

Determinant Cash Waqf Payment Amongst Rural Society in Yogyakarta: Do *Itsar* and Culture Matters?

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Abstract: *Cash waqf, within the framework of sharia economic law, serves as a crucial instrument for enhancing social welfare. When managed effectively and in accordance with sharia principles, cash waqf can provide substantial benefits for society. As of 2022, Indonesia had a population of approximately 275.78 million, with 86.93% identifying as Muslims, thus has a huge potential for generating waqf funds. However, data from the Indonesian Waqf Board (BWI) indicate that the total cash waqf collection in 2021 amounted to IDR 831 billion, whereas the potential for cash waqf in 2022 to reach IDR 130 trillion. This considerable disparity motivated the present study to explore the factors influencing individuals' willingness to pay cash waqf. This study specifically examines the determinants affecting interest in cash waqf payment among rural communities in the Special Region of Yogyakarta. Employing the Structural Equation Model (SEM) analysis tool with SmartPLS, the study revealed that the variables *Itsar* (altruism) and gotong royong (mutual cooperation) has positive effect on individuals' willingness for cash waqf payment, as evidenced by their respective p-values of 0.000 (< 0.05). Whereas, three variables—knowledge, income, and education level—do not significantly influence individuals' interest in cash waqf payment. These results suggests that in rural areas, particularly in Yogyakarta, strong communal values such as solidarity and cooperative spirit play a pivotal role in fostering cash waqf payments.*

Introduction

Islamic economics embodies socio-economic principles through the implementation of zakat, infak, and waqf (Adhiatma & Fachrunnisa, 2021). These instruments are also recognized as crucial components of fiscal policy. While zakat is a mandatory obligation, waqf represents a voluntary and perpetual endowment (Sukrianto et al., 2021). The practice of waqf has existed since the time of Prophet Muhammad (Rani et al., 2010), also known as sadaqah jariyah, waqf signifies an ongoing charitable act (Masrizal et al., 2023). As a fundamental instrument in Islamic economics, waqf has played a significant role since the early period of Islam. Throughout Islamic history, waqf has been a critical factor in driving social, economic, and cultural development (Suryadi & Yusnelly, 2019).

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Cash waqf, also known as *wakaf tunai* is a type of waqf of assets that remains relatively unknown and less recognized despite its recent prominence in various discussions. Although the term *wakaf tunai* is often translated as "cash waqf," a more precise interpretation would be "monetary waqf," considering the intended use of funds within the waqf framework. As cash waqf is a voluntary and perpetual philanthropic act, it serves as a powerful, enduring, and sustainable financial instrument (Aldeen et al., 2022). The funds received through cash waqf originate from various legitimate and halal sources. Since the principal amount remains intact and is safeguarded against depreciation, it can be strategically invested in productive financial instruments with a high level of security. This ensure the sustainability of cash waqf while maximizing its social and economic impact (Armiadi, 2018).

Since the early days of Prophet Muhammad's prophethood, waqf has been widely recognized in Islam, as evidenced by the establishment of the Quba Mosque (Berakon et al., 2022; Kasdi et al., 2022). This was followed by the construction of Al-Masjid an-Nabawi on land owned by orphaned members of the Banu Najjar clan, which the Prophet Muhammad (PBUH) purchased (Samsuri et al., 2020). Not only did the Prophet acquire and donate land for the mosque, but he also received financial contributions in the form of waqf from his companions to complete the project (Azrah et al., 2013; Triwibowo, 2020). In Indonesia, waqf has long been an essential component of both religious and cultural traditions. It has been widely utilized to construct, maintain, and expand mosques throughout the country (Niswah et al., 2020). Mosque waqf, as a form of Islamic philanthropy, is deeply rooted in the customs and cultural practices of Indonesian Muslim communities (Zawawi et al., 2022). For instance, in the Special Region of Yogyakarta, rural communities in Sleman (Suhasti et al., 2022), Bantul (Nurul et al., 2023), Pentingsari (Permana et al., 2020) and other areas have actively contributed to mosque development through waqf.

