The Impact of Literacy, Religiosity, and Technology on Students' Interest in Cash Waqf

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The results of the 2020 Waqf Literacy Index (ILW) survey by the Indonesian Waqf Agency, the Center for Strategic Studies BAZNAS & the Directorate of Empowerment of Zakat and Waqf Ministry of Religion of the Republic of Indonesia show that the ILW score nationally scores 50.48 which is in the low category. This study aims to determine the effect of literacy, religiosity and technology on interest in cash waqf of students of Islamic Economics, University of Ibn Khaldun, Bogor. The data and information in this study used primary data obtained from filling out the questionnaire. The population in this study amounted to 109 students, using Proportionate Stratified Random Sampling and the slovin formula, the sample of this study consisted of 86 respondents. The type of data used is quantitative and uses multiple linear regression analysis methods. The results of this study simultaneously literacy, religiosity and technology have a significant effect on interest in cash waqf. Partially, literacy and religiosity have a significant effect on interest in cash waqf, while technology does not have a significant effect on interest in cash waqf.

Keywords: Literacy, Religiosity, Technology, Interest in Cash Waqf

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INTRODUCTION

Waqf as a form of Islamic philanthropy has significant potential to develop and create a more productive society (Said & Amiruddin, 2019). Historically, there is clear evidence that waqf has long been used as a prominent tool for alleviating poverty among the people. In addition to religious purposes such as building mosques, waqf has played an important role in the socio-economic field. As exemplified by the Prophet SAW, namely by calling for the purchase of wells and turning them into waqf as a solution to the problem of water shortages faced by the community (Kadibi, Polat, & Fidan, 1970).

Waqf Law No. 41 of 2004 provides encouragement to strengthen the effectiveness of waqf because it includes a comprehensive understanding and management model to increase the potential of waqf in a modern way. In this law, the concept of waqf has a very broad scope. Waqf includes immovable and movable property, including cash waqf, which is widely used not only to build religious and social services, but also to empower the people's economy (Rozalinda, 2012).

The vice president said that anyone can donate money. With a potential Muslim population of 230 million people and assuming 200 million people can donate Rp. 10,000 per month, Rp. 2 trillion will be collected per month or Rp. 24 trillion per year. Of course, these are calculations made on paper. Potential will remain potential unless we all contribute (Hendri, 2022). However, in practice this potential is still far from being realized. Based on data from the Indonesian Waqf Board, the acquisition of cash waqf reached 1.4 trillion rupiah as of March 2022.

One of the main factors causing the high gap between waqf potential and realization is the low level of community waqf literacy (Fajariah et al., 2020). A study conducted by the Indonesian Waqf Agency (BWI) and the Ministry of Religion in 2020 showed that the waqf literacy index score only reached 50.48 which is in the low category. This means that the level of public understanding of waqf still needs to be improved and improved (Beik, Syauqi, 2022). The understanding of the Indonesian people who do not fully understand the concept of cash waqf is a challenge for cash waqf activists (Hasan, 2010).

The low literacy of waqf does not only have an impact on the realization of waqf but also creates a wrong perception of waqf. Most of their perceptions are still traditional, only oriented towards assets such as land, buildings and others, so that they are only carried out by the elderly and the rich (mediaindonesia.com, 2021).

In addition, religiosity also plays an important role in determining a person's interest in cash waqf (Maulana Syarif Hidayatullah & Mujakir, 2022). Someone with a high level of religiosity will carry out God's commands and carry out what the Prophets did such as waqf, therefore religiosity has an important role in one's interest in waqf money. Because, the higher one's religiosity, the better one's behavior towards waqf interest (Amansyah & Suryaningsih, 2022).

Based on the background above, the purpose of this study was to determine the effect of literacy, religiosity and use of technology on the interest in cash waqf of Islamic Economics students at Ibn Khaldun University, Bogor, because if students do not have an interest in cash waqf then it can hinder the utilization of cash waqf potential.

