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# The Influence of Knowledge, Trust, Information Media and Religiosity on Interest in Endowing Money with Altruism as a Moderating Variable in the City of Mataram

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**ABSTRACT:** This study aims to determine the effect of knowledge variables, trust, information media, religiosity and altruism as moderating variables on the interest in waqf money in Mataram city. This type of research is a quantitative research method. The population in this study were existing waqifs with the sample used being 200 respondents. The results showed that the variables of knowledge, trust, information media and religiosity had a positive and significant effect on public interest in waqf money. Furthermore, the altruism variable can moderate the knowledge and information media variables, while the trust and religiosity variables cannot be moderated by the altruism variable. Then the R-square value for the Interest in Endowing Money (Y) variable is 0.778.

**KEYWORDS*:*** knowledge, trust, information media, religiosity, altruism, interest

## I. INTRODUCTION

Waqf is one of the important instruments in Islamic economics that has been practiced since the early days of Islam's arrival in Indonesia. In its development, waqf not only functions as a form of worship, but also as a driver of social, economic, and educational activities (Nisa, 2021; Latifah & Jamal, 2019). One form of waqf that has been introduced is cash waqf, which is considered more flexible and productive than immovable waqf (Mulaini et al., 2019).

Despite its huge potential, the realization of cash waqf in Indonesia is still low. Data from the Indonesian Waqf Board (2023) shows that despite a significant increase from IDR 83.14 billion in 2022 to IDR 1.4 trillion in 2023, this amount is still far from the national potential which is estimated to reach hundreds of trillions of rupiah. Low waqf literacy, limited socialization, and people's narrow understanding of the concept of waqf are the main obstacles (Roiyan, 2022; Apriana, 2024).

Mataram City as an area where the majority of the population is Muslim (82% of the total population) and has a high level of religiosity shows great potential in optimizing cash waqf (BPS, 2023). However, data shows that the public's understanding of cash waqf is still low and more focused on the waqf of fixed objects, such as land and buildings (mataram.go.id). Factors such as knowledge, trust, information media, and religiosity are believed to influence people's interest in cash waqf. In addition, altruism or the attitude of putting the interests of others first is considered to strengthen the relationship between these variables and interest in waqf (Adhiatma & Fachrunnisa, 2021; Setyawati & Kustanti, 2021).

Several previous studies also support the important role of literacy and psychographic characteristics in determining waqf decisions, both conventionally and digitally (Fatkhan & Anwar, 2022; Nadya & Iqbal, 2021). This study aims to examine the influence of these four factors on the interest in donating money, as well as to see the moderating role of altruism in the context of the people of Mataram City.

## II. LITERATURE REVIEW

### a. Waqf

Waqf is a form of worship and philanthropy in Islam which means holding back property so that the benefits can be channeled for the public interest. In terms, waqf is defined as holding back the principal of an asset and giving the proceeds for good deeds (Darmawan, 2020; Mujahidin, 2021). This practice has been carried out since the time of the Companions, such as

Umar bin Khattab who endowed his land in Khaibar (Budiman, 2017). In the context of positive law, waqf is regulated in Law No. 41/2004 and covers the waqf of movable objects such as money.

The evidence for waqf comes from the Qur'an and Hadith, including Surah Ali Imran verse 92 and the Hadith about almsgiving (HR Muslim). Waqf has pillars and conditions that must be met, such as the existence of waqif, property, recipient, and pledge (Senjiati et al., 2020; Maulani, 2022). The sighat or statement of waqf must be done clearly without any canceling conditions (Hidayat, 2016). In general, waqf is seen as a social financial instrument that has an important contribution to the development of the ummah.

**b. Cash waqf**

Cash waqf is a form of waqf in Islam that involves the retention of assets in the form of money to be utilized for the public good or worship. This definition refers to the definition of waqf in general as an effort to hold valuable and durable assets to achieve the pleasure of Allah (Nabiatul et al., 2022). Cash waqf is regulated in Law No. 41 of 2004 and its implementation must be through a designated Sharia Financial Institution. The process of cash waqf includes depositing funds, pledging waqf, and issuing a certificate as proof that the waqf has been done legally (Mardiyah, 2022).

