



Contents lists available at: <https://e-journal.unair.ac.id>

AJIM (Airlangga Journal of Innovation Management)

Journal homepage: <https://e-journal.unair.ac.id/AJIM>

Factors That Influence Productive Waqf Intentions in Empowering People with Disabilities

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ARTICLE INFO

Paper Type:

Research Paper

Keywords:

Empowerment, Information Media, People with Disabilities, Perception, Productive Waqf

Article History

Received: 27-09-2024

Revised: 18-02-2025

Accepted: 06-03-2025

Available online: 13-04-2025

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ABSTRACT

The introduction or problem This study aims to analyze the factors influencing the intention to give productive waqf to support the lives of people with disabilities. This research employs a quantitative approach using primary data collected through the distribution of online questionnaires to 60 respondents. The obtained data were then analyzed using path analysis with SPSS 27 to determine the relationships between the variables. The findings of this study indicate that the information media variable has a significant positive influence on the intention to give productive waqf to empower persons with disabilities. This suggests that the more information and awareness people have about productive waqf and its benefits, the higher their participation in waqf donations. Meanwhile, the variables of public perception, religiosity, and income were found to have no significant influence on the intention to engage in productive waqf. The results of this study can serve as a reference for the government and the Indonesian Waqf Board (BWI) in developing more effective strategies to increase public participation in productive waqf. Disseminating information through online media such as social media and offline media such as brochures can be a strategic effort to raise public awareness. Future research is recommended to use qualitative methods by conducting interviews with economic and waqf experts, as well as persons with disabilities, to gain deeper insights into their perceptions of this empowerment program.

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Cite this article as: Rani, L. N., Sa'adah, F. N., & Hidayah, B. K. (2025). Factors That Influence Productive Waqf Intentions in Empowering People with Disabilities. *Airlangga Journal of Innovation Management*, 6(1), 71-85. <https://doi.org/10.20473/ajim.v6i1.63690>

Introduction

Waqf is a legal act performed by an individual or legal entity that separates a portion of their assets, particularly owned land, and institutionalizes it perpetually for religious purposes or other public needs following Islamic teachings (Badan Wakaf Indonesia, 2021). One of the ways waqf is utilized for the benefit of the community is through productive waqf programs. Productive waqf involves professionally managing waqf assets to increase or enhance the benefits derived from them (Kasdi, 2021).

In Indonesia, the development of productive waqf has progressed smoothly since the enactment of Law No. 41 of 2004 on Waqf and Government Regulation No. 42 of 2006 concerning the implementation of Law No. 41 of 2004. According to the Waqf Information System of the Ministry of Religious Affairs (2022) cited in (Badan Wakaf Indonesia, 2022), there are 440,500 waqf land locations in Indonesia covering a total area of 57.2 hectares. Additionally, waqf funds collected between 2018 and 2022 amounted to 855 billion rupiah.

This substantial potential of productive waqf must be balanced with appropriate management of waqf assets to prevent a gap between the potential and the actual utilization of waqf. In the empowerment of productive waqf, the Ministry of Religious Affairs of the Republic of Indonesia has collaborated with the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (ATR/BPN) in over 400 regencies/cities to expedite the certification of waqf land. This aims to strengthen the legal foundation of waqf land in realizing the goals of productive waqf (Wardhana, 2021a). Additionally, authorities such as Badan Wakaf Indonesia have made efforts to conduct training and certification of nadzhir (waqf managers) to improve their professionalism and skills (Badan Wakaf Indonesia, 2023).

According to Said and Lim as cited in (Kasdi, 2021) there are five steps to empowering productive waqf assets: First, recognizing the potential of waqf asset rotation by reviewing existing waqf models. Second, facilitating the development of modern waqf. Third, promoting Islamic philanthropy through productive waqf (Wijayanti et al., 2021). Fourth, modernizing the administration of productive waqf. Fifth, transforming previously unproductive waqf assets into productive ones. Objects of productive waqf can be movable assets such as money and metals, or immovable assets such as buildings, houses, land, and property (Badan Wakaf Indonesia, 2023). The benefits of productive waqf are not limited to meeting the needs of the poor and underprivileged but can also be utilized for the socio-economic empowerment of marginalized groups such as people with disabilities (Iman, Sukmana, et al., 2022).