As of 2022, Indonesia boasts a population of approximately 275.78 million, of which 86.93% are Muslims, totaling around 239.74 million people. This demographic indicates a significant potential for waqf fundraising. However, data from the Indonesian Waqf Board (BWI) reveals that the total waqf funds collected in 2021 amounted to IDR 831,344,386,998. In contrast, BWI estimated that the potential for cash waqf in 2022 could reach IDR 130 trillion (Ministry of Religious Affairs of the Republic of Indonesia, Directorate General of Zakat and Waqf Empowerment).

This gap has prompted researchers to investigate the factors influencing individuals' willingness to contribute to cash waqf. This study incorporates several key variables, including knowledge, education, income, community service, and mutual cooperation (*gotong royong*). Knowledge refers to an individual's understanding or awareness of facts, information, or concepts acquired through learning, experience, or reasoning. Previous studies have examined the impact of knowledge on the intention to engage in cash waqf. Research conducted by Laila et al. (2022), Nasution et al. (2021), and Setyawan (2021) found that knowledge significantly influences an individual's intention to participate in cash waqf. Conversely, studies by Kasri (2022), M. Rizky. P.

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et al. (2016) reported no significant relationship between knowledge and cash waqf intention.

The next variable in this study is education level. As individuals progress through higher levels of education, they gain broader knowledge and develop a deeper understanding of various subjects, which significantly influences their cognitive development. According to Law No. 20 of 2003, formal education follows an organized and structured pathway, encompassing primary education, secondary education, and higher education. The education level variable is measured based on the highest level of formal education completed by an individual. Several previous studies have examined the influence of education level on the intention to participate in cash waqf. Research conducted by Yulianti (2020), Thaker (2018) and Shakirah et al. (2023) found that education level significantly affects an individual's intention to engage in cash waqf. However, a study by Ash-Shidiqy (2018) reported no significant relationship between education level and cash waqf intention.

Income refers to the amount of money an individual or organization earns in exchange for investments, products, or services, and is used to cover ongoing costs. In management terminology, income is defined as the money received by individuals, businesses, and other organizations in the form of wages, salaries, rent, interest, commissions, fees, and profits. According to PSAK No. 23, paragraph 06 of the Indonesian Institute of Accountants, "Income is the gross inflow of economic benefits arising from the ordinary activities of an entity during a period if such inflows result in an increase in equity, other than that arising from contributions by investors. Income, or wages, represents the total amount of money paid by those providing services. Previous studies, such as those conducted by Khan et al. (2022), Hasan et al. (2018) and Chrisna et al. (2021), have shown that income influences the intention to engage in cash waqf. However, research conducted by Suhasti et al. (2022) found no significant relationship between income and the intention to participate in cash waqf.

Next, the variable of *itsar* is explored, which is understood as a social behavior theory that advocates treating others as one would wish to be treated oneself. Three scholars agree that the definition of *itsar* generally refers to "the act of prioritizing others over oneself in worldly matters, driven by the expectation of rewards in the afterlife." Al Jurjani further clarifies the context of *itsar*, referring to it as "the pinnacle of brotherhood." An article by Putri et al. (2022) titled "*Itsar* Concept: An Examination of Ibn Qayyim's Thoughts al-Gauziyah," elaborates on this concept. According to Ibn Qayyim, there are three stages of *itsar*, as indicated by the research findings.

The final variable examined in this study is *gotong royong*. As defined in the Kamus Besar Bahasa Indonesia, it refers to "working together." *Gotong royong* is a form of cooperation between groups with the aim of achieving a shared goal through deliberation and consensus. The transformation of society through the concept of *gotong royong* has also undergone changes in various other forms of media. The idea of *gotong royong*, which involves unconditional collaboration, remains integral and is not forgotten.

