

The Effect of Religiosity and Subjective Norms on The Interest of Generation Z In Cash

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Keywords:	Abstract
Cash waqf; Religion; subjective norm	This study focuses on analyzing the impact of religiosity and subjective norms on the interest of Generation Z in cash waqf. The purpose of this study is to analyze the behavior of generation Z in expanding interest in cash waqf US well US to see the roles of waqf institutions US the play media in helping generations Z to make cash waqf. the method used is a quantitative research method. This study uses two types of data sources, namely primary data and secondary data. Primary data was obtained through the distribution of questionnaires and secondary data through library research such as journals, books, theses and others to strengthen the arguments in this study. The results showed that religiosity had a positive and significant impact on the interest of Generation Z in cash waqf. While subjective norms have a positive and insignificant effect on the interest of generations z in cash waqf .

1. INTRODUCTION

Waqf cash in Indonesia started in 2002 after Assembly The Indonesian Ulema (MUI) issued the MUI Fatwa on May 11 2002. (Fauzi et al., 2020) Waqf cash is Wrong One effort Which developed For increase role waqf in field economy, because waqf cash have that power universal where every people can donate treasure without limitation certain. (Fazi et al., 2020) as one _ source Power man, Generation Z is expected can participate And role important in development , Because looked at as person Which very creative, so that own ability For create things new, innovative and highly sensitive to society.

They can become donor proper waqf _ taken into account , because they engaged and open to view political And economy And by Because That very responsive to change environment. (Fauzi et al., 2020). Potency generation especially Indonesians _ Generation Z approx 74,93 million soul or 27.94%, whereas generation millennials around 69,38 million soul or 25.87%. According to vice president, Generation Z is generation Which choose style life Which considered in accordance with religion And trust, Already familiar with Internet since small, And Also very interested with choice style alive, life in accordance with

religion And his trust. With amount the , Gen Z is segment Which potential For waqf in Indonesia. (Fauzi et al., 2020)

Religiosity is characteristic important in self somebody Which pushing it For behave in accordance with degrees obedience religious Which sourced direct or No direct in Nash. (Amen Abdul Rohman, 2022) Religiosity important for interest Generation Z to waqf Money, Because Religiosity is embodiment faith somebody in form awareness will behaviors pious ones the reward can Keep going expected (sadaqa jariyah) until person the died. (As Shadiqqy, 2019)

Besides That norm subjective Also will form intention or intention his behavior. (Christian & Mandey, S, 2015) norm subjective is necessary in understand How consumer own behavior in face or involved in activity marketing. (Analysis et al., 2008)

Data Which be delivered by Department General Notes Civil show percentage resident religious Islam as big 86.88%, so that can said Indonesia is country with majority resident religious Islam. (Soemitra , 2022) According to data Directorate Affairs Religion of Islam, in final this is waqf data a total of 426,735 locations amount land waqf , broad land waqf



55,818.35Ha, and certified only 58.08%. Between other mosque 43.77%, Islamic Prayer Room 27.98%, social 9.19%, boarding schools 3.95%, schools 10.73%, and cemeteries 4.39%. (Soemitra, 2022) In society, If said as treasure waqf, so will direct associated with school, House Sick and/ or grave. Whereas waqf cash Can done by Lots person although No rich Somebody can waqf cash of IDR 100. 000,- .(Syaifullah & Idrus, 2019)

Based on income IDR 500,000 per month potential waqf cash per year IDR 240 billion, income 1-2 million per month IDR 360 billion per year, income 2-10 million per month Rp. 1.2 T per year. Total potential waqf cash per year of IDR 3 trillion. (Hiyanti et al., 2020)