From a social and economic perspective, cash waqf has great potential in empowering the ummah. Its practice has evolved from traditional to more modern forms, such as stock waqf, business building waqf, to education financing (Nawawi et al., 2024). This reflects the flexibility of Islamic law and the role of ijtihad in adapting waqf practices to the dynamics of society. Over time, waqf has become not only an act of worship, but also a strategic solution to support the sustainable economic development of the ummah.

**c. Knowledge**

Knowledge is the result of the sensory process obtained through experience and education, and plays an important role in shaping one's attitude (Donsu, 2017; Roiyan, 2022). Mahmud (2010) categorizes knowledge into six levels, ranging from knowing to synthesis, which describes the depth of a person's understanding of an object or information.

Factors that influence knowledge include age, education, experience, sources of information, socioeconomic conditions, culture, and the surrounding environment (Budiman & Riyanto, 2013). The better these factors are, the higher the level of knowledge a person has.

**d. Trust**

Customer trust is the belief that service providers can be relied upon to act in the best interests of customers, especially when customers give up direct control (Leninkumar, 2017). Research by Hasan et al. (2017) shows that wakif trust increases long-term commitment to waqf institutions. Hardiawan (2013) measures trust through indicators such as credibility, reliability, sales, care, security, confidentiality, loss compensation, seller image, and honesty, which form the basis for building strong relationships between customers and service providers.

**e. Information media**

Information media is a means of facilitating access and delivery of information to support decision making through various telecommunication channels. Sources of information can be records such as newspapers, books, magazines, journals, television, the internet, or in the form of direct information from humans as knowledge stores. According to Tata Sutarbi, quality information must have the characteristics of accuracy, timely, relevant, and complete, so that the information can effectively meet user needs (Zeinka, 2023).

**f. Religiosity**

Religiosity refers to a person's level of religiosity which includes attitudes and actions in practicing religious teachings in an obedient and tolerant manner. The concept of religiosity does not only assess the worship side, but also involves five main dimensions: theological beliefs, worship practices, spiritual experiences, religious knowledge, and the practice of behavior based on religious teachings (Fauzan, 2013). Religiosity is influenced by internal factors such as spiritual needs and a sense of security, as well as external factors such as education, social pressure, and intellectuality, which together shape the depth and consistency of one's faith.

**g. Interest**

Interest is a deep concern and feeling for an activity that encourages someone to do it of their own accord (Kambuaya, 2015). Interest is divided into several types, such as innate interest, interest in learning outcomes, and interest in environmental influences (Nur & Zulfahmi, 2018). According to Crow and Crow, interest is influenced by internal drives such as curiosity, social motives from family or friends, and emotional factors related to the hope of reward from Allah SWT in the context of cash waqf (Nur & Zulfahmi, 2018). Interest indicators include desire, feelings of happiness, and attention and interest in the activity (Pratiwi, 2017).

#### h. Altruism

Altruism is the attitude of helping others without expecting rewards, which was first proposed by Auguste Comte and in Islam is known as itsar (Adellia, 2022; Firdaus, 2018). This behavior reflects compassion, care, and sacrifice for the sake of others (Sardi & Suryana, 2022). Indicators of altruism include empathy, giving, volunteering, and generosity (Afandi, 2022), and are characterized by sincerity, compassion, and putting the interests of others first (Brantasari & Syafrina, 2023; Puteri & Syafrina, 2023).

## III. METHODOLOGY

This research uses a quantitative approach with an empirical field research method, where data is obtained from direct experience and observation in the field (Abdullah, 2015). This approach was chosen because it is in accordance with the research objectives which want to see the influence of several variables on the interest in waqf money in the Muslim community. Data analysis was carried out using a path analysis model, because there is a moderating variable, namely altruism, which plays a role in strengthening or weakening the relationship between the independent variables (knowledge, trust, and religiosity information media) and the dependent variable (interest in waqf money) (Nunzikir, 2019). This research was conducted in the Mataram City area in December 2024.