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This study differs from previous research in that it introduces two variables, *itsar* and *gotong royong*, which have not been explored in prior studies. Additionally, this research employs Organizational Citizenship Behavior (OCB) as the theoretical foundation. OCB refers to the actions of individuals within an organization that are not directly governed by formal policies but contribute to the overall efficiency and effectiveness of the organization. OCB plays a crucial role in creating a positive and productive work environment (Graham & Dyne, 2006). The purpose of this study is to examine the determinants or factors influencing the interest of rural communities in the Special Region of Yogyakarta. Five variables are explored, as previously mentioned: knowledge, education, income, community service, and *gotong royong*.

Method

Primary data serves as the main source of information for this study (Creswell et al., 2007). To collect data, a survey questionnaire was administered to Muslim respondents residing in rural areas of Yogyakarta. Before distributing the questionnaire via Google Forms, a pilot test was conducted with ten respondents—fellow students from UIN Sunan Kalijaga—who were selected based on their proximity to the researcher. Following the pilot test, validity and reliability assessments were performed. The questionnaire consisted of several sections designed to capture respondents' understanding of cash waqf, their perceptions of waqf institutions in Indonesia, marketing and promotional initiatives undertaken by these institutions to attract cash waqf contributions, and details regarding the waqf programs they offer. The target respondents included both Muslims who had previously participated in cash waqf and those who had not. The questionnaire was developed using Google Forms and distributed via WhatsApp to respondents in urban and rural areas of the Yogyakarta Special Region. All questionnaire items were measured using a seven-point Likert scale, where 1 represented "strongly disagree" and 7 represented "strongly agree." Structural Equation Modeling (SEM) was employed to analyze the research data and address the study's objectives (Hair et al., 2019).

The population in this study consists of Muslim communities residing in rural areas of Yogyakarta. The research model and sample size were carefully matched to ensure methodological rigor. A convenience sampling technique was employed, allowing for independent selection of respondents based on their availability. Structural Equation Modeling (SEM) was utilized for data analysis. SEM is a statistical method that requires a large sample size to produce reliable estimates. When smaller samples are used in SEM, estimation errors, including standard errors, may arise, leading to inaccuracies in the analysis. Additionally, smaller sample sizes can increase the likelihood of technical issues during the estimation process.

Next, the researcher made five hypotheses that will be tested in this study, namely:

1. H1: Knowledge has a positive and significant effect on intention of cash waqf

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2. H2: Education level has a positive and significant effect on intention of cash waqf
3. H3: Income has a positive and significant effect on intention of cash waqf
4. H4: *Itsar* has a positive and significant effect on intention of cash waqf
5. H5: Gotong royong has a positive and significant effect on intention of cash waqf

In this study, the researcher developed the empirical model based on the theory and previous research discussed earlier. The model aims to explore the relationships between the key variables identified in the research:

$$Y = \beta_0 + \beta_1X_1(\text{Knowledge}) + \beta_2X_2(\text{Education level}) + \beta_3X_3(\text{Income}) + \beta_4X_4(\text{Itsar}) + \beta_5X_5(\text{Gotong royong}) + \xi$$

Results and Discussion

In the study, 135 respondents representing the population of the Special region of Yogyakarta were found. The respondent characteristics can be seen in table 1 below.

Table 1. Respondens' characteristics

Characteristics	Number (Person)	Percentage
Gender		
Female	93	68,9
Male	42	31,1
Age		
<21 years	12	8,9
21-30 years	51	37,8
31-40 years	47	34,8
41-50 years	21	15,6
51-60 years	4	2,96
Education Level		
Elementary School	6	4,4
Junior High School	3	2,2
Senior High School	37	27,4
Bachelor's Degree	33	24,4
Master's Degree	41	30,4
Doctoral Degree	15	11,1
Employment Status		
Civil Servant	18	13,3
Lecturer/Teacher	13	9,6
Entrepreneur	27	20
Student	77	57,0
Geographic Location		
Bantul	22	16,3
Sleman	35	25,9

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Kaliurang	2	1,5
Gunung Kidul	14	10,4
Kulon Progo	21	15,6
Kota Yogya	41	30,4

Source: Research questionnaire with google form, 2024.