LITERATURE REVIEW

Cash Waqf

Etymologically, the word "Waqf" or "Waqf" comes from Arabic (waqafa). The origin of the word (waqafa) means to hold, stop, stay in place or remain standing. The word (waqafa/yaqifu/waqfan) has the same meaning as "Habasa-Yahbisu-Ordination". "Waqafa" and "habasa" contain several meanings, namely al-imsak (withhold), al-man'u (prevent or prohibit), and al-tamakkuth (silence). It is called withholding because the waqf is withheld from damage, sales, and all actions that are inconsistent with the purpose of the waqf (Al Hadi, 2019).

While terminologically, waqf is holding property rights over property to be managed and distributed results. Thus, property that has been donated may not be reduced in the least, because the immortality and benefits of objects are the main requirements, but they must still be managed, and the proceeds are used for public welfare and benefit (Directorate of Empowerment of Zakat and Waqf, 2017).

Cash waqf in Indonesia has become known since the MUI National Sharia Council issued a cash waqf fatwa in 2012. The fatwa contains five important points. First, cash waqf (cash waqf) is waqf made in cash by a person, group of people, institution or legal entity. Second, including the notion of money is securities. Third, cash waqf is jawaz (permissible). Fourth, cash waqf may only be distributed and used for things that are permitted by syar'i and fifth, the principal value of cash waqf must be guaranteed for its sustainability, it cannot be sold, donated or inherited (Hendri, 2022).

In Law No. 41 of 2004, the issue of cash waqf is stated specifically in Part Ten, namely Waqf of Objects in the Form of Money contained in articles 28-31. Article 28 states that waqifs can endow movable objects in the form of money through Islamic financial institutions appointed by the minister. In article 29 it is explained that waqf of movable objects in the form of money is carried out by the wakif with a written statement of the wakif's will. Then, it will be issued in the form of a Cash Waqf Certificate submitted by Islamic financial institutions to the wakif and nazhir as proof of handing over the waqf object (Rozalinda, 2016).

Literacy

According to UNESCO, literacy refers to a group of concrete abilities, especially the cognitive skills of reading and writing, which do not depend on the situation, sources or learning methods. The definition of a person's literacy is influenced by academic research, institutions, national circumstances, cultural values, and individual experiences (Baskoroputra, 2019).

At present, there is no definite definition of waqf literacy in textbooks or in research, so that a direct meaning has not been found. However, if the meaning of waqf literacy is adjusted to the meaning of literacy in general, then waqf literacy can be interpreted as an individual's ability to read, understand, calculate, and access information related to waqf, which ultimately aims to increase individual awareness in waqf (Hayati, Aulia Kemala, 2020).

Literacy indicators are built from two dimensions, namely the basic knowledge dimension which describes knowledge in a fiqh context, and the advanced knowledge dimension which describes knowledge in an economic and legal context (Center for Strategic Studies of the National Amil Zakat Agency (Puskas Baznas), 2019).

Religiosity

Religiosity is a religious appreciation and depth of belief (aqidah), which is then expressed by carrying out daily worship, praying, reading holy books and living daily life in accordance with religious teachings and beliefs (Rohmadani, 2014). According to Glock and Stark as quoted by (Ancok & Suroso, 2011), there are five dimensions of religiosity, namely:

a. Dimensions of Faith (Aqidah)
The dimension of belief refers to the level of Muslim belief in the truth of their religion, especially those that are fundamental and dogmatic. This dimension is related to the six pillars of faith, namely believing in the existence and oneness of Allah SWT, believing in angels, believing in His Messengers, believing in His Book, believing in the Day of Resurrection, and believing in the qada and qadhar from Allah. SWT. The concept of monotheism or the acknowledgment of the Oneness of Allah SWT forms the basis of this dimension.

b. Dimensions of Religious Practice (Worship)
The dimension of religious practice refers to the level of adherence of Muslims to the teachings of the religion they adhere to. This dimension concerns the implementation of prayer, fasting, zakat, going to pilgrimage for those who can afford it, reading and practicing the Koran, making sacrifices and others.

c. The Practice Dimension (Charity)
The practice dimension refers to the extent to which Muslims behave motivated by the teachings of their religion, namely how individuals relate to their world, especially to other humans. This dimension includes behavior like helping, giving charity, being honest, being fair to others, not committing corruption, not drinking and not gambling.

