



The Influence of Income and Community Trust on the Decision to Donate Cash at the Ruhul Mukminin Mosque, Musi Rawas Regency

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Abstract: This research aims to analyze the influence of income and community trust on the decision to donate cash at the Ruhul Mukminin Mosque, Musi Rawas Regency. The method used in this research is a quantitative approach. The sample used was 85 respondents from a population of 561 people. The technique for using the sample was systematic purposive sampling. With primary data sources using the IBM SPSS Statistics 29 tool. The results of the research that has been conducted show (1) for the t-test results, the calculated t value > t table ($3,622 > 1,990$) means that income influences the decision to waqf money (2) for the t-test results, the calculated t value > t table ($3,487 > 1,990$) means that public trust influences the decision to waqf money (3) for the f-test results, the calculated f value > f table ($22,087 > 3.11$) means that simultaneously income and public trust influence the decision to waqf money. And the coefficient of determination (R Square) is 0.592, which means that income and public trust have an influence on the decision to waqf money of 52.9%.

Keywords: Endowment; Income; Trust

Introduction

Linguistically, waqf comes from the words waqafa-yaqifu-waqfan, which mean to stop or withhold. In Islamic jurisprudence, waqf is the act of retaining the principal of waqf assets and distributing the benefits or proceeds. Waqf is the legal act of a waqif (donor) to separate and hand over a portion of his assets to be used permanently or for a specified period of time according to his interests, for the purposes of worship or public welfare according to sharia.¹

As a well-established Islamic religious institution, waqf is certainly attractive to manage, administer, and utilize in accordance with sharia rules and principles. Amidst the public's enthusiasm for implementing waqf through constitutionally protected institutions, discussions about the revocation of waqf assets are a compelling issue. The provisions stipulate that waqf declared by the waqif cannot be revoked. However, currently, the issue of waqf, particularly immovable waqf assets such as land, has become a serious concern for both the government and waqf activists.²

¹ Tanjung Herdi Husna, Imam Teguh Saptono Sarmidi, Fahrurroji, Questions and Answers on Cash Waqf and Cash Waqf Linked Sukuk (Indonesian Waqf Agency, nd), www.bwi.go.id.

² Tarmizi, Guidelines for Endowment Procedures (MINISTRY OF RELIGIOUS AFFAIRS OF THE REPUBLIC OF INDONESIA, 2021).

Cash waqf has a more accessible and comprehensive technical reach and use among the community than land or building waqf. Cash waqf has considerable potential to be explored and developed. Therefore, unproductive waqf assets can be repurposed and utilized as a means of stimulating the economy and promoting the public good.³ According to data from the Indonesian Ministry of Religious Affairs' SIWAK (Indonesian Waqf Fund) program, cash waqf in Indonesia can reach Rp 180 trillion per year. The Indonesian Waqf Association (BWI) recorded cash waqf revenue reaching Rp 1.4 trillion as of March 2022. This figure represents an increase compared to the Rp 855 billion collected from 2018-2021. This data demonstrates Indonesia's significant potential for cash waqf utilization.⁴

The community's decision to donate to waqf is based on several factors, one of which is knowledge. The presence of knowledge about waqf indicates that the community has the choice to view waqf as a highly valued endeavor. Unfortunately, many waqf assets, including land and buildings, are obsolete and no longer used. When clarified, important things, such as land, buildings, cemeteries, and so on, are no longer needed. This raises another problem: the lack of practical resources for ongoing maintenance. Ultimately, even though one problem may be resolved, a new one will emerge in its place.

One factor influencing the decision to donate cash is income level. According to Stice, income can be defined as incoming cash, increased asset value, debt relief, or a combination of both over a period.⁵ In financial accounting, revenue refers to the increase in a person's or organization's assets or decrease in liabilities resulting from the sale of goods and services produced during a specific period of time.⁶ Thus, income, also referred to as the earnings of a citizen, is the factors of production that he owns in the production industry, and is usually calculated annually or monthly.

Apart from the income level factor that influences the decision to donate cash, there are other factors including the level of trust. Trust is a person's belief or perception that someone will act well to achieve their hoped-for goals.⁷ One of the primary and most important components in building commitment. In other words, belief is a crucial, achievable component that will have consequences in the future.⁸

The research object is in Musi Rawas Regency because Musi Rawas Regency is an area where the economy of its people depends largely on oil palm and rubber

³ Wuri Suhasti, Lazinatul Febry Handayani, and Yulianto P Winarno, "The Influence of Perception, Religiosity, and Income of the Muslim Community in Sleman Regency on Interest in Cash Waqf," *Al-Intaj: Journal of Islamic Economics and Banking* 8, no. 1 (2022): 114,

⁴ "National Waqf Index 2022," Indonesian Waqf Board, n.d., <https://www.bwi.go.id/8706/2023/04/16/indeks-wakaf-nasional-2022/>.

⁵ Merdiana Ferdila, Dan Kasful, and Anwar Us, "Analysis of the Impact of Online Motorcycle Taxi Transportation on Conventional Motorcycle Taxi Income in Jambi City," *IJIEB: Indonesian Journal of Islamic Economics and Business* 6, no. 2 (2021): 2021,

⁶ Miranda, Lemiyana, and Citra Pertiwi, "The Influence of Work Ethic and Motivation on the Income of Female Traders at the Kebun Bunga Market in Palembang City," *Al-Iqtishod: Journal of Islamic Economics* 6, no. 1 (2024): 11–26, <https://doi.org/10.51339/iqtis.v6i1.2043>.

⁷ Ryan Pamungkas and Bahtiar Fitianto, "Analysis of Factors Influencing Public Interest in Cash Waqf as Explained by Planned Behavior Theory," *Islamic Economics and Finance in Focus* 1, no. 3 (2022): 264–74,

⁸ Management Studies, "The Role of Psychological Empowerment" 15, no. 2 (2021): 162–72.

plantations for their livelihoods. Based on the 2024 Mandi Aur Village monograph data, the population of Mandi Aur Village, Musi Rawas Regency is 561 people consisting of 302 men and 259 women. With a community composition that has a diverse livelihood from civil servants, teachers, laborers, entrepreneurs.

Irsyad Ali Amin, Faozan⁹ and Diana Yulianti¹⁰ The results of his research showed that community income had a positive and significant influence on the decision to waqf money. This differs from the results of research conducted by Adzraa Atiqah Affif Putri and Darna¹¹ and Nanda Anggi Pratiwi and Multifiah¹² which shows that community income does not have a positive and significant influence on the decision to waqf money.

Bimo Putro Wicaksono, Laeli Budiarti, Umi Pratiwi¹³ and Supami Wahyu Setiyowati, Slamet, and Aunur Rofiq¹⁴ The results of his research showed that community income had a positive and significant influence on the decision to waqf cash. This differs from the results of research conducted by Ali Akbar Hidayat, Moh. Huzaini, and Ihsan Ro'is.¹⁵ and Abi Nubli Albajili, Asep Nurhalim, Mohammad Iqbal Irfany who showed that public trust does not have a positive and significant effect on the decision to give cash waqf.

Based on the theory above, regarding income and trust, there is a gap that occurs in society when deciding to donate cash and is also influenced by other factors.

Theoretical Basis

This study uses the Theory of Planned Behavior (TPB) According to Azjen (1991), the Theory of Planned Behavior (TPB) is derived from the Theory of Reasoned Action (TRA), which is used in consumer behavior. In TRA, only intentions, attitudes, and subjective norms influence behavior, and perceived behavioral control also influences be-

⁹ Irsyad Ali Amin and Faozan Amar, "Waqf Literacy, Income, and Digital Marketing on Waqf Decisions to Endow Cash," *Al-Urban: Journal of Islamic Economics and Islamic Philanthropy* 6, no. 1 (2022): 100–110, https://doi.org/10.22236/alurban_vol6/is1pp100-110.

¹⁰ Diana Yulianti, "The Influence of Knowledge, Income Level, and Education Level on People's Interest in Cash Waqf," *Al-Awqaf: Journal of Waqf and Islamic Economics* 13, no. 2 (2021): 125–48, <https://doi.org/10.47411/al-awqaf.v13i2.131>.

¹¹ Adzraa Atiqah Affif Putri and Darna, "Analysis of Factors Influencing Waqif Decisions in Waqf," *Proceedings of the National Seminar on Accounting and Management* 03 (2023).

¹² Nanda Anggih Pratiwi and Multifiah, "Analysis of Variables Influencing the Decision to Make Cash Waqf," *Islamic Economics and Finance in Focus* 2, no. 1 (2023): 13–22, <https://doi.org/10.21776/ieff.2023.02.01.02>.

¹³ Umi Pratiwi Bimo Putro Wicaksono, Laeli Budiarti, "The Influence of Transparency, Individual Trust in Waqf Institutions, and Knowledge of Waqf Regulations on Waqf Interest (Empirical Study on Waqf in Purwokerto)," *Indonesian Journal of Islamic Business and Economics* 02, no. 02 (2020): 67–82, <https://doi.org/10.32424/1.ijibe.2020.2.2.8698>.

¹⁴ Aunur Rofiq Supami Wahyu Setiyowati, Slamet, "Determinants of Cash Waqf Among Millennials," *Journal of Modern Economics* 17, no. 50 (2021): 196–215, <https://core.ac.uk/download/pdf/328154615.pdf> <https://ejournal.unikama.ac.id/index.php/JEKO/article/view/5872>.

¹⁵ Ali Akbar Hidayat, Moh. Huzaini, and Ihsan Ro'is, "The Interest of Mataram City Residents in Making Cash Waqf Moderated by Religiosity," *Jurnal Ilmiah Global Education* 5, no. 1 (2024): 750–60, <https://doi.org/10.55681/jige.v5i1.2512>.

havior. According to TRA, attitudes influence behavior during a careful and reasoned decision-making process in three ways: (1) attitudes are influenced not only by general attitudes but also by more specific attitudes towards something; (2) attitudes are influenced not only by general attitudes but also by subjective norms, as well as beliefs.

A brief explanation of the theory of planned behavior can be used to predict whether someone will perform or not perform a behavior. The theory of planned behavior is related to the decision to make waqf, including attitudes toward the behavior, which refers to an individual's evaluation of the waqf behavior, whether he or she views waqf as a positive or negative action. This attitude is influenced by the individual's beliefs about the consequences of waqf. Income can also influence perceived behavioral control; for example, the higher a person's income, the greater their ability to make waqf. Trust in waqf institutions greatly influences subjective norms and perceived behavioral control. If someone believes that a waqf institution will manage waqf funds well, they will be more likely to make waqf. So, of the three constructs as antecedents of intention, namely our attitude toward the behavior, subjective norms, and feelings about the ability to control everything that influences whether to perform the behavior. One of the acts of worship that has a socio-economic impact is waqf. In Islamic history, waqf played a vital role in ensuring the welfare of the community. Waqf in Arabic means to hold, which means that the object being donated must be safeguarded in its entirety so that its benefits continue.

Waqf comes from the word waqf, which means to return, al-tahbis (to be held back), al-tasbil (to be held captive), and al-man'u (to prevent). According to scholars, the definition of waqf (sharia) is as follows. Cash Waqf is a term that has two meanings in English: 1) money; 2) cash. However, waqf or waqf means to prevent or to understand. So, cash waqf is cash waqf if we look at the object of the waqf, namely money. Cash waqf is a waqf given in the form of money by an individual, group of people, institution or legal entity. One type of waqf given by a wakif to a nadzir is a cash waqf given in cash. In other words, a cash waqf is a waqf in the form of money that is then used by the nadzir for business, and the results are given to the mauquf 'alaih. For cash waqf, the money must be invested by the nadzir first, then the investment results are given to the mauquf 'alaih.

According to the waqf decision-making theory, there are six steps involved in the waqf decision-making process. These include problem identification (waqf awareness); information search (seeking information); alternative assessment (choosing waqf objects and nadzir); evaluation of trust in nadzir; and post-purchase experience. There are elements that influence the emergence of a decision to waqf, one of which is: According to Kotler (2009) said that there are a number of factors that influence decision-making: (1) Cultural factors, which include the role of culture, subculture, and social class; (2) Social factors, which include reference groups, family, roles, and status; (3) Personal factors, which include age, occupation, economic circumstances, lifestyle, personality, and self-concept; and (4) Psychological factors, which include motivation, perspective, knowledge, beliefs, and attitudes.

There are 2 (two) hypotheses that need to be proven in this research, namely:

1. There is an influence between income on the decision to donate cash at the Ruhul Mukminin Mosque in Musi Rawas Regency.
2. There is an influence between trust and the decision to donate money at the Ruhul Mukminin Mosque in Musi Rawas Regency.

Research methodology

In this study, a quantitative approach was used with the type of research from primary data sources (Direct research, and secondary data obtained independently by organizations or individuals. The primary data of this study comes from questionnaires given to the community or respondents. The research variables consist of independent variables, namely income and trust, and the dependent variable, namely the decision to waqf money. The research location is hamlet II, Mandi Aur Village, Musi Rawas Regency, South Sumatra. Respondents in this study were 561 people/communities with data collection techniques using questionnaires. The data analysis technique used SPSS 29 analysis tools.