Based on the table above, 93 respondents, or 68.9%, were female, while 42 respondents, or 31.1%, were male, as shown in the table. Regarding age range, 51 respondents, or 37.8%, were primarily aged between 21 and 30 years. The next largest group, 47 respondents, or 34.8%, were aged between 31 and 40 years. Finally, 21 respondents, or 15.6%, were between 41 and 50 years old, followed by 12 individuals under 21 years old (8.9%), and only four individuals (2.9%) were aged between 51 and 60 years, who completed the research questionnaire. Based on the latest educational background, only six respondents (4.4%) had completed junior high school, three (2.2%) had graduated from high school, 37 had a bachelor's degree (27.3%), 33 respondents, or 24.4%, held a master's degree, and the largest group, 41 respondents, or 30.4%, held a master's degree. Lastly, 15 respondents, or 11.1%, had a doctoral degree.

Regarding employment status, 77 respondents, or 57%, were students. The next largest group were entrepreneurs, with 27 respondents, or 20%. There were 18 respondents, or 13.3%, working as civil servants, and 13 respondents, or 9.6%, were lecturers. The final requirement has been met. In terms of geographic location, only two respondents (1.5%) were from Kaliurang, followed by 14 respondents (10.4%) from Gunung Kidul, 21 respondents (15.6%) from Kulon Progo, 22 respondents (16.3%) from Bantul, 35 respondents (25.1%) from Sleman, and the largest group, 41 respondents (30.4%), were from Yogyakarta.

Table 2. Results of measurement

	Factor Loading	Cronbach's alpha	Composite Reliability	Average Variance Extracted (AVE)	VIF
Intention to Cash Waqf (Y)		0,851	0,893	0,626	
Mbu1	0,703				1,931
Mbu2	0,708				2,021
Mbu3	0,816				2,528
Mbu4	0,775				2,205
Mbu5	0,775				1,571
Knowledge (X1)		0,358	0,757	0,609	
Pgt1	0,778				1,05
Pgt2	0,783				1,05
Education Level (X2)		0,323	0,747	0,596	
Tpd1	0,788				1,039
Tpd2	0,756				1,039
Income (X3)		0,741	0,883	0,791	
Pdp1	0,855				1,531
Pdp2	0,922				1,531

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<i>Itsar</i> (X4)		0,738	0,828	0,596	
Its1	0,775				1,59
Its2	0,81				1,773
Its3	0,753				1,63
Its4	0,787				1,215
Its5	0,761				1,188
Gotong Royong (X5)		0,86	0,894	0,585	
Gr1	0,703				2,16
Gr2	0,708				1,993
Gr3	0,816				2,452
Gr4	0,775				1,914
Gr5	0,775				2,103
Gr6	0,806				2,064

Source: SmartPLS3, summary of results of measurement.

Table 2 shows that all of the indicator values for the variables included in this study had loading factor values greater than 0.70. The variables that are based on the AVE value are the Interest in Cash Waqf (0.626), income (0.791), knowledge (0.609), *gotong royong* (0.5), and *itsar* (0.596). In conclusion, convergent validity requirements are met by all research variables, indicating their validity. As a result, the analysis's findings can be used to create a trustworthy and legitimate research model because the AVE number is more than 0.5.

Analyzing the reflective measurement model, determining convergent and discriminant validity values, and confirming the validity of the suggested research model are the first steps in the data evaluation process. The goal of convergent validity is to determine whether any link between indicators and the latent variables or constructs they represent is valid. In the meantime, discriminant validity checks to see if each latent variable model's notion is distinct from other variables. Meanwhile, the purpose of the reliability test is to gauge how consistently the research's variable indicators or constructs hold up.

