

ABSTRACT

Waqf has played an important role in Islamic history since the time of the Prophet until the early 19th century, as the purpose of waqf is geared towards the benefit of society as a whole. Waqf includes the provision of religious services, socio-economic assistance, education, and environmental activities. The Indonesian Waqf Board estimates that the potential of waqf in Indonesia reaches IDR 180 trillion per year. However, the acquisition of cash waqf reached IDR 1.4 trillion as of March 2022. This shows that the raising of waqf in Indonesia is still not optimal.

The purpose of this study was to analyze the effect of knowledge, institutional trust, religiosity and income on online money waqf decisions. The population of this study is the Muslim community in Semarang City who already have income. Non-probability sampling technique, namely purposive sampling using primary data. Sampling was done by distributing questionnaires and obtaining 180 respondents. This research method uses binary logistic regression analysis.

The results showed that the variables of knowledge, religiosity, and income had a simultaneous influence on the decision to donate money online. Partially, the variables, knowledge, religiosity, and income have a significant positive effect, while the variable of institutional trust has no effect on the decision to endow money online.

keywords: *Knowledge, Institutional Trust, Religiosity, Income, Waqf Decision, Online Cash Waqf*