The data collection technique in this study used a questionnaire or questionnaire arranged in a closed form with a Likert scale. Respondents were asked to choose the appropriate answer to the statement provided by the researcher. This questionnaire was designed to measure each variable studied and was distributed directly to respondents who met the criteria. The type of data collected is quantitative data, namely data in the form of numbers or scores obtained from the questionnaire results and then analyzed using SmartPLS software. This data comes from primary data, namely from Muslim communities who have done waqf in the Mataram City area (Bungin, 2015).

The population in this study is all Muslims who live in Mataram City, although the exact number is unknown. The sample size was 30 people, in accordance with the minimum limit for basic statistical tests. Respondent criteria included: (1) domiciled in Mataram City; (2) Muslim; and (3) have ever done waqf. The sampling technique used was nonprobability sampling, which is a sampling method that does not provide equal opportunities for each member of the population to be selected, given the limited time and access to data (Sugiyono, 2014). This technique is considered appropriate because the research emphasizes the special characteristics of respondents, namely the experience of waqf.

## IV.RESULTS AND DISCUSSION

Based on the results of statistical data processing carried out using the PLS-SEM 3.0 application, as well as hypothesis testing carried out through the calculation of path coefficients (Mean, STDEV, and P-Values), the results show that: the knowledge variable has a positive and highly significant effect on interest in waqf. Trust also has a positive and very significant influence on interest in waqf. Information media has a positive and very significant influence on interest in waqf. The religiosity variable also has a positive and very significant effect on interest in waqf. Knowledge has a positive and significant effect on interest in waqf with altruism as a moderating variable. Knowledge has a positive and significant effect on interest in waqf with altruism as a moderating variable. Information media variables also have a positive and significant effect on interest in waqf with altruism as a moderating variable. Trust does not have a positive and significant effect on interest in waqf with altruism as a moderating variable. Religiousness also does not have a positive and significant effect on interest in waqf with altruism as a moderating variable.

**Result *Path coefficients***

| Variable Code | Original sample (O) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|
| X1. -> Y. | 0.751 | 0.172 | 7.272 | 0.000 |
| X2. -> Y. | 0.847 | 0.179 | 7.595 | 0.000 |
| X3 -> Y. | 0.731 | 0.103 | 7.115 | 0.000 |
| X4. -> Y. | 0.741 | 0.113 | 6.365 | 0.000 |

| | | | | |
|---|---|---|---|---|
| Z. x X1. -> Y. | 0.699 | 0.174 | 7.340 | 0.000 |
| Z. x X4. -> Y. | 0.126 | 0.110 | 1.152 | 0.250 |
| Z. x X2. -> Y. | -0.016 | 0.091 | 0.180 | 0.857 |
| Z. x X3 -> Y. | 0.739 | 0.117 | 7.335 | 0.000 |

**Source:** Data processed by SmartPLS 3.0

**A. The effect of knowledge on interest in waqf money in Mataram city.**

Based on the results of hypothesis testing, it can be explained that knowledge has a positive and significant effect on interest in waqf money in the city of Mataram. These results can be seen in the table above which explains that the original sample value is at 0.751 and the P Values value is 0.000, which means that it has an influence and is significant on the interest in waqf money in the city of Mataram.

This means that the higher a person's knowledge, the public interest in waqf money will increase. So public knowledge is very influential on the interest in waqf money. With the knowledge that humans have, of course, they will understand what rewards / practices will be obtained when they do waqf, of course humans will have the urge / enthusiasm to do waqf because they know the amount of jariyyah practice that is obtained will never be interrupted until we die.

This is in accordance with the results of research conducted by Ilman (2019) that knowledge of cash waqf has a significant influence and is positively related to public perceptions of cash waqf. So according to him, this result proves that the higher a person's knowledge about cash waqf, the perception of a person tends to accept cash waqf (Ilman 2019: 9).

This is reinforced by the results of research conducted by Amansyah (2022) that knowledge affects people's interest in endowing money, this is because knowledge about money waqf is very important, if people do not know about money waqf then people will never be interested in doing money waqf.