Based on data in top, it turns out on in fact collection waqf Not yet reach number the. For example, Body Waqf Indonesia (BWI) moment This only capable collect fund waqf Rp 4 billion in 2009. And on the other hand, as said Head of Agency Indonesian Waqf (BWI), potential waqf huge cash _ However Not yet optimal. (Hiyanti et al., 2020) One matter Which limited is when view general public about waqf only religious waqf, no waqf empowerment, so treasure waqf only focused on treasure static.(Son & Fildayanti, 2021) So from that, researcher interested to impact influence religiosity and norms subjective to interest Generation Z has character cash because impact For reviews development strategy business waqf cash in the future . Study This Also will empower generation Z with all habit in technology For get information and use digital app since early . because _ That researcher hope big to generation Z for disseminate news about waqf cash (Utomo & Probosini, 2020)

2. LITERATURE REVIEW

2.1 Interest waqf Cash

a. Definition

Interest is desire need humans created by _culture And character someone . (Amalia, 2020) According to KBBi interest is trend high heart _ to something or can also be called lust or desire. (Amalia & Puspita, 2018) Via

interest people will fight reach the goal, so interest called as one _ aspect psychic man Which Can motivating reach destination. (Pramudia & Syarief, 2020).

In general, the definition of cash waqf is the transfer of assets in the form of non-transferable and frozen cash for besides interest general Which No reduce amount anyway. (Chrisna et al., 2021) Based on Fatwas MUI date 11 May 2002, waqf cash (cash waqf / waqf al-nuqud) is waqf Which done a person, group, institution or legal entity in the form of money cash including inside it letters valuable. Waqf cash only can channeled and used for things that are permissible in syar'i . Mark tree waqf cash must guaranteed sustainability, No can for sale, granted, And/ inherited. (Fauzi et al., 2020)

b. Indicator interest waqf

- 1) I Want to No There is poverty And starving
- 2) I Hope public can life prosperous And Healthy
- 3) I Hope public can Education Which quality
- 4) I Hope public get energy Which clean And affordable . (Maivalinda et al., 2021)

c. Study Previously

The results of Umm Maziah and Emy's research Widyastuti showing that in a manner Partial attitude No influential to interest waqf cash on generation Z in Regency Semarang, whereas norm subjective, trust And income influential to interest waqf cash on generation Z in Regency Semarang. (Fauzi et al., 2020) Whereas Results study Heriyati Chrisna, Novianti, And Hernawaty is that factors Which covers income, religiosity, and knowledge influential positive and significant to interest waqf cash to the congregation assembly ta'lim Istiqomah whereas factor norm subjective influential negative and no significant to interest waqf cash on pilgrims assembly ta'lim Istiqomah. kindly simultaneous, factor income, norm subjective, religiosity And knowledge influential to interest waqf cash to the congregation assembly ta'lim Istiqomah. Factor income, norm subjective, religiosity And knowledge capable explain interest waqf cash



on pilgrims assembly ta'lim Istiqomah by 65.6% meanwhile the rest by 34.4% explained by factor or variable other Which No including in study this. (Chrisna et al., 2021)

2.2 Religiosity

a. Definition

Religion is method For tie people together . Religion can become source guidance and support , help people to life in a manner ethical and harmonious in connection they with people other and the world around them. The human way different in belief religion they seen in various aspect life them . Various action happen No only when somebody worship, however Also when do action other Which pushed by strength magical . Matter This apply No only on deed Which seen And seen by eyes, but also in actions that are not visible and happening inside_ heart. So religion is system multidimensional . Religiosity is something problem- focused_ behavioral and social and constitute doctrine adhered to by all religions or group . (Sekaran et al., 2018) Besides That religiosity means follow all command of Allah with really - true and fulfilling obligation as a Muslim (eg five prayers time , fast And zakat). Temporary implementation that is do Good fellow man so that get reward And ridha God SWT. (Adisti ,2021)

b. Indicator

Religiosity on the practice Also done when individual carry out other activities driven by spiritual power , isn't it only done moment individual carry out the ritual only. (Nisa, 2021) Religiosity consists from five indicator , namely:

- 1) All activity man must done Because God SWT
- 2) Undergo life with full courage And believe self Because No There is none Which scared except God SWT.
- 3) Make book holy as base main in every deed .
- 4) In Work or Study put forward mark truth And honesty .
- 5) After trying , Then deliver all affairs only to God SWT. (Faisal, 2020)

c. Study Previously

From results study Mohammed Faisal researching about attitude , Norm subjective , religiosity , And Participation To Waqf Cash . Results surveys and results of statistical tests conducted show that variable Religiosity influential positive to interest public waqf cash. (Faisal, 2020) Whereas Results study Amen abdul rohman that Influence religiosity, Knowledge, Perception, Income influential positive to interest public in waqf money incity Bandung (Amen Abdul Rohman, 2022)

d. hypothesis

H2: Religiosity influential positive to interest public on waqf cash

2.3 Subjective Norms

a. Definition

Subjective norm is pressure perceived social _ For do something behavior . Individual consider other people's opinion about is will do behavior the or no . (Faisal, 2020) Subjective norms sourced from theory action reasoned (theory of reasoned action) convey that intention to behave (behavioral intention) is something function from attitudes and norms subjective (subjective norm) to behavior. (Mintardjo et al., 2016)

It means that intention / intent individual For Act predicted by his attitude to his behavior and thinking others would rate it If he do action the . Attitude individual merged with norms its subjective will form intention his behavior . (Christian & Mandey , S, 2015)

b. indicator

Variable norm subjective be measured with use indicator as following :

Family biological (Father/Mother/Sister/Children) encourage For do obedience waqf cash . Partner push For do obedience waqf cash . Family No biological (Uncle / Aunt and others) encourage For waqf cash. Religious scholars encourage For waqf cash.

c. Study Previously

Based on results research conducted by Umm Maziah , explains that norm subjective influential positive significant to interest waqf cash on generation Z. Research conducted by Anggreani (2014) entitled : Influence _ Attitudes And Subjective Norms To Interest Consumer Object Agrotourism Pagilaran in the District stem . Study find that attitudes and norms subjective influential to interest consumer visit the object tour Pagilaran Regency Stem.

d. hypothesis

Subjective Norms influential positive to participation community on waqf cash .

2.3 generation z

Generation Z or Gen Zatau Gen or centennials, refers to the generation that was born between 1996-2010, after generation Millennials or Gen Y. Generations Zte raised by the internet and

Is known all questions used _ in questionnaire is valid, all question items in variable starry two that show significant at the 5% level and the total Pearson correlation above r table 0.1891 so No there is a deleted question item and all question items can used in questionnaire is valid, all question items in variable starry two that show significant at the 5% level and the total Pearson correlation above r table 0.1891 so No There is deleted question items and all question items _ can used in the entire test model.

Results Test Reliability reliability Statistics

Cronbach's Alpha	N of Items
.847	15

From information table in on can is known that Cronbach's Alpha 0.847 > out of a total of 15 items question . With thereby variables religiosity , norm subjective , And interest can said reliability.

social media , already undergo education tall in college high and some has complete them and enter the world of work the year is 2020. Generation Z is growing up with technology , the internet and social media , which sometimes cause they get stereotyped as a tech addict , anti- social , or fighter justice social . Context That has produce generation hyper very comfortable cognitive with gather Lots reference source information as well as integrate virtual and offline experiences

4. RESULTS AND DISCUSSION

4.1 Research result

a. Results Test Regression Double

Equality the regression is as following :

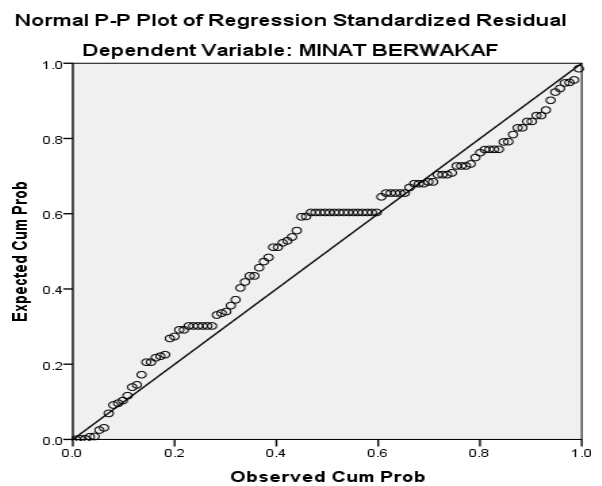
$$Y= a + b1X1 + b2X2 + e$$

So obtained equality regressionnamely:

$$\text{Interest waqf Cash} = 1,054 + 0.695 \text{ Religiosity} + 0.079 \text{ Norm subjective} + 0.432$$

b. Results Test Assumption Classic

1) Results Test Normality



In chart Normal -Plot visible exists dots that spread around the diagonal line while its spread follow direction of the diagonal line . So that Can concluded that model regression fulfil assumption normality .



2) Results Test Multiconerity

Coefficients ^a

Model	correlations			Collinearity Statistics	
	Zero-order	partial	Part	tolerance	VIF
(Constant)					
RELIGIUSITY					
NORM	.624	.600	.578	.946	1,057
SUBJECTIVE	.265	.157	.123	.946	1,057

From table in on can is known that mark tolerance every variables show number more from 0.1 And mark VIF every variables show number not enough from 10. Can concluded that No happen symptom multicollinearity .

3) Results Test Autocorrelation

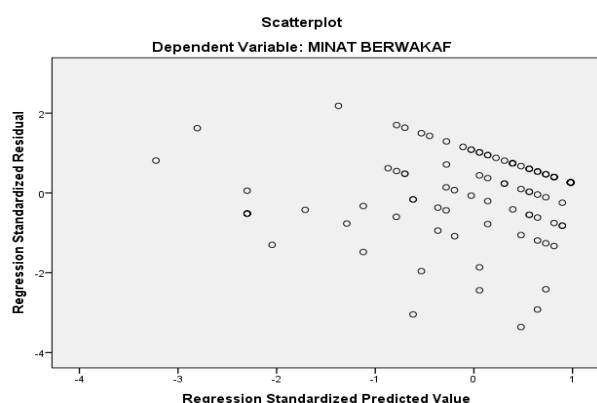
Model Summary ^b

Model	change Statistics		Durbin-Watson
	df2	Sig. F change	
1	105 ^a	.000	1,681

From the table above show that Durbin Watson values 1,681. Based on table dw must be in between dl-du ie 1.6488-1.7241, so can concluded that No exists autocorrelation or No exists deviations that occur between residual on One observation with observation other on model regression this .

4) Results Test Heteroscedasticity

Based on the Scatterplot above can seen that pattern spread so that can concluded that No happen symptom heteroscedasticity in model regression this.



c. Results Test Statistics table r, f, t

r	f	sig	variable	t	sig
.636	35,662	.000	Religiosity	7,679	.000
			Subjective norm	1630	.106

Table in on explain that mark R as big 0.636 It means the more close to 1 then the more strong linear relationship positive . With provision that 0.4-0.69 interpretation relationship medium. Then F table count as big 35,662 with mark significance 0.000. Because probability significant Far more small from 0.05 so H0 rejected And Ha accepted . Matter This show that H3 that is religiositys And norm subjective together = same influential to interest generation z waqf cash. Whereas mark significance on variables religiosity 0.000 Where mark significance more small from 0.05 so can said that in a manner statistics variables religiosity influential positive And significant to interest generation z waqf cash . While on the value significance on norm variables subjective 0.106 where mark significance more big from 0.05 up to can said that statistically variable norm subjective influential positive and no significant to interest generation z waqf cash .

d. Results Testing hypothesis

1) Test hypothesis 1 (H1)

From the results of the t- test t value count religiosity variable as big 7,679 with level significant 0.000 And mark b1X1 as big 0.695. With thereby stated there is influence religiosity to interest generation z waqf cash so that hypothesis H1 accepted .

2) Test hypothesis 2 (H2)

From the results of the t- test t value arithmetic variable norm subjective as big 1630 with level significant 0.106 And mark b1X2 as big 0.079 . With thereby stated there is influence religiosity to interest generation z waqf cash so that hypothesis H1 accepted .

