Rivaldi, 2017). This research is in line with theory of planned behavior, where accountability is part of behavioral control, namely the ability that refers to the ease or difficulty of a person in doing something. Behavioral control over the accountability of waqf institutions can influence a person's decision to endow money so that if someone has a high level of religiosity and has a good perception of the accountability of waqf institutions, then that person will be more interested in endowing money. From a study conducted by (Salmawati, & Fitri, 2018) in the domain of zakat research, it has been found that accountability exerts a favorable influence on the inclination of muzakki individuals to fulfill their zakat obligations. The concept of accountability is anticipated to play a moderating role in the association between religiosity and the level of interest exhibited towards waqf funds. Based on the provided description, the hypothesis can be formulated as follows:

H<sub>4</sub>: Accountability moderates the relationship between religiosity and interest in waqf money.

### The Role of Accountability in Moderating the Effect of Waqf Literacy on Interest in Waqf Money

Accountability is related to customer/representative trust and satisfaction with Islamic financial institutions (Aryana, 2022). This research is in line with theory of planned behavior, where accountability is part of perceived behavioral control, which is an ability that refers to the ease or difficulty of doing something. The accountability of waqf institutions can influence a person's decision to endow money, so if a person has a high level of waqf literacy and has a good perception of the accountability of waqf institutions, then that person will be more interested in endowing money. Research by (Adisti et al., 2021) states that accountability can moderate the relationship between waqf literacy and interest in waqf money. Based on this description, the following hypothesis is proposed:

H<sub>5</sub>: Accountability moderates the relationship between waqf literacy and interest in waqf money.

### The Role of Accountability in Moderating the Effect of Income on Interest in Waqf Money

Accountability is the responsibility of the institution in explaining the functions, structures and systems so that the management of the institution can be carried out properly (Arsik & Lawelai, 2020). This research is in line with the theory of planned behavior, where accountability is part of behavioral control, which is an ability that refers to a person's ease or difficulty in doing something. Behavioral control over the accountability of waqf institutions can influence a person's decision to endow money so that if someone has a high level of income and has a good perception of the accountability of waqf institutions, then that person will be more interested in endowing money. Referring to (Amalia, 2019b), the presence of responsibility has a favorable impact on the level of interest exhibited by muzakki individuals in fulfilling their zakat obligations. The concept of accountability is anticipated to play a moderating role in the association between income and interest in waqf funds. (Cupian & Najmi, 2020) research shows, there exists a positive correlation between an individual's income level and their inclination towards engaging in cash waqf. Based on the provided description, the subsequent hypothesis is posited:

H<sub>6</sub>: Accountability moderates the relationship between income and interest in waqf money.

### The Conceptual Framework

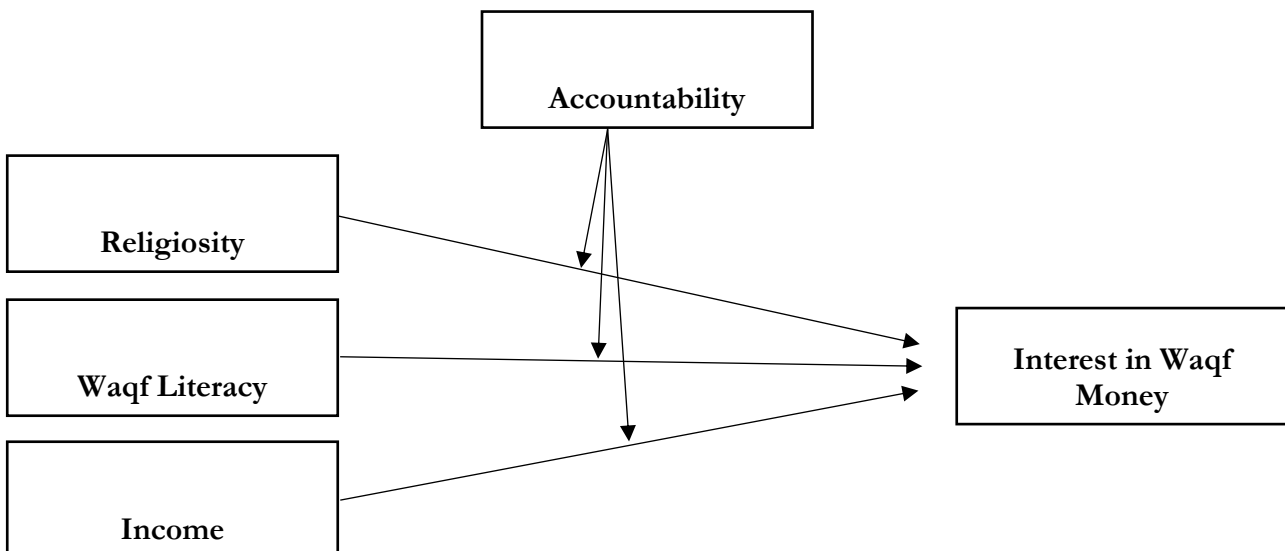


Figure 1. Research Model  
Source: The authors

### RESEARCH METHODS

This is quantitative study with the population of Bengkulu Province. The study used primary data collected from a google form questionnaire by involving 100 participants in which every district presents 10

participants. The objects of this research are religiosity, waqf literacy, income, interest in waqf money and accountability. This research uses Structural Equation Modeling (SEM) by involving the SmartPLS4 application.