The results of this study are different from the results of research conducted by (Rohman, 2021) which states that knowledge does not have a positive influence on interest in waqf money (Study on the people of Bandung city). This is related to the educational background of respondents who already have adequate education. However, a high level of education does not necessarily encourage someone to practice their knowledge well.

**B. The effect of trust on interest in waqf money in Mataram city**.

Based on the results of hypothesis testing, it can be explained that trust has a positive and significant effect on interest in waqf money in the city of Mataram. These results can be seen in the table above which explains that the original sample value is at 0.847 and the P Values value is 0.000, which means that it has an influence and is significant on the interest in waqf money in the city of Mataram. The research shows that the majority of Muslim communities in Mataram city have a high level of trust in the cash waqf management institution in terms of managing their waqf.

This is reinforced by the results of research conducted by Budiansyah & Ayyubi (2021) which obtained research results in the form of trust influencing waqf in doing waqf online and Sadri's research (2019) which found that trust factors affect the behavior of professional workers in cash waqf. Meanwhile, the results of this study differ from the results of research conducted by Fandini & Ratnasari (2020) which resulted in turst not having a significant effect on the intention to endow money.

Based on the research data, it states that the level of trust of the people of Mataram city in waqf management institutions is high. This is based on the statements contained in the research questionnaire which produce high scores. This means that the Muslim community of Mataram city has trust in waqf management institutions, so that this trust has an impact on the number of people in Mataram city to endow money.

**C. The effect of information media on interest in waqf money in Mataram city.**

Based on the results of hypothesis testing, it can be explained that information media has a positive and significant effect on interest in waqf money in the city of Mataram. These results can be seen in the table above which explains that the original sample value is at 0.731 and the P Values value is 0.000, which means that it has an influence and is significant on the interest in waqf money in the city of Mataram.

Data access is a system that makes it easier for a person to fulfill their needs by obtaining some general information through telecommunication tools or channels or media, so that if you look at the community in their daily lives, many enjoy easy access to information media. The amount of access to information from various media obtained by Muslim communities in the city of Mataram regarding cash waqf will encourage interest in waqf for them so that the potential for Muslim communities to endow money will be high. The results of this study are also supported by Ekawaty & Muda (2015) who state that access to information media has a significant effect on interest in waqf money.

This is reinforced by the results of research conducted by Atikah Hairun Hafidhluddin, Didin Ali, Khalifah Muhammad with the title "Factors Affecting Public Perceptions of Money Waqf in Bogor City (2017) which states that information media has a significant effect on interest in waqf money.

The results of this study are different from the results of research conducted by Moh Zidni Ilham with the title "The Effect of Level of Education, Religiousness, Access to Information Media, and Knowledge of Cash Waqf on Public Perceptions of Cash Waqf (Study of the Congregation of the Al-Ghifari Mosque, Muhajirin Mosque, and Ramadan Mosque Griya Shanta Malang City)." Which states that the Information Media Access Variable has no effect on public perceptions of cash waqf.

**D. The effect of religiosity on interest in waqf money in Mataram city.**

Based on the results of hypothesis testing, it can be explained that religiosity has a positive and significant effect on interest in waqf money in the city of Mataram. This result can be seen in the table above which explains that the original sample value is at 0.741 and the P Values value is 0.000, which means that it has an influence and is significant on the interest in waqf money in the city of Mataram. This indicates that the higher a person's level of religiosity, the greater the individual's tendency to do cash waqf as a form of worship and social contribution. Religiosity in this context includes the dimensions of belief, religious practice, spiritual experience, religious knowledge, and the practice of religious values in daily life (Fauzan, 2013). These dimensions form an internal orientation within a person to do good and provide benefits to others, which in Islam is known as amal jariyah, one of which is waqf.

This finding is in line with Nurjannah, Lutfi, and Sirajuddin's research (2023) which states that religiosity has a significant influence on public interest in participating in cash waqf, especially in cash waqf linked sukuk instruments. They emphasized that the stronger a person's commitment to religious values, the higher his or her awareness in carrying out social worship such as waqf. Ilman (2019) also emphasized that religiosity plays an important role in shaping people's positive perceptions of cash waqf, where individuals who have good religious faith and understanding will more easily accept the concept of cash waqf as a beneficial form of worship.