Results and Discussion

From the data collection process, the following research results were obtained:

A. Respondent Characteristics

Table 4.1
Respondent Characteristics Based on Gender

No.	Gender	Amount	Percentage
1	Man	26	30.59%
2	Woman	59	69.41%
Total		85	100%

Source: Processed questionnaire data 2025

Based on the gender characteristics of the respondents in Table 4.1, it can be seen that there were 27 male respondents with a percentage of 31.76% and 58 female respondents with a percentage of 68.24%. Therefore, it can be concluded that those who donated money at the Ruhul Mukminin Mosque in Musi Rawas Regency were predominantly women.

Table 4.2
Respondent Characteristics Based on Age

No.	Respondent Age	Amount	Percentage
1	20-29	5	5.88%
2	30-39	13	15.30%
3	>40	67	78.82%
Total		85	100%

Source: Processed questionnaire data 2025

Based on the age characteristics of the respondents in table 4.2, it can be seen that there are 5 respondents aged 20-29 years with a percentage of 5.88%, 13 respondents aged 30-39 years with a percentage of 15.30% and 67 respondents aged >40 years with a percentage of 78.82%. So it can be concluded that those who donate money at the Ruhul Mukminin Mosque in Musi Rawas Regency are dominated by respondents aged >40 years.

Table 4.3
Respondent Characteristics Based on Occupation

No.	Work	Amount	Percentage
1	civil servant	7	8.24%
2	Teacher/Lecturer	2	2.35%
3	Farmer	57	67.06%
4	Businessman	7	8.24%
5	Other	12	14.12%
Total		85	100%

Source: Processed questionnaire data 2025

Based on the characteristics of the respondents' work in table 4.3, it can be seen that there are 7 respondents who work as civil servants with a percentage of 8.24%, 2 respondents who work as teachers/lecturers with a percentage of 2.35%, 57 respondents who work as farmers with a percentage of 67.06%, 7 respondents who work as entrepreneurs with a percentage of 8.24%, 12 respondents who work in other occupations with a percentage of 14.12%. So it can be concluded that those who donate money at the Ruhul Mukminin Mosque in Musi Rawas Regency are dominated by respondents who work as farmers.

Table 4.4
Characteristics Based on Respondents

No.	Respondents	Amount	Percentage
1	The community in Mandi Aur Village, Musi Rawas Regency	38	44.70%
2	People who have been in waqf at least once have been in waqf	47	55.29%

Total	85	100%
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Source: Processed questionnaire data 2025

Based on the characteristics of the respondents in table 4.4, it can be seen that there are 38 people in Mandi Aur village, Musi Rawas district with a percentage of 44.70%, 47 community respondents who have been in waqf at least once with a percentage of 55.29% and it can be concluded that those who donated money at the Ruhul Mukminin Mosque in Musi Rawas Regency were dominated by community respondents who have been in waqf at least once.

Table 4.5
Respondent Characteristics Based on Income

No.	Income	Amount	Percentage
1	500,000-1,000,000	37	43.53%
2	1,000,000-3,000,000	36	42.35%
3	3,000,000-5,000,000	12	14.12%
4	>5,000,000	0	0
Total		85	100%

Source: Processed questionnaire data 2025

Based on the characteristics of respondents' income in table 4.5, it can be seen that there are 37 respondents with an income of 500,000-1,000,000 with a percentage of 43.53%, 36 respondents with an income of 1,000,000-3,000,000 with a percentage of 42.35%, 12 respondents with an income of 3,000,000-5,000,000 with a percentage 14.12%, 0 respondents had income of >5,000,000. So it can be concluded that those who donate cash at the Ruhul Mukminin Mosque, Musi Rawas Regency are dominated by respondents who have an income of 5,000-1,000,000.

B. Income Validity Test (X1)

Table 4.6
Income Validity Test (X1)

Statement	r-count	Sig. (2-tailed)	Information
X1.1	0.894	0	Valid
X1.2	0.854	0	Valid
X1.3	0.89	0	Valid
X1.4	0.91	0	Valid
Income	1	0	Parent Variable

Source: Processed SPSS Output Data 2025

Based on output "correlation" From the test results in table 4.6, with 4 statement items, it is known that the value of each first statement is 0.894, then the second statement is 0.854, then the third statement is 0.890 and the fourth statement is 0.910. All statements in the study are said to be valid because the calculated $r > r$ table 0.201.