### Conceptual and Operational Definition of Variables

**Table 2.** Operational Variables

Number	Variable	Concept	Measurement Indicators	Scale
1	Religiosity (X <sub>1</sub> )	Religiosity refers to an individual's belief in and commitment to a religion, which is demonstrated via their knowledge, comprehension, and active engagement with the teachings and practices of that religion.	a. Experiential aspect b. The ritualistic aspect c. Ideological aspect d. Intellectual aspect e. Consequential aspect (Mariam et al., 2011)	Likert
2	Waqf Literacy (X <sub>2</sub> )	Waqf literacy refers to an individual's capacity to comprehend, interpret, perform calculations, and obtain comprehensive information pertaining to monetary waqf, hence fostering a heightened level of engagement and enthusiasm towards waqf (Afandi et al., 2022).	a. Basic Waqf Understanding Literacy b. Advanced Waqf Literacy (BWI, 2020).	Likert
3	Income (X <sub>3</sub> )	Income is the amount of money received during one month. The higher a person's income, the higher the potential to donate money (Cupian & Najmi, 2020).	a. Income b. Expense (Arianti, 2020)	Likert
4	Interest in Waqf Money (Y)	Interest is a person's tendency to choose an activity. The influence of personal conditions can change a person's preferences. Interest is influenced by the tendency or urge to fulfill desires (Falahuddin et al., 2019).	a. Internal factors b. Social motive factors c. Emotional factors (Shaleh & Wahab, 2004).	Likert
5	Accountability (Z)	Accountability is a form of responsibility for someone to be able to report and present their performance transparently and fairly (Yuliafitri & Rivaldi, 2017).	a. Amanah b. Professional c. Transparency (Sholahuddin, 2006).	Likert

### Data Analysis Technique

The data analysis techniques used in this study are discriminant validity, reliability test, inner model test and hypothesis testing with Structural Equation Modeling (SEM) analysis using the SmartPLS4 application.

## RESULTS

### Discriminant Validity

**Table 3.** Average Variance Extracted (AVE) value

Variabel	AVE
Religiosity	0.534
Waqf Literacy	0.710
Income	0.815
Interest in Waqf Money	0.661
Accountability	0.904

Source: Data processed

The Average Variance Extracted (AVE) value can be used to determine the achievement of the requirements of discriminant validity. Based on the results presented in table 3, it is stated that reliability has been achieved, this is based on the AVE value which is  $> 0.5$ .

### Reliability Test

**Table 4.** Reliability Test

Construct	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)
Religiosity	0.904	0.939	0.534
Waqf Literacy	0.930	0.935	0.710
Income	0.868	0.932	0.815
Interest in Waqf Money	0.912	0.931	0.661
Accountability	0.989	0.990	0.904

Source: Data processed

Table 4 identifies that every variable on Cronbach's alpha and composite reliability has a value  $> 0.7$  and AVE value  $> 0.5$ . So, it indicates that variables are valid and reliable.

### Description of Research Data

The present study involved the administration of questionnaires in the format of Google Forms, spanning from September 25, 2023 to November 04, 2023. The questionnaire was distributed to friends and then friends spread the questionnaire to other friends via WhatsApp with a total of 100 questionnaires returned.

### Respondent Overview

The study participants were the people of Bengkulu province with 10 respondents representing each district/city. Respondents are divided into several groups such as age, income, gender, and occupation as well as whether or not they have ever done cash waqf. Ages between 20 to 35 years old dominate the respondents, totaling 52 people, with the least age being between 35 to 45 years old and more than 55 years old, totaling 11 people. In terms of income, the most respondents have an income between 2 to 4 million, as many as 39 people, and the least have an income of more than 5 million, as many as 11 people. In terms of gender, it can be seen that female and male respondents are comparable, totaling 50 people.

Based on occupation, the most respondents have jobs as self-employed, namely 38 people, and the least are respondents who work as fishermen, traders, honorarium, pharmacist assistants, BPS partners, freelancers, employees of BUMN and BUMD, namely only 1 person. Judging from whether or not they have ever done cash waqf, the majority of respondents have never done cash waqf.

### Inner Model Test Results

**Table 5.** R-Square

	R-square	R-square adjusted
Interest in Waqf Money (Y)	0.698	0.675

Source: Data processed

From the findings presented in Table 5, the adjusted R Square value is determined to be 0.675. This number signifies that about 67.5% of the variance in the variable of interest, namely waqf money, can be accounted for by the variables of religiosity, waqf literacy, income, and accountability. The remaining 32.5% of the variance is attributed to factors that were not included in the scope of this study.

### Hypothesis Test

**Table 6.** hypothesis test

	T statistics	P values
Religiosity -> Interest in Waqf Money	2.925	0.004
Waqf Literacy -> Interest in Waqf Money	2.260	0.026
Income -> Interest in Waqf Money	1.032	0.305
Accountability x Religiosity -> Interest in Waqf Money	1.506	0.135
Accountability x Waqf Literacy -> Interest in Waqf Money	2.195	0.030
Accountability x Income -> Interest in Waqf Money	0.864	0.389

Source: Data processed

It is known that if the significance level is 5% or 0.05, the T statistics value is 1.960. If the T statistics value  $> 1.960$  and  $p\text{-value} < 0.05$  then the effect is significant. From the findings on table 6, it can be stated that three hypotheses ( $H_1$ ,  $H_2$ ,  $H_5$ ) are accepted and three hypotheses ( $H_3$ ,  $H_4$ ,  $H_6$ ) are rejected at the 0.05 significance level.

1. The findings of the first hypothesis demonstrates that the religiosity variable has a p-value of 0.004 and a t-statistic value of 2.925, which means that religiosity has a positive influence on interest in waqf money. So that the first hypothesis ( $H_1$ ) which states that religiosity has a positive effect on interest in waqf money is **accepted**.
2. The findings of the second hypothesis demonstrates that the waqf literacy variable has a p-value of 0.026 and a t-statistic value of 2.260, which means that waqf literacy has a positive effect on interest in waqf money. So that the first hypothesis ( $H_2$ ) which states that waqf literacy has a positive effect on interest in waqf money is **accepted**.
3. The findings of the third hypothesis demonstrates that the income variable has a p-value of 0.305 and a t-statistic value of 1.032, which means that income has no effect on interest in waqf money. So that the first hypothesis ( $H_3$ ) which states that income has a positive effect on interest in waqf money is **rejected**.
4. The findings of the fourth hypothesis demonstrates that the interaction variable between religiosity and accountability has a p-value of 0.135 and a t-statistic value of 1.506, indicating that accountability has no moderating role on the relationship between religiosity and interest in waqf money. So that the first hypothesis ( $H_4$ ) which states that accountability can moderate the relationship between religiosity and interest in waqf money is **rejected**.



5. The findings of the fifth hypothesis demonstrates that the interaction variable between waqf literacy and accountability has a p-value of 0.030 and a t-statistic value of 2.195, indicating that accountability has a moderating role on the relationship between waqf literacy and interest in waqf money. So that the first hypothesis ( $H_5$ ) which states that accountability can moderate the relationship between waqf literacy and interest in waqf money is **accepted**.
6. The findings of the sixth hypothesis demonstrates that the interaction variable between income and accountability has a p-value of 0.389 and a t-statistic value of 0.864, indicating that accountability has no moderating role on the relationship between income and interest in waqf money. So that the first hypothesis ( $H_6$ ) which states that accountability can moderate the relationship between income and interest in waqf money is **rejected**.

## DISCUSSIONS

### Hypothesis 1

The first hypothesis ( $H_1$ ) which states that religiosity has a positive effect on interest in waqf money and gets the result that this first hypothesis is accepted. This means that religiosity has a positive influence on interest in waqf money. This is supported by the study from (Adistii et al., 2021) and (As Shadiqqy, 2019) which states that religiosity affects public interest in waqf money.

This research is in line with the theory of planned behavior, where religiosity is related to the attitude aspect, namely feelings in response to things that are liked or disliked based on the perspective on something. Attitude towards religiosity is a person's belief in carrying out his religious orders where if someone has a high level of religiosity, that person will behave in accordance with the religion he believes in. so that someone who has a high level of religiosity tends to be more interested in doing cash waqf because waqf is something good and recommended in Islam.

### Hypothesis 2

The second hypothesis ( $H_2$ ) which states that waqf literacy has a positive effect on interest in waqf money and the results show that this second hypothesis is accepted. This means that waqf literacy has a positive influence on interest in waqf money. It is supported by the findings from (Adistii et al., 2021) and (Baskoroputra, 2019) that waqf literacy has a positive effect on public interest in waqf money.