People with disabilities are individuals who experience long-term physical, intellectual, mental, or sensory limitations. This condition can hinder their ability to fully and effectively participate in society. People with disabilities are often perceived as being unable to live independently or fulfill their responsibilities, which results in their human rights frequently being overlooked. More severely, they also face social isolation and discrimination in accessing healthcare, education, and employment (ILO 2013).

Research conducted by the Institute for Economic and Social Research (LPEM UI, 2017) found that out of 12.15% of people with disabilities, or 22.7 million individuals, only 51.12% participate in the labor force in Indonesia. When compared to the entire workforce in Indonesia, only 9.13% of people with disabilities are involved in the labor force. The low percentage of people with disabilities working in both formal and informal sectors requires special attention from the government and the private sector (Zulaikha et al., n.d.).

The Indonesian government has made efforts to raise awareness and provide a legal foundation for the rights of people with disabilities by revising Law No. 4 of 1997 to Law No. 8 of 2016, shifting the stigma from "pity" to "empowerment" (Wardhana, 2021b). According to Law No. 8 of 2016 on Persons with Disabilities, Article 53 paragraphs (1) and (2), state that (1) The Government, Regional Governments,

State-Owned Enterprises, and Regional-Owned Enterprises must employ at least 2% of people with disabilities from the total number of employees or workers. (2) Private companies must employ at least 1% of people with disabilities from the total number of employees or workers (Qosim et al., 2023).

Therefore, productive waqf, as one of the potential waqf programs in Indonesia, should include empowerment programs for people with disabilities. Several previous studies have also discussed productive waqf as a model of empowerment, such as (Herianingrum & Widiastuti, 2016) on educational sector empowerment, (Effendi, 2020) on economic empowerment, and (Muhammad & Mubarak, 2018) on women's and children's empowerment. Referring to previous studies, this research aims to analyze the factors that influence public intentions to donate through productive waqf to support the lives of people with disabilities.

Literature Review

Productive Waqf

Productive waqf refers to fixed assets or properties endowed to be used in productive activities, with the proceeds distributed according to the intended purpose (Nizar et al., 2019). Productive waqf can take the form of movable assets, such as money and precious metals, or immovable assets, such as land and buildings (Mundzir Qahaaf, 2005). Waqf involves relinquishing ownership and can be endowed individually or together with others (Aldeen & Pertiwi, 2022). There are three types of productive waqf based on their purpose (Wijayanti, n.d.):

- a. Social Waqf: aims to assist society in social needs, such as education and healthcare.
- b. Family Waqf (dzurri): helps society with daily needs, such as paying for maintenance and supervision.
- c. Joint Waqf (musytarak): aims to support larger societal needs such as investment and infrastructure development.

The impact of productive waqf can enhance competitiveness, create jobs, and generate income for society (Muhammad & Mubarak, 2018). Managing productive waqf requires a solid understanding of the legal foundation of waqf, as outlined in the Qur'an and Islamic law (Jatmiko et al., 2023). Additionally, good supervision, including administrative and financial oversight, is essential in managing productive waqf (Aldeen & Pertiwi, 2022). Through productive waqf, the endowed assets will be prioritized for efforts that generate greater benefit for society. Productive waqf is not only directed toward religious purposes but also aims at productive endeavors to solve societal issues (Kasdi, 2021).

People With Disabilities

People with disabilities are individuals who have limitations in activities and roles caused by impairments in vision, mental, or physical functions (ILO, 2013). Despite their physical and mental limitations, people with disabilities have the same rights as other members of society, such as rights to education, employment, accessibility, and rehabilitation (Kemenkes, 2014). To support these rights, the Indonesian government has issued Law No. 8 of 2016 and Government Regulation No. 52 of 2019 concerning people with disabilities.