d. Dimensions of Religious Knowledge (Science)
This dimension describes the extent to which a person can know and understand the teachings of his religion, especially those contained in the scriptures that the individual adheres to. And it is required that every individual who has that belief understand the basics of the scriptures, beliefs and traditions. Understanding of religion can be achieved through rational empirical and normative textual activities. Religious knowledge can be obtained from reading religious books, attending majlis ta'lim or recitations, listening to religious programs on the radio, viewing religious programs on TV and so on.

e. Experience Dimension (Ihsan)
This dimension is related to how big a person's level is in feeling his religious experience. This

dimension is manifested in feelings of being close to Allah, prayers often being answered, feelings of peace because of deifying Allah, feelings of resignation or feelings of gratitude to Allah.

Technology

Technology is a variety of tools, devices, systems or methods used by humans to generate, process, access information, perform certain tasks, or fulfill needs in everyday life. (Kadir & Triwahyuni, 2003)

Van Dijk (2008) in (Doembana, Zaman, Sibay, & Ismadoembanagmailcom, 2023) suggests that there are 4 aspects in the actual use of ICT access including:

1. Ussage Time is an aspect of time in the use of information technology.
2. Ussage Applications: Number and Diversity is an aspect of the utilization of information technology applications both in terms of the number of applications and the variety of applications.
3. Broadband or Narrowband Use is an aspect of using internet access devices.
4. More or Less Active or Creative Use is an aspect of using the internet passively, or actively and innovatively. Web 2.0 provides wider opportunities for internet users to use it actively and creatively.

The following are some relevant previous studies on this topic.

Table 1. *Previous Research*

Researcher	Research Title	Research variable	Research result
Mujakir and Maulana Syarif Hidayatullah (2022)	The Influence of Literacy and Religiosity Level on Interest Waqf Money (Case Study: Community of Bima District)	X1 = Literacy X2 = Religiosity Y = Interest in cash waqf	Literacy and religiosity variables respectively has a significant effect on interest in waqf money on the people of Bima district
Ulfah's Jewel, Wahyudin And Umi Pratiwi (2022)	Factors to Consider Students in Cash Waqf	X1 = religiosity, X2 = waqf literacy X3 = accountability of waqf institutions. Y = Interest in cash waqf	Religiosity has a negative effect on students' interest in cash waqf, waqf literacy has a positive effect on students' interest in cash waqf, and accountability has a positive effect on students' interest in cash waqf
Rizkie Pramudia Award, And Mochamad Edman Syarief (2022)	The Influence of Perceived Knowledge, Information, and Religiosity Against the Interest of Cash Endowment	X1 = Knowledge X2 = Information X3 = Religiosity Y = Interest in cash waqf	Perceptions of knowledge, information and religiosity have a positive and significant impact on interest in cash waqf
Muhammad Ferry Rizki (2022)	Factors Affecting the Interest of Indonesian Islamic University Students to Endow Money at the Unisia Cash Waqf Institution	X1 = Knowledge X2 = Religiosity Y = Interest in cash waqf	The knowledge variable has no significant effect on UII students' interest in cash waqf, while the religiosity variable has a significant effect on UII students' interest in cash waqf.

Source: Data processed by author (2023)

METHODOLOGY

In this study the method used is quantitative research with associative type and using multiple linear regression analysis method. Quantitative research is a type of research that produces findings that can be obtained using statistical procedures or other methods of quantification (measurement). The quantitative approach focuses on symptoms that have certain characteristics in human life which they call variables (Sujarweni, 2018).

Associative research is research that aims to determine the relationship between two or more variables. With this research, a theory can be built that can function to explain, predictand control a symptom (Sugiyono, 2002).

This research was conducted at the University of Ibn Khaldun Bogor, with students of Islamic Economics at the Faculty of Islamic Studies semesters 6 and 8 of 2023 as the main object of research. The data and information used in this study used primary data obtained from the results of filling out the questionnaire. The population in this study amounted to 109 students, using the slovin formula, the sample of this study was 86 respondents.

The sampling technique used in this research is Proportionate Stratified Random Sampling. This technique is used because the population has members/elements that are not homogeneous and proportionally stratified (Sugiyono, 2002).