This research is in line with the theory of planned behavior, where waqf literacy is part of perceived behavioral control, which is an ability that refers to the ease or difficulty of a person in doing something. waqf literacy behavioral control can influence a person's decision to do cash waqf so that if someone has a high level of waqf literacy, that person will be more interested in doing cash waqf. In this study, people who have a high level of waqf literacy tend to be interested in endowing money, so the religiosity variable has a positive effect on interest in endowing money.

### Hypothesis 3

The third hypothesis ( $H_3$ ) which states that income has a positive effect on the interest in waqf money and the results show that this third hypothesis is rejected. This means that income does not have a positive effect on interest in waqf money. It is supported by the findings from (Cupian & Najmi, 2020) and (As Shadiqqy, 2019) that income has no effect on public interest in waqf money.

Based on the theory of planned behavior, income is part of the perception of behavioral control, namely the ability that refers to the ease or difficulty of a person in doing something. behavioral control of income can influence a person's decision to do cash waqf so that if someone has a high level of income, that person will be more interested in doing cash waqf. but this is not in line with this research or the hypothesis is rejected. Because in this study, with various levels of community income, both high and low, they tend to be interested in doing cash waqf so that the income variable has no effect on cash waqf interest.

#### **Hypothesis 4**

The fourth hypothesis ( $H_4$ ) which states that accountability can moderate the relationship between religiosity and interest in waqf money and get the result that this fourth hypothesis is rejected. This means that accountability cannot moderate the relationship between religiosity and interest in waqf money. It is supported by the findings from (Adistii et al., 2021) which states that accountability cannot moderate the relationship between religiosity and interest in waqf money.

Based on the theory of planned behavior, accountability is part of perceived behavioral control, namely the ability that refers to the ease or difficulty of a person in doing something. perceived behavioral control over the accountability of waqf institutions can influence a person's decision to do cash waqf so that if someone has a high level of religiosity and has a good perception of the accountability of waqf institutions, that person will be more interested in doing cash waqf, but this is not in line with this study or the hypothesis is rejected. Because religiosity is generally considered only the relationship of a servant with his god so that other factors such as accountability cannot affect a person's interest in endowing money.

#### **Hypothesis 5**

The fifth hypothesis ( $H_5$ ) which states that accountability can moderate the relationship between income and interest in waqf money and get the results that this fifth hypothesis is accepted. This means that accountability has a moderating role in the relationship between income and interest in waqf money. It is supported by the findings from (Adistii et al., 2021) which states that accountability can moderate the relationship between waqf literacy and interest in waqf money. It can be concluded that the higher a person's level of waqf literacy, the more they can assess accountability for compliance with the standards and regulations that apply to waqf institutions.

This research is in line with the theory of planned behavior, where accountability is part of perceived behavioral control, which is an ability that refers to the ease or difficulty of a person in doing something. The accountability of waqf institutions can influence a person's decision to endow money, so that if someone has a high level of waqf literacy and has a good perception of the accountability of waqf institutions, then that person will be more interested in endowing money. In this study, accountability has a moderating role in weakening the relationship between waqf literacy and interest in waqf money.

#### **Hypothesis 6**

The sixth hypothesis ( $H_6$ ) which states that accountability can moderate the relationship between income and interest in waqf money and get the result that this sixth hypothesis is rejected. This means that accountability cannot moderate the relationship between income and interest in waqf money. It is supported by the findings from (Yuliafitri & Khoiriyah, 2016) on zakat which states that accountability has no influence on muzakki loyalty.

Based on the theory of planned behavior, accountability is part of perceived behavioral control, namely the ability that refers to the ease or difficulty of a person in doing something. perceived behavioral control over the accountability of waqf institutions can influence a person's decision to endow money so that if someone has a high level of income and has a good perception of the accountability of waqf institutions, then that person will be more interested in endowing money, but this is not in line with this study or the hypothesis is rejected. Because with various income levels, both those with low income and high income tend to be interested in doing cash waqf, which causes income to have no effect on interest in waqf money so that other factors such as accountability cannot play a role in moderating the relationship between income and interest in waqf money.

### **CONCLUSION**

This study has several conclusions, namely: (1). Religiosity has a positive effect on interest in waqf money, (2). Waqf literacy has a positive effect on interest in waqf money, (3). Income has no positive effect on interest in waqf money, (4). Accountability has no moderating role on the relation between religiosity and interest in waqf money, (5). Accountability has a moderating role on the relation between waqf literacy

and interest in waqf money, (6). Accountability has no moderating role on the relation between income and interest in waqf money. The limitation of this study is that it only focuses on cash waqf whose population is only the people of Bengkulu province. Based on these limitations, future researchers are expected to discuss interest in other types of waqf such as land, building, gold, and others and can expand the research population.

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