Convergent validity can be assessed by examining the AVE (Average Variance Extracted) value and the loading factor value. outlined how the AVE value and factor loading value for each indicator must be larger than 0.50 and 0.70, respectively, in order to satisfy the convergent validity criteria (Hair et al., 2018). The measurement model evaluation findings are shown in the table below. Based on the outcomes of determining the Fornell-Larcker criterion, the discriminant validity test in this study was observed. It satisfies the requirements for discriminant validity if the AVE Fornell Larcker root value is higher than the other variables. The square root of the AVE (Average Variance Extracted) value for each variable is greater than the correlation with other variables, and the value exceeds 0.50 (Henseler, 2018; Oliver, 2010). According to the findings of the discriminant validity test using the Fornell-Larcker criterion in table 3. This demonstrates that each variable included in the study has an adequate discriminant validity value and meets the necessary requirements for discriminant validity.

The next construct reliability analysis aims to evaluate each latent variable construct's internal consistency. The construct is considered reliable if both the composite reliability score and Cronbach's alpha are more than 0.70.

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Table 2 shows that the following variables have Cronbach's alpha > 0.70 and composite reliability values > 0.70: knowledge, income, *itsar*, *gotong royong*, and interest in cash waqf. Since all of the study's variables have passed the reliability barrier, it is possible to conclude that each one may be thoroughly examined.

Table 3. Discriminant validity results (nilai fornell-larcker)

	<i>Gotong Royong</i>	<i>Itsar</i>	Intention to cash waqf	Income	Knowledge	Education Level
<i>Gotong royong</i>	0,765					
<i>Itsar</i>	0,54	0,705				
Intention to cash waqf	0,655	0,574	0,791			
Income	0,305	0,314	0,207	0,89		
Knowledge	0,27	0,104	0,172	0,301	0,78	
Education Level	0,204	0,2	0,259	0,253	0,519	0,772

Source: SmartPLS3, summary of discriminant validity results.

Additionally, the structural model is analyzed in this study outlines four-step process that is used to evaluate structural models (Hair et al., 2019). This is the explanation: Examine the multicollinearity problem first, as it is utilized to determine the correlation or link between each latent variable. In an appropriate regression model, there should be no correlation between the independent latent variables. Here, the variance inflation factor (VIF) value is used to measure the degree of multicollinearity in the model. The VIF collinearity value is thus the final result of the multicollinearity test as a whole, which considers both the vertical and lateral multicollinearity fields.

The study model is free of lateral common method bias and vertical collinearity issues if the complete collinearity VIF value is less than 3.3. The VIF values of all the indicators in Table 2 below 3.3 demonstrate the absence of multicollinearity in our research model. Second, the Path coefficient is an internal model analysis that looks for correlations between variables and evaluates the hypothesis where the link between the variable routes in the model is assessed for significance using the t and p values. A p-value of less than 0.05 indicates that the predicted variable path is statistically significant.

The third step involves examining the effect size (f) value, which is employed to determine the proportional extent of influence among the variables. According to Cohen's 1988 research, a F² score of 0.02 is regarded as minor, 0.15 as medium, and > 0.35 as good. According to Table 4, the *gotong royong* variable interest in cash waqf is 0.329, indicating a strong or positive spiritual influence. The variable *itsar* -> Interest in cash waqf character has a moderate influence, namely 0.126, and the three other variables, namely knowledge (0.03), an education level (0.027) and income (0.006), have a small influence.

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Table 4. Result of structural model

Hypothesis	Influence	Estimate	T-Values	P-Values	Decision	f2
H1	Pgt -> Mbu	0.094	0,494	0,622	not significant	0,03
H2	Tpd -> Mbu	0,087	1,576	0,116	not significant	0,027
H3	Pdp -> Mbu	0,081	0,738	0,461	not significant	0,006
H4	Its -> Mbu	0,097	3,141	0,000	significant	0,126
H5	GR -> Mbu	0,08	6,168	0,000	significant	0,329