C. Test of Trust Validity (X2)

Table 4.7
Trust Validity Test (X2)

Statement	r-count	Sig. (2-tailed)	Information
X2.1	0.902	0	Valid
X2.2	0.932	0	Valid
X2.3	0.768	0	Valid
X2.4	0.865	0	Valid
X2.5	0.918	0	Valid
X2.6	0.817	0	Valid
Trust	1	-	Parent Variable

Source: Processed SPSS Output Data 2025

Based on output "correlation" From the test results in table 4.7, with 6 statement items, it is known that the value of each first statement is 0.902, then the second statement is 0.932, then the third statement is 0.768, then the fourth statement is 0.865, then the fifth statement is 0.918 and the sixth statement is 0.817. All statements in the study are said to be valid because the calculated $r > r_{table}$ 0.201.

D. Testing the Validity of Cash Waqf Decisions

Table 4.8
Validity Test of Cash Waqf Decision (Y)

Statement	r-count	Sig. (2-tailed)	Information
Y1	0.939	0	Valid
Y2	0.939	0	Valid
Y3	0.827	0	Valid
Y4	0.726	0	Valid
Y5	0.892	0	Valid
Y6	0.828	0	Valid
Decision	1	-	Parent Variable

Source: Processed SPSS Output Data 2025

Based on output "correlation" From the test results in table 4.8, with 6 statement items, it is known that the value of each first statement is 0.939, then the second statement is 0.939, then the third statement is 0.827, then the fourth statement is 0.726, then the fifth statement is 0.892 and the sixth statement is 0.828. All statements in the study are said to be valid because the calculated $r > r_{table}$ 0.201.

E. Reliability Test

Table 4.9
Reliability Test of Income (X1), Trust (X2), Cash Waqf Decision (Y)

Variables	Cronbach's Alpha	Number of Items	Information
Income (X1)	0.910	4	Reliable
Trust (X2)	0.935	6	Reliable
Cash Waqf Decision (Y)	0.930	6	Reliable

Source: Processed SPSS Output Data 2025

Based on the results of the reliability test shown in Table 4.9, all research variables, namely the variables Income (X1), Trust (X2), and Cash Waqf Decision (Y), have a value *Cronbach's Alpha* were 0.910, 0.935, and 0.930, respectively. All of these values were above 0.6, the minimum reliability threshold. Therefore, all statement items for each variable were declared reliable, meaning the measuring instrument used in this study had good internal consistency and could be trusted to measure the variables in question.

F. Normality Test

Table 4.10
Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		85
Normal Parameters ^a , b	Mean	-0.3297772
	Standard Deviation	4.95315732
Most Extreme Differences	Absolute	0.076
	Positive	0.076
	Negative	-0.066
Test Statistics		0.076
Asymp. Sig. (2-tailed) ^c		.200 ^d

Source: Processed SPSS Output Data 2025

Based on the results of the normality test in table 4.10, the significance value is $0.200 > 0.05$, so it can be concluded that the residual value is normally distributed.

G. Multicollinearity Test

Table 4.11
Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7,717	2,809		2,747	0.007		
	Income	0.513	0.142	0.357	3,622	0.001	0.817	1,224
	Trust	0.363	0.104	0.343	3,487	0.001	0.817	1,224

Source: Processed SPSS Output Data 2025

Based on the multicollinearity test in Table 4.11, it can be obtained that the Tolerance value for the Income variable (X1) is 0.817 and the Trust variable (X2) is 0.817, which is greater than 0.10. Meanwhile, the Variance Inflation Factor (VIF) for the Income variable (X1) is 1.224 and the Trust variable (X2) is 1.224, which is less than 10.00. Therefore, it can be concluded that there is no multicollinearity problem.

H. Heteroscedasticity Test

Table 4.12
Heteroscedasticity Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,965	3,888		2,049	0.044
	Income	0.021	0.196	0.013	0.108	0.914
	Trust	-0.167	0.144	-0.141	-1,162	0.248

Source: Processed SPSS Output Data 2025

Based on the results of the heteroscedasticity test in Table 4.12, the significance value of each independent variable is greater than 0.05. Therefore, it can be concluded that this study does not have a heteroscedasticity problem.