RESULTS AND DISCUSSION

Respondents' identities were classified based on four characteristics, namely gender, age, semester level, and cash waqf experience. The classification performed on respondents in this study aims to clearly identify the description of respondents as research objects

Based on gender characteristics which include 48% male respondents and 52% female respondents. According to the characteristics of the age group, the respondents aged 17-22 years were 71%, and those aged 23-28 years were 29%. In addition, it was also found that the characteristics of respondents by semester were dominated by 8th semester students as much as 59% while 6th semester students were 41%. Based on the experience of cash waqf, the characteristics of respondents are that 60% of respondents have had cash waqf and 40% of respondents have never made cash waqf.

Literacy Level Analysis

Table 2. *Waqf Literacy Level*

Descriptive statistics	Waqf literacy (%)
Minimum	59
Maximum	100
Means	89
Standard deviation	10.3118

Source: Data processed by author (2023)

The results of a literacy level survey on Islamic Economics students at the University of Ibn Khaldun Bogor show that the lowest score is 59% and the highest is 100%. This shows that out of 22 questions about waqf literacy, there were respondents who could only answer 13 questions correctly (59%) and there were also respondents who were able to answer all questions correctly (100%) of all questions asked.

Based on these categories, table 2 can be explained as a whole the average level (mean) of answers from respondents is 89% which indicates that the literacy level of waqf among Islamic Economics students at Ibn Khaldun University is at a high level (> 80%). The standard deviation value of the average waqf literacy is 10.3118, it can be seen that the answers from respondents varied.

Religiosity Level Analysis

1. The Dimension of Faith (Aqidah) results of research on Islamic Economics Students at the University of Ibn Khaldun Bogor shows that 91% of students have a level of belief in Islamic religious teachings.

2. Dimensions of Religious Practice (Worship) the results of research on Islamic Economics Students at the University of Ibn Khaldun Bogor showed that 83% of students worship according to their religious teachings.
3. The Practice Dimension (Charity) research results on Islamic Economics Students at the University of Ibn Khaldun Bogor show that 81% of students have good behavior in everyday life, such as helping others, being honest, and so on.
4. Dimensions of Religious Knowledge (Science) the results of research on Islamic Economics Students at the University of Ibn Khaldun Bogor show that 80% of students know about their religious teachings, and they participate in religious activities to broaden their horizons about their religious teachings.
5. The Experience Dimension (Ihsan) the results of research on Islamic Economics Students at the University of Ibn Khaldun Bogor show that 88% of students have religious experiences such as always being grateful to Allah, afraid of leaving Allah's commands and so on.

   Based on the explanation above, it shows that students' understanding of religious values is in the good category with an average score of 85%, this understanding includes the domains of religiosity, namely the dimensions of belief, the dimension of religious practice, the dimension of experience, the dimension of religious knowledge, and the dimension of experience.

Technology Usage Analysis

1. Usage Time
In terms of device or technology, Islamic Economics students at Ibn Khaldun University have quite varied technology, they have more than one technology. The most commonly owned are cellphones and laptops, while only a few have tabs and computers. More than half of the mobile phone users. Based on the results of the data obtained that as much51% of them use technology more than 6 hours. 25% of them use technology 3-6 hours then 22% of them use technology for 1-3 hours and only 2% use technology > 1 hour.

2. Ussage Applications: Number and Diversity
Islamic Economics students at Ibn Khaldun University use a variety of applications to make it easier for them to carry out activities. Besides social media as the most used application, with 79 respondents using the application. Productivity apps are also quite popular, with 60 respondents using these types of apps. This shows that students use applications to help them become more efficient and productive in their work and daily activities. However, transportation, health, games, news and information applications have a lower number of users compared to other types of applications

3. Broadband or Narrowband Use
91% of those who use technology are always connected to the internet. This shows that the respondents are currently internet users who are connected to the internet at any time and may carry out various kinds of online activities. And only 9% of them are not always connected to the internet. And when viewed from the data services used, as many as 53% of respondents use gadgets that are supported by Unlimited data services, and 46% of respondents use gadgets that are supported by limited data services (1GB, 5GB, 10GB). The use of data package services shows that respondents tend to have high data traffic.