**E. The effect of knowledge on interest in waqf money with altruism as a moderating variable in Mataram city.**

The altruism variable can moderate knowledge significantly on the interest in waqf money with the value that can be seen in the table above has an original sample value of 0.699 and with p values of 0.000. with this the results show that knowledge has a positive and significant effect on interest in waqf money in the city of Mataram with altruism as a moderating variable.

The higher the public's understanding of the concept, benefits, and mechanisms of cash waqf, the greater their interest in donating waqf in the form of money. This is in line with the Theory of Planned Behavior, where knowledge can shape a positive attitude that encourages the intention to act. These results are also in line with previous research by Fauziah (2021) and Rahman (2022), which found that the level of waqf literacy is closely related to the high participation of the community in donating money for waqf.

Altruism has proven to be a moderating variable that strengthens the influence of knowledge on the interest in donating money. Individuals with a high level of altruism tend to have greater social concern, making their knowledge more effective in fostering interest in donating. This can be explained through social value theory, which states that individuals with high social value are more likely to be moved by information or knowledge concerning the common good.

According to Fetzer's theory in Padmaninggar (2016), religiosity is defined as something that emphasizes behavioral, social, and doctrinal issues of each group. Therefore, the doctrine of each religion must be followed by its adherents. From the theory above, it can be concluded that the higher the level of religiosity, the more careful a person will be in everything they do according to their religious teachings. Just like the interest of the community in donating money, the higher the level of religiosity of a person, the greater their interest in donating money will be.

Individually, religiosity has a significantly positive impact on the public's interest in donating money for waqf, meaning that the higher the level of an individual's religiosity, the greater the public's interest in donating money for waqf, and the higher the level of individual awareness in donating money for waqf. The level of religiosity plays an important role in encouraging individuals to donate money for waqf. Similarly, when a person's level of religiosity is negative, the public's interest in donating money will decrease.

The research conducted by Nisa (2017) shows that religiosity has a significant influence on the public's perception of cash waqf. This is similar to what Ash-Shiddiqy (2019) stated, giving the opinion that religiosity has a positive influence on the public's interest in donating waqf. Similarly, the research conducted by Jauhar Faradis (2010) shows that the variable of religiosity influences the public's interest in donating money for waqf.

**F. The influence of trust on the interest in donating money with altruism as a moderating variable in the city of Mataram.**

The altruism variable cannot significantly moderate trust towards the interest in donating money, as seen in the table above, which shows an original sample value of -0.016 and a p-value of 0.857. Thus, the research results indicate that trust does not have a positive and significant effect on the interest in donating money in the city of Mataram with altruism as the moderating variable. This means that although the community has trust in waqf institutions, managers, or the sharia financial system, it is not enough to significantly encourage them to develop an interest in donating money.

Lack of understanding of the cash waqf mechanism despite trust in the institution. Many people still do not understand how the procedure for cash waqf is carried out practically. This is due to several factors such as the lack of understanding of the cash waqf mechanism despite trust in the institution. Many people still do not understand how the procedure for cash waqf is practically carried out. High-risk perception: despite trusting the integrity of the institution, the community is still concerned about the risks of non-transparent fund management or the unclear benefits of cash waqf, lack of personal urgency: Trust has not yet been accompanied by a strong enough emotional drive or spiritual need to take action.

This research contradicts several previous studies such as Hafidz (2020) and Nuraini (2019) which found that trust significantly influences the interest in waqf. However, these findings are consistent with the study by Ismail and Wulandari (2022), which states that trust is not always sufficient to encourage charitable behavior if not supported by other factors such as emotional or social incentives.

The results of the study also showed that altruism did not moderate the relationship between trust and interest in cash waqf. This shows that even though someone has a caring and helpful nature (high altruism), it does not strengthen or weaken the influence of trust on their interest in cash waqf. So Altruism works independently, not strengthening trust. Altruistic individuals will be motivated to help directly because of internal moral values, not because a particular institution is trusted or not.