I. Autocorrelation Test

Table 4.13

TestAutocorrelation

Model Summary					
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	,592a	0.350	0.334	2.06502	1,924

Source: Processed SPSS Output Data 2025

Based on Table 4.13, the Durbin-Watson value is 1.924. This value is close to 2, indicating no autocorrelation in this regression model. Therefore, the regression model in this study meets one of the classical assumptions, namely the absence of autocorrelation in the residuals.

J. Multiple Linear Regression Test

Table 4.14

TestMultiple Linear Regression

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,717	2,809		2,747	0.007
	Income	0.513	0.142	0.357	3,622	0.001
	Trust	0.363	0.104	0.343	3,487	0.001

Source: Processed SPSS Output Data 2025

After processing the data with the help of the SPSS program, the following regression equation was obtained:

$$Y = 7.717 + 0.513 X_1 + 0.363 X_2$$

Where:

Y : Decision to Endow Money

X₁ : Income

X₂ : Trust

1. Constant (a)

The constant value (a) is 7.717, this shows that if X₁ and X₂ have a value of 0, then the Cash Waqf Decision has a value of 7.717.

2. Income (X₁) to Cash Endowment Decision (Y)

The coefficient value of X1 is 0.513, this shows that for every one unit increase in X1, the Y variable will increase by 0.513, assuming that the other independent variables in the regression model remain constant.

3. Trust (X2) in Cash Endowment Decisions (Y)

The coefficient value of X1 is 0.363, this shows that for every one unit increase in X1, the Y variable will increase by 0.363, assuming that the other independent variables in the regression model remain constant.

K. T-test

Table 4.15

TestT

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,717	2,809		2,747	0.007
	Income	0.513	0.142	0.357	3,622	0.001
	Trust	0.363	0.104	0.343	3,487	0.001

Source: Processed SPSS Output Data 2025

The Influence of Income on the Decision to Endowment with Cash Based on the output in table 4.15, it is known that the calculated t is 3.662 while the t table with a significance level of 5% = 0.05 is 1.990. The results of the income figures on the decision to waqf money are positive. This means that income has a positive effect on the decision to waqf money. When income increases, the decision to waqf money also increases and can be said to have a unidirectional relationship. By comparing the calculated t with the t table, it can be concluded that the calculated t > t table (3.622 > 1.990) and a significance value of 0.005 < 0.05, then Ho1 is rejected and Ha1 is accepted, meaning that partially there is a significant influence of the income variable on the decision to waqf money.

The Influence of Trust on Cash Endowment Decisions. Based on the output in table 4.15, it is known that the calculated t is 3.487 while the t table with a significance level of 5% = 0.05 is 1.990. Seen from the results of the number of trust in the decision to waqf money is positive. This means that trust in the decision to waqf money has a positive effect, when trust increases, the decision to waqf money also increases and can be said to have a unidirectional relationship. By comparing the calculated t with the t table, it can be concluded that the calculated t > t table (3.487 > 1.990) and the significance value of 0.005 < 0.05, then Ho2 is rejected and Ha2 is accepted, meaning that partially there is a significant influence of the trust variable on the decision to waqf money.

L. F Test

Table 4.16

F test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	188,372	2	94,186	22,087	<,001b
	Residual	349,675	82	4,264		
	Total	538,047	84			

Source: Processed SPSS Output Data 2025

Based on table 4.16, the significance result of the entire X variable is 0.001 where the result is smaller than the significance level of 0.05 or $0.001 < 0.05$ meaning that the X variable has an effect on the Y variable. And if seen from the calculated f of 22.087, it is greater than the table f of 3.11 or $22.087 > 3.11$. So it can be concluded that Ho3 is rejected and Ha3 is accepted, which means that together the independent variables, namely income and trust, influence the decision to waqf money.

M. R2 Test

Table 4.17

TestR2

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,592a	0.350	0.334	2.06502

Source: Processed SPSS Output Data 2025

From the results *output* In Figure 10, it is known that the coefficient of determination (R2) is 0.592, so it can be concluded that the independent variable has a contribution or influence on the dependent variable, namely 59.2% and the remaining 40.8% is influenced by indicators that were not studied.

Conclusion

Based on the results of research that has been conducted regarding the influence of income and trust on the decision to donate cash at the ruhul mukminin mosque, Musi Rawas Regency, it can be concluded that income has a significant influence on the decision to donate cash at the ruhul mukminin mosque, Musi Rawas Regency. Trust has a significant influence on the decision to donate cash at the ruhul mukminin mosque in Musi Rawas Regency. Income and trust have a significant influence on the decision to donate cash at the ruhul mukminin mosque in Musi Rawas Regency.

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