4. More or Less Active or Creative Use
Of all respondents, 62% of them are active internet users. The existence of social media is increasingly inseparable from people's lives. The data shows the high use of social media by Islamic Economics students at the University of Ibn Khaldun Bogor.Users who are active in the use of the internet are involved in various online activities. They seek information, study online, communicate with others via email, instant messaging, or social media, and use internet-based applications for work or personal productivity..However, only 15% of all respondents use the internet in an innovative way.They use the internet to develop new content such as blogs, vlogs or social media, as well as engage in technology-involved content innovation or development. They can also use the internet to develop skills and knowledge in a particular field through online learning platforms or creative resources.

Validity and Reliability Test

The validity test is used to measure whether a questionnaire is valid or not, while the reliability test is used to determine the extent to which the measurements that have been made in this study can be trusted or reliable (Sari, Kosim, & Arif, 2019)

In this study using a sample of 86 respondents. Then the value of r table is 0.213. So if the value of r count > r table, then the statement variable is valid. If the value of r count <r table, then the statement variable is invalid. The following are the results of literacy, religiosity, and technology validity tests.

Table. 3. Validity test

Variable	Statement	r Table	r Count	validity r Count > r Table
Literacy (X1)	X1.1	0.213	0.221	Valid
	X1.2	0.213	0.409	Valid
	X1.3	0.213	0.308	Valid
	X1.4	0.213	0.443	Valid
	X1.5	0.213	0.518	Valid
	X1.6	0.213	0.365	Valid
	X1.7	0.213	0.342	Valid
	X1.8	0.213	0.590	Valid
	X1.9	0.213	0.409	Valid
	X1.10	0.213	0.490	Valid
	X1.11	0.213	0.313	Valid
	X1.12	0.213	0.153	Invalid
	X1.13	0.213	0.405	Valid
	X1.14	0.213	0.291	Valid
	X1.15	0.213	0.330	Valid
	X1.16	0.213	0.301	Valid
	X1.17	0.213	0.316	Valid
	X1.18	0.213	0.249	Valid
	X1.19	0.213	0.465	Valid
	X1.20	0.213	0.234	Valid
	X1.21	0.213	0.220	Valid
	X1.22	0.213	0.281	Valid
Religiosity (X2)	X2.1	0.213	0.887	Valid
	X2.2	0.213	0.858	Valid
	X2.3	0.213	0.803	Valid
	X2.4	0.213	0.803	Valid
	X2.5	0.213	0.772	Valid
	X2.6	0.213	0.812	Valid
	X2.7	0.213	0.887	Valid
	X2.8	0.213	0.892	Valid
	X2.9	0.213	0.880	Valid
Technology (X3)	X3.1	0.213	0.417	Valid
	X3.2	0.213	0.572	Valid
	X3.3	0.213	0.469	Valid
	X3.4	0.213	0.596	Valid
	X3.5	0.213	0.512	Valid
	X3.6	0.213	0.534	Valid
	X3.7	0.213	0.118	Invalid
	X3.8	0.213	0.258	Valid
	X3.9	0.213	0.291	Valid
	X3.10	0.213	0.318	Valid
	X3.11	0.213	0.322	Valid
	X3.12	0.213	0.222	Valid
Interest in Cash Waqf (Y)	Y. 1	0.213	0.887	Valid
	Y.2	0.213	0.887	Valid
	Y.3	0.213	0.907	Valid
	Y.4	0.213	0.885	Valid

Source: Data processed by author (2023)

Based on these results it can be explained simply that there are several indicators that have a value of r Count <r Table so that they are identified as invalid and must be eliminated. These indicators include X1.12 and X3.7. The other indicators were declared valid and met the requirements for continuing this research.

Table 4. Reliability Test

Variable	Cronbach's Alpha	Information
Literacy	0.624	Reliable
Religiosity	0.949	Reliable
Technology	0.663	Reliable
Cash Waqf Interest	0.914	Reliable

Source: Data processed by author (2023)

The reliability test uses the Cronbach alpha formula with the test criteria if Cronbach's alpha is > 0.6 then the instrument is reliable (Hamdi & Bahruddin, 2014). In table 4 it can be concluded that all items in the statement starting from the variables of literacy, religiosity, technology, and interest in cash waqf are reliable and able to obtain data that is consistent with the intention that if the statement is submitted again an answer will be obtained that is relatively the same as the previous answer.

Classic assumption test

Mardiatmoko, (2021) describes a powerful research analysis and can analyze many variables simultaneously to answer complex research questions is by regression. So to get a good regression equation, a classic assumption test is carried out which includes:

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residuals
N			86
Normal Parameters, b	Means		.0000000
	std. Deviation		2.01090517
Most Extreme Differences	Absolute		.090
	Positive		059
	Negative		-.090
Statistics Test			.090
asymp. Sig. (2-tailed) c			085
Monte Carlo Sig. (2-tailed) d	Sig.		087
	99% Confidence Intervals	LowerBound	079
		Upperbound	094
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Lilliefors' method based on 10000 Monte Carlo samples with 2000000 starting seeds.			

Source: Primary data processed with SPSS 22 (2023)

The normality test used is the Kolmogorov Smirnov test, if the Kolmogorov Smirnov test results have a significance value > 0.05, the data is normally distributed. In table 5 above, the Monte Carlo Sig results are obtained. (2-tailed) using the Kolmogorov Smirnov test of 0.087. It can be concluded that the data is normally distributed because the significant value is greater than 0.05.

Table 6. Multicollinearity Test Results
Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	std. Error	Betas	T	Sig.	tolerance	VIF
(Constant)	-1,937	2,491		-.778	.439		
Literacy	.199	.100	.146	1990	.050	.963	1038
Religiosity	.353	.036	.725	9,945	<.001	.979	1021
Technology	006	061	008	.103	.918	.967	1,034

a. Dependent Variable: Interest in Cash Waqf

Source: Primary data processed with SPSS 22 (2023)

Based on the data above, it can be seen that the literacy variable has a tolerance value of 0.963 and VIF 1.038. The religiosity variable has a tolerance value of 0.979 and VIF of 1.021. The technology variable has a tolerance value of 0.967 and VIF of 1.034. Based on these values, it can be concluded that there is no multicollinearity between the independent variables in this study because all variables have a tolerance value > 0.10 and a VIF value < 10.

Table 7. Heteroscedasticity Test Results
Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	std. Error	Betas	t	Sig.
(Constant)	4,013	1,549		2,591	011
Literacy	-.122	062	-.216	-1,965	053
Religiosity	005	022	022	.205	.838
Technology	-.008	038	-.024	-.220	.826

a. Dependent Variable: RES2

Source: Primary data processed with SPSS 22 (2023)

Based on the table above, the significant value of all variables is greater than 0.05. This shows that there is no heteroscedasticity in the regression model equation, so this regression model is appropriate to be used to predict interest in cash waqf in the variables that influence it are literacy, religiosity, and technology.

Statistical Hypothesis

After carrying out several classical assumption tests which are prerequisites before testing the linear regression hypothesis, this sub-chapter will discuss the results of the hypothesis testing related to the regression model adopted in this study.

Table 8. F Test Results (Simultaneous)
ANOVAa

Model	Sum of Squares	Df	MeanSquare	F	Sig.
Regression	461,875	3	153,958	36,730	<.001b
residual	343,718	82	4,192		
Total	805593	85			

a. Dependent Variable: Interest in Cash Waqf

b. Predictors: (Constant), Technology, Religiosity, Literacy

Source: Primary data processed with SPSS 22 (2023)

Based on the table above, it is known that f count is 36.730 and its significance is <0.001. F table with a significance of 0.05, degrees of freedom (df1) is 4-1 = 3 and (df2) is 86-4 = 82, then f table is 2.71. The results show that f count (36.730) > f table (2.71) and a significant value > 0.001 <0.05. So from these results it can be concluded that H1 is accepted or the variables of literacy, religiosity, and technology simultaneously have a significant effect on interest in cash waqf.