4.2 Discussion

a. Religiosity influential positive And significant to InterestGeneration Z Waqf Cash.



Results study show that religiosity influence positive and significant to interest generation z waqf cash . this _ support results Mohammed's research Faisal researched about Attitude , Subjective Norm , Religiosity , and Participation To Waqf Cash . Results survey And results test statistics Which done show that variable Religiosity influential positive to interest public waqf cash . (Faisal, 2020)

Religiosity is teachings Which can influence someone's life, there are rules and obligations that are must humans do in every activity they do and which concerns not only fellow human beings but also fellow man related with his divinity. Because ordershare to fellow is gift God including waqf recommendation, then for someone who is religious of course wants to take advice in return for his interest in fairly large waqf. (Chrisna et al. , 2021) that rate religiosity somebody in obey teachings his religion influence a person's decision to participate in waqf cash. (Faisal, 2020) Likewise Which felt by Generation Z Gowa people adhere to religion very influence interest they For waqf cash.

b. Norm subjective Influential to Interest Generation Z waqf Cash .

Results study show that norm subjective influential positive And No significant to interest generation Z waqf cash . this _ support research that done by Umm Maziah , explain that norm subjective influential positive significant to interest waqf cash on generation Z. (Fauzi et al., 2020)

The more tall level norm subjective or pressure social Which felt by a candidate wakif so will the more increase his intention in waqf cash . So even otherwise . The more low norm subjective Which felt , so the more low also intention For pay waqf money. (Chrisna et al., 2021) It is confirm opinion that influence person tend can influence decision somebody For participate in activity charity . Trend like That sourced from environment Which support so that make participation to waqf cash as norm in circle social . (Faisal, 2020) However

for Generation Z of the People of Gowa recommendation from family , relatives , environment , clergy, and social pressure other No too influence interest they For waqf cash .

c. Religiosity And Norm subjective kindly Together Influential to Interest Generation Z waqf Cash .

Based on calculated F value of 35,662 with mark significance 0.000. Because probability significant Far more smallthan 0.05 then H0 is rejected and Ha is accepted . this _ showthat H3 ie religiosity and norms subjective together influential to interest generation z waqf cash .

Besides as trust, religion Also is phenomenon social. That is , the religion he adheres to raises behavior different social , ie _ growing behavior and _ develop in life together . Function religious basis is give direction , motivation , and help man For recognize And experience something Which divine . Through experience religious , that is appreciation to God , man own ability , capacity , And sensitivity For perceive And understand existence God . (US Shadiqqy , 2019) Norm subjective or condition social public will very influencing interest public to cash waqf .So that support family , friends , partner and environment very important For push public interested on waqf cash , especially Gen Z. (Fazi et al., 2020) So from results study This is known that religiosity and norms subjective in a manner together influential to interest generation Z waqf cash.

5. CLOSING

5.1 Conclusion

Study with title "Influence Religiosity and Subjective Norms to Interest Generation Z waqf Cash " This conclude that:

a. Religiosity influential positive And significant to interest waqf cash . this _ proven with t value count variable religiosity of 7,679 with level significantly more than 0,000 small from 0.05. With thereby stated religiosity influential positive And significant to interest generation Z waqf cash.



b. Subjective Norm influential positive and no significant to interest waqf cash . Matter This proven with mark t count variable religiosity of 1630 with level significant 0.106 more big from 0.05. With thereby stated norm subjective influential positive and no significant to interest generation Z waqf cash .

5.2 Suggestion

- a. For BWI so that increase credibility in the eyes society should can show service from aspect coaching to para nazir in a manner equally so that para nazir will get get broad insight _in understandmanagement waqf .
- b. For Government should more intense accompany BWI in operate management Which done . Likewise with regulation Which made by BWI should helped in socialization to public so that more understand waqf in Indonesia.
- c. For Public should more dig information Again about waqf in a manner deep Good to wakif or nazir .

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