Source: SmartPLS3, summary of results of structural model

Table 5. Result determinant coefficient

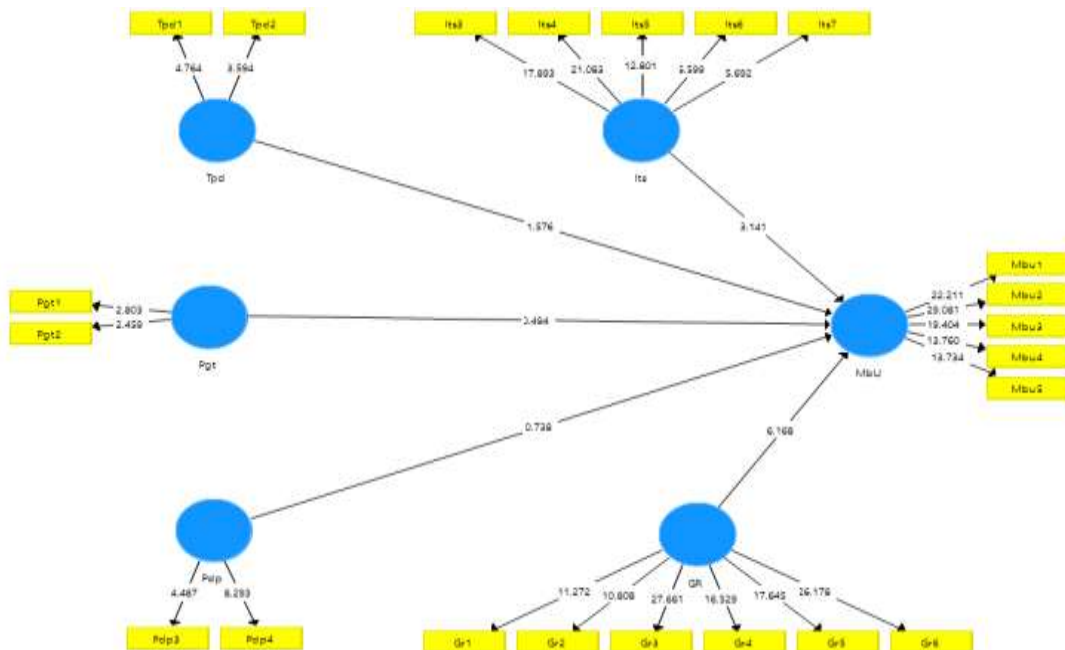
	R-Square	Result
Intention to cash waqf	0,495	Moderate

Source: Source: SmartPLS3, summary of results of determinant coefficient

The last step is to use the coefficient of determination (R²) to examine the dependent variable's predictive adequacy value. To evaluate the accuracy of the research model's predictions, the coefficient of determination test (R²) was computed. According to Table 5's test findings, the path model's R² value is 0.495, which indicates that the variables knowledge, income, education level, *itsar*, and *gotong royong* may account for up to 49% of the variation in the interest in donating money, placing it in the medium group (moderate).

Analysis and Discussion

Figure 1. Research model



Source: SmartPLS3

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Based on several test items that have been explained above, the analysis and discussion will be explained: Hypothesis 1 (H1) is rejected, which means that knowledge affects the interest in endowment. Today, knowledge is not a factor that causes some people to be interested in waqf. The knowledge variable had no discernible impact on interest in making a cash donation, as indicated by the p-value results of $0.622 > 0.05$. Knowledge is the result of an individual's understanding of an action related to an object at hand; consequently, this understanding allows the individual to comprehend the object more fully (Ajzen et al., 2011). Generally, knowledge can be defined as information stored in memory (Rahayu et al., 2021; Yu et al., 2007). In the context of this study, the public's knowledge of cash waqf is referred to as the knowledge variable. While people in the rural areas of the Special Region of Yogyakarta are generally literate, many remain unaware of what cash waqf entails. This lack of awareness significantly reduces the likelihood that understanding cash waqf will influence an individual's desire to donate money. In essence, even though the contributions may not be classified as cash waqf, people frequently engage in giving. However, the research indicates that there is no correlation between the knowledge variable and the interest in making cash waqf contributions (Kasri et al., 2022; Rizki, 2022).

Hypothesis 2 (H2) level of education is rejected, which means that the level of education has a significant effect on interest in dancing. The p-values of $0.116 > 0.05$ show this. The Law No. 20 of 2003 stipulates that formal education consists of an organized, tier-based pathway that includes primary education, secondary education, and higher education (Qurrata et al., 2023). Based on the respondents' descriptions, it appears that there is no significant difference in the interest of rural communities in providing waqf, assuming that the level of education in these areas remains moderate to low. This study contrasts with earlier research, such as that conducted by Yulianti, which found that an individual's desire in making a cash waqf is influenced by their educational attainment (Yulianti, 2020). The term "education level" refers to the level of education a person has achieved through the official educational system. Previous studies have explored how an individual's academic level influences their desire to contribute to cash waqf. Simultaneously, research conducted by Ash-Shidiqy (2018) demonstrates no relationship between education and the desire for cash waqf.

Furthermore, hypothesis 3 (H3) does not appear to have any visible effect on interest cash waqf, according to the p-values of $0.461 > 0.05$. Income is the entire amount of money that a person or business receives in the form of salary, rent, interest, and other varying allowances. Money received by individuals, companies, and other organizations in the form of wages, salaries, rent, interest, commissions, fees, and profits is referred to as income in the management lexicon (PSAK No. 23, paragraph 06) of the Indonesian Institute of Accountants (Rahman et al., 2019). It is assumed that income has no bearing on a person's desire to donate cash waqf because people in rural areas possess a strong sense of community and sharing. This means that even with a low income, individuals will still contribute to waqf. Previous studies, such as those conducted by Khan et al. (2022) and Chrisna et al. (2021), have established a relationship between income and interest in cash waqf; however, research by

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Suhasti suggests that there is no such relationship, indicating that income does not affect the willingness to provide cash waqf (Suhasti et al., 2022).

The next variable is *itsar*. Hypothesis 4 (H4) is accepted, based on p-values $0.000 < 0.05$, the *itsar* variable has a significant effect on interest in cash waqf. In line with the *itsar* theory presented by Ibnu Qayyim al-Jauziyah, *itsar* is the attitude of a person who puts other people before himself. According to this study, rural communities in the Yogyakarta Special Region continue to prioritize interpersonal solidarity and put the needs of others before their own. Researchers have not found previous research that tested the *itsar* variable, only research discussing the concept of *itsar* was written by Hidayati (2016) and Putri et al. (2022) *Itsar* establishes a moral basis for value-based Islamic economic practices, including social responsibility, fairness, and transparency, from the standpoint of execution. Through *itsar*, people help manage waqf that is both productive and consumptive so that beneficiaries (*mauquf 'alaih*) would profit financially in the long run.

Itsar is the act of putting others' interests ahead of one's own. If someone can put the interests of others before their own, they are seen as having a strong personality in daily life. Treating others as oneself is one definition of *itsar* in social behavior (Putri et al., 2022). The three academics agree that the common definition of *itsar* is "the act of sincerely putting others first in worldly affairs for the sake of the hope of the hereafter." Al Jurjani further clarifies the meaning of *itsar* by adding pertinent keywords, stating that it signifies "the pinnacle of brotherhood" (Hidayati, 2016). *Itsar* is an attitude or way of acting that demonstrates how someone values other people more than oneself. Kholil defines it as a concept wherein an individual prioritizes the interests of others above their own. This idea characterizes social conduct in which an individual treats others with the same justice, fairness, and empathy that they extend to themselves (Kholil, 2020). The first step is to prioritize other people over yourself. Second, prioritize Allah's pleasure over all other forms of enjoyment. Third, give Allah the glory instead of yourself. In terms of the relationship between *itsar* and generosity, *itsar* is seen to symbolize the pinnacle of that charity, reached by a man who is able to give away everything he owns—even when it means going without.

The p-value of $0.000 < 0.05$ indicates that the final hypothesis (H5) is accepted, indicating that the *gotong royong* variable significantly influences interest on cash waqf. *Gotong-royong* is the result of promoting consciousness, awareness, and passion for carrying out and bearing the repercussions of labor, especially those that are real, collectively, simultaneously, and in masses, without considering and giving priority to one's profit, but always for happiness together. The phrase "*gotong royong*" (helping, assisting) refers to cooperating in the Indonesian language's large dictionary. A kind of cooperation known as *gotong royong* is used by groups of individuals in a community to accomplish beneficial objectives. Through thoughtful discussion and mutual reflection, they collaborate to accomplish this goal. *Gotong royong* is the outcome of increased awareness, attention, and passion for feeling and producing work results, particularly seriously, concurrently and in groups, without giving it much thought, one may prioritize self-interest while still striving for the happiness of others (Effendi, 2013).

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The Islamic concept of *ta'awun* or mutual support, is consistent with the cooperative heritage that is profoundly embedded in Indonesian society. "Help one another in (doing) goodness and piety, and do not help one another in committing sins and transgressions" is what the Qur'an says (QS. Al-Ma'idah: 2). *Gotong royong* embodies the spirit of collectivity that forms the foundation for the management of social assets like waqf in the framework of Islamic economics. This hypothesis is consistent with the reality found in rural villages in Yogyakarta's Special Region, where people still firmly believe in the value of helping one another out in their day-to-day activities. And in this instance, the desire to share through cash waqf with others demonstrates the spirit of fraternal collaboration.

One could argue that interest is a powerful motivator for people to take action to fulfil their goals and aspirations. According to Afandi and Harahap (2022) interest is defined as a strong propensity toward anything you desire. Interest is comparable to willingness, which is a person's preparedness to do action based on a personal desire and is impacted by outside influences. Shaleh and Wahab (2004) define interest as the propensity to pay attention to individuals and act toward those individuals, events, or activities based on sensations of enjoyment. Many academics have written about the determinants of cash waqf payments, including Ab Shatar et al. (2021), M. Sakti et al. (2016), Kassim et al. (2023), Faizi et al. (2021), Dennis et al. (2018). Researchers focused on a select few variables, including religiosity, knowledge, education level, and income. Religiosity can be defined as a way of thinking and feeling, as well as a propensity to act, think, and behave in ways that are directly or indirectly related to specific beliefs or practices. Research indicates that religiosity factors significantly impact interest in waqf (Ahwal, 2021; Dennis et al., 2018; Firdaus et al., 2020; Kasri & Chaerunnisa, 2022; Masrizal et al., 2022; M. F. Rizki, 2022). Conversely, other studies demonstrate that there is no influence of religiosity on interest in cash waqf (Berakon, et al., 2022; Latif et al., 2022; Setyawan, 2021; Suhasti et al., 2022).

Conclusion

The study's findings indicate that a number of factors affect rural people's interest in the Special Region of Yogyakarta, while other factors have no effect at all. Hypothesis 1 (H1) knowledge is rejected and Hypothesis 2 (H2) level of education is rejected. Moreover, hypothesis 3 (H3) does not appear to have any significant effect on interest cash waqf, as indicated by the p-values of $0.461 > 0.05$. Hypothesis 4 (H4), the itsar variable significantly influences interest in cash waqf. According to this study, rural communities in the Yogyakarta Special Region continue to prioritize interpersonal solidarity and put the needs of others before their own. Hypothesis (H5) is accepted, suggesting that the *gotong royong* variable significantly influences interest in cash waqf. *Gotong-royong* is the result of promoting consciousness, awareness, and passion to carry out and bear the repercussions of a labor, especially those that are real, collectively, simultaneously, and in masses, without considering and giving priority to one's own profit, but always for happiness together.

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The involvement of ulama and other factors are suggested as additional variables for future research on interest in cash waqf in Yogyakarta. This will allow for deeper and more practical insights for the creation of more successful waqf programs. More accurate efforts to raise awareness and contribute to waqf can be made by knowing the elements that affect community interest and engagement. Next, recommendations for strengthening include education and campaigns aimed at increasing public awareness of the importance of *itsar* and *gotong royong* in waqf. This can be done through sermons, seminars, and digital media.

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