Table 9. T Test Results (Partial)
Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	-1,937	2,491		-.778	.439
Literacy	.199	.100	.146	1990	.050
Religiosity	.353	.036	.725	9,945	<.001
Technology	006	061	008	.103	.918

a. Dependent Variable: Interest in Cash Waqf

Source: Primary data processed with SPSS 22 (2023)

If the sig value < 0.05, or t count > t table then there is an influence of variable x on variable y. In this study the value of t table with a significance level of 0.05, degree of freedom (df) = nk
n : number of respondents
k : number of variables

df = 86-4 = 82, then t table is 1.666. So it can be concluded that based on the table above the literacy variable has t count > t table which is equal to 1.990 and a significance value > 0.05 which is 0.050. This shows that H1 is accepted, which means that there is a significant effect of literacy on interest in cash waqf. In addition, the religiosity variable has t count <t table, which is 9.945 and a significance value <0.05, which is <0.001. This shows that H1 is accepted, which means that there is a significant influence of religiosity on interest in cash waqf. The technology variable has t count <t table, which is 0.103 and a significance value > 0.05, which is 0.918. This shows that H1 is rejected, which means that there is no influence of technology on interest in cash waqf.

Next is the multiple regression equation which aims to explain the pattern of relationships between variables. It is called multiple because there are more than two variables to be analyzed. The multiple regression equation is as follows:

$$Y = -1.937 + 0.199X1 + 0.353X2 + 0.006X3$$

Based on table 4.5, it can be seen that the variable that most influences interest in cash waqf is the religiosity variable because it has a higher unstandardized coefficients value than the other variables, namely 0.353. The regression coefficient value of the literacy variable has a positive value of 0.199. This can be interpreted that if the level of student literacy increases, it will affect interest in cash waqf. The value of the regression coefficient on religiosity has a positive value of 0.353. This can be interpreted that if the level of student religiosity increases, it will increase interest in cash waqf. The value of the regression coefficient on technology has a positive value of 0.006. This can be interpreted that if the benefits of using technology have increased,

Table 10. Result Coefficient of Determination (R2)
Summary models

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.757a	.573	.558	2047

a. Predictors: (Constant), Technology, Religiosity, Literacy

Source: Primary data processed with SPSS 22 (2023)

Based on the table, it is known that the R, Square value is 0.573, this means that 57.3% of the variation in interest in cash waqf can be explained by literacy, religiosity, and technology variables. The remaining 42.7% (100% - 57.3 = 42.7) can be explained by other variables.

CONCLUSION

The literacy level of waqf among Islamic Economics students at Ibn Khaldun University is at a high level (> 80%). The standard deviation value of the average waqf literacy is 10.3118, it can be seen that the answers from respondents varied. Students' understanding of religiosity values is in the good category with an average score of 85%, this understanding includes the domains of religiosity, namely the dimensions of belief, the dimension of religious practice, the dimension of practice, the dimension of religious knowledge, and the dimension of practice.The use of technology among Islamic Economics Students at the University of Ibn Khaldun is quite high, but its utilization is still not optimal.Even though the majority of Islamic Economics students at Ibn Khaldun University own and use gadgets and are connected to the internet, there is still room to further increase the innovative and creative use of technology.

Literacy has an influence on the interest of Islamic Economics students at Ibn Khaldun University in cash waqf with a t count > t table, which is 1.990 and a significance value > 0.05, which is 0.050. Religiosity has a significant influence on the interest of Islamic Economics students at Ibn Khaldun University in cash waqf with a t count < t table, which is 9.945 and a significance value < 0.05, which is <0.001.Technology has no effect on the interest of Islamic Economics students at Ibn Khaldun University in cash waqf with a t count < t table, which is 0.103 and a significance value > 0.05, which is 0.918.

It is hoped that Ibn Khaldun's Islamic Economics students can increase their interest in cash waqf, namely by increasing religiosity both related to Allah and relating to humans and also exploring the knowledge of waqf so as to create high literacy and one day be able to maximize the potential of waqf. For future author, it is expected to add variables so that they can find out other factors that can influence students' interest in cash waqf. Because in the study there were 42.7% other factors that influenced this interest.

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