Trust is considered passive, whereas altruism is an active motivation. When belief is not enough to motivate action, then even if someone cares (altruistic), he will not necessarily be motivated to give waqf if there is no spiritual calling or concrete understanding. Trust and altruism are two factors that work separately in the context of cash endowment interests, and do not mutually reinforce each other in this model. Thus, trust is important, but not always the main trigger for waqf actions, especially in the context of cash waqf which is still considered a new concept in some circles of society.

**G. The influence of information media on the interest in waqf money with altruism as a moderating variable in the city of Mataram.**

The altruism variable can significantly moderate information media on the interest in waqf money with the value that can be seen in the table above has an original sample value of 0.739 and a p value of 0.000. with this the results of the study indicate that information media has a positive and significant effect on the interest in waqf money in the city of Mataram with altruism as a moderating variable.

This is in line with the findings of previous studies which stated that information media plays an important role in increasing public awareness and understanding of cash waqf (Sari & Hidayat, 2020). Information media, whether through television, radio, print media, or digital platforms, function as effective educational channels in conveying the concept, benefits, and mechanisms of cash waqf. Consistent and credible information delivery can build public trust, which in turn increases their interest in participating in cash waqf.

The analysis of the interaction between information media and altruism shows that altruism significantly moderates the relationship. Individuals with high levels of altruism show a greater increase in interest in cash waqf when exposed to information media compared to individuals with low levels of altruism. This finding is consistent with research stating that altruistic values can strengthen the influence of external factors on prosocial behavior, including in the context of waqf (Rahman & Aziz, 2018).

Altruism, as an internal value that drives individuals to help others without expecting anything in return, plays an important role in strengthening the effects of information media. Altruistic individuals are more responsive to social and humanitarian messages conveyed through the media, so they are more motivated to participate in cash waqf.

**H. The influence of religiosity on the interest in cash waqf with altruism as a moderating variable in the city of Mataram.**

The altruism variable cannot significantly moderate religiosity on the interest in cash waqf with the value that can be seen in the table above has an original sample value of 0.126 and with a p value of 0.250. With this, the results of the study indicate that religiosity does not have a positive and significant effect on the interest in cash waqf in the city of Mataram with altruism as a moderating variable.

This is contrary to a number of previous studies stating that religiosity is often a strong driver in sharia-based economic behavior (Azman & Bidin, 2015). Religiosity is not always manifested in philanthropic or social financial actions. Many individuals have high religious knowledge and beliefs, but do not translate them directly into cash waqf practices. This can happen due to a lack of specific understanding of cash waqf, despite understanding the concept of zakat or infaq, a level of trust in waqf management institutions that is not optimal and personal financial priorities that are more dominant in financial decision making.

This is in line with the findings of Widiastuti & Tohirin (2020) that religiosity alone is not enough to motivate participation in cash waqf instruments, without understanding, trust, and specific intentions. The results of the moderation interaction show that altruism does not significantly strengthen the relationship between religiosity and cash waqf interest. This shows that even though someone is religious and altruistic, it does not automatically increase their interest in cash waqf if other variables (such as understanding, trust, or media exposure) are not present.

However, altruism remains an important value in socio-religious behavior. Individuals with high levels of altruism tend to have greater potential for participation if they receive additional education or motivation. In this context, altruism functions more as an independent predictor than a moderator of the influence of religiosity.

## V. CONCLUSIONS

Based on the results of the discussion on the influence of knowledge, trust, information media and religiosity on the interest in cash waqf with altruism as a moderating variable in the city of Mataram, it can be concluded as follows: Knowledge, trust, information media and religiosity have a significant effect on the interest in cash waqf in the city of Mataram. Altruism is able to moderate between knowledge and information media for cash waqf in the city of Mataram, while trust and religiosity cannot be moderated by altruism on the interest in cash waqf in the city of Mataram.

Meanwhile, the magnitude of the direct influence between variable X to variable Y and Z, namely knowledge, trust, religiosity information media and altruism on the interest in cash waqf is 77.8% of the variation in the Interest in Cash Waqf can be explained by the model built, while the remaining 22.2% is explained by other variables outside the model.

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