According to Law No. 4 of 1997, Article 1, paragraph 2, people with disabilities are categorized into three types: physical disabilities, mental disabilities, and both physical and mental disabilities. Physical disabilities are imperfections in body functions (Mafruchati et al., 2023), while mental disabilities result from intellectual impairments that do not align with age or developmental delays (Mafruchati et al., 2022).

The Coordinator for Human and Cultural Development (2015) in (Jihan & Asma', 2022) explains the characteristics of disabilities and models of empowerment as follows:

1. Visually Impaired: disabilities related to visual impairments, either partial or total blindness (Mundjito, 2012). Due to visual limitations, empowerment models use tactile and auditory media.
2. Hearing Impaired: disabilities related to hearing impairments, either temporary or permanent. Empowerment models involve sign language learning through internationally recognized finger-spelling.
3. Mentally Disabled: disabilities that hinder the ability to adapt behaviors during developmental stages. Empowerment models involve self-care and social skill training.

Physically Disabled: disabilities affecting motor functions, caused by congenital conditions, illness, or accidents. Empowerment models are tailored to the individual's physical condition.

Intention

According to Ajzen in (Yudha et al., 2024), intention indicates how strongly a person believes they will try to perform a behavior and how much effort they will put into it. Intention is used to understand the motivational factors influencing behavior. Ajzen also describes intention as an individual's subjective likelihood of engaging in a behavior, with the intensity of intention ranging from weak to strong, akin to probability. According to (Fauzi et al., 2024), intention refers to the subjective motives behind an individual's actions.

The Theory of Planned Behavior (Ajzen) posits that beliefs influence an individual's intention to engage in specific behaviors. This theory extends the Theory of Reasoned Action by incorporating three constructs as predictors of intention: individual attitudes toward the behavior, subjective norms, and the individual's perception of control over factors influencing their behavior. Intention can be measured using indicators such as target, action, context, and time (Nuraini et al., 2018).

Public Perception

Perception is the ability of the senses to interpret stimuli entering the sensory organs. In public perception, there are different viewpoints in interpreting something, whether positive or negative. Public perception often influences real actions. The most critical senses in forming perceptions are sight and hearing. Individuals' responses are heavily influenced by their life experiences (Oftafiana & Siswahyudianto, 2023). According to (Walgito & Bimo, 2004) the process of perception involves four stages: 1) Physical Process, 2) Physiological Process, 3) Psychological Process, and 4) Result and Behavior. Several factors influence perception, including: (Mendo et al., 2023):

1. Object, the stimulus that affects the senses or receptors.
2. Sensory Organs, the organs that receive stimuli and send them to the nervous system.
3. Attention is the psychological nerve that helps recognize or perceive stimuli, which is the first step in perception.

Society is confronted with various phenomena that come from outside the individual. Their responses to these phenomena vary from person to person. According to (Walgito & Bimo, 2004) perception indicators include:

1. Absorption of stimuli or objects from outside the individual. The senses receive and absorb stimuli from objects individually or collectively. The absorption by the senses provides an image, reaction, or impression in the brain.

2. Understanding or comprehension of the object. After the brain processes the images, objects are organized, categorized, and interpreted to create an understanding or comprehension of the object.
3. Evaluation or judgment of the object. Once an understanding or comprehension is formed, the individual's judgment emerges. Each person's judgment differs, even if the object is the same. Thus, perception is individual.

Previous studies have shown that public perception can influence consumer intentions to choose a product (Oh et al., 2024). In this context, a product can be equated with the public's intention to donate through productive waqf. (Oh et al., 2024) found that public perception affected consumer purchasing intentions positively. Moreover, (Al Zaidi et al., 2023) revealed that employee perception positively affects their behavioral control, which can also be equated with the public's intention to donate waqf. Based on this, the following hypothesis is proposed for this research:

H1: Public perception affected positively the intention to engage in productive waqf to support the lives of people with disabilities.

Religiosity

The concept of religiosity refers to the Qur'an, one of which is the following verse:

أَيُّهَا الَّذِينَ آمَنُوا ادْخُلُوا فِي السِّلْمِ كَافَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ ﴿٣٠٨﴾

yâ ayyuhalladzîna âmanudkhulû fis-silmi kâffataw wa lâ tattabi'û khuthuwâtisy-syaithân, innahû lakum 'aduwwum mubîn

Translate: "O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy" (Q. S Al-Baqarah: 208).

This verse explains the concept of totality and "rahmatan lil alamin," where Allah asks humanity to practice Islam in its entirety (kaffah). This totality, as interpreted by (Wardhana, 2022) implies that individuals with high religiosity will demonstrate high personal and social piety, striving to practice all teachings of Islam in every aspect of life, both ritual (worship) and social (muamalah). Furthermore, (Oftafiana & Siswahyudianto, 2023) state that religiosity is the level of an individual's conception and commitment to their religion. The level of conception refers to how one feels and understands their religion, while the level of commitment reflects the extent to which one practices and applies religious teachings in their life.

Each individual has a different level of religiosity. (Nasrudin et al., 2021) mention several factors that can influence religious attitudes, including:

1. Education and Social Pressure: Includes parental education, teaching, and social traditions that align with widely accepted attitudes within society.
2. Experience: Encompasses experiences of beauty, harmony, and goodness.
3. Life Factors: Includes moral conflicts and emotional religious experiences.
4. Intellectual Factors: Encompasses various verbal thought processes or intellectual activities.

According to (Oftafiana & Siswahyudianto, 2023), religiosity dimensions consist of five:

1. Belief Dimension: Examines human beliefs in the teachings brought by their religion.
2. Worship Practices Dimension: Examines how far religious adherents follow the commands of their religion.
3. Experience Dimension: Discuss how a person can apply religious teachings and how it influences their behavior in social life.

4. Religious Knowledge Dimension: Explores how well a person understands their religious knowledge and their interest in religious aspects.
5. Consequences Dimension: Discusses how a person can apply religious teachings, influencing their behavior in social life.

The religiosity as a variable has been widely studied by economists, particularly in connection with people's intentions to donate through productive waqf. Research by (Haidlir et al., 2021) and (Chaerunnisa & Kasri, 2019) found that religiosity positively affected the intention to donate money in waqf among Indonesian people. Money waqf is one type of productive waqf (Kasdi, 2021). Based on this, the hypothesis for this study is as follows:

H2: Religiosity positively affected the intention to contribute to productive waqf to support the lives of people with disabilities.

Income

Reksoprayitno (2004) defines income as the total earnings or receipts obtained over a certain period. From this, it can be concluded that a person's income refers to the amount of earnings they or a nation generates overall, measured in currency over a specific period. According to (Oftafiana & Siswahyudianto, 2023), there are three categories of income: monetary income, goods-based income, and non-income.

Income also plays a significant role in motivating people to engage in waqf. If a person's income does not exceed their daily needs, waqf may not be a priority (Rahman et al., 2022). However, when income exceeds basic needs, waqf becomes a goal in the path of Allah SWT (Oftafiana & Siswahyudianto, 2023). According to (Ghifara et al., 2022), income is categorized into two types based on the period of receipt and amount: fixed income and variable income. Fixed income is measurable by its regular receipt and the amount received, while variable income refers to irregular cash inflows or amounts during each period. A community's income largely depends on employment level and position, general education level, and productivity (Pratiwi et al., 2022).

Income as a variable has been studied by economists to reveal factors influencing waqf intentions. Research by (Maulina et al., 2023b) and (Zakik et al., 2022) found that a person's income influences their intention to participate in waqf. The higher the income, the greater the likelihood of contributing to waqf. Based on this, the hypothesis for this study is as follows:

H3: Income has a significant positive effect on the intention to contribute to productive waqf for the empowerment of people with disabilities.

Media Information

Based on Ministerial Regulation No. 10 of 2010 on Communication and Information, access to information is defined as the opportunity or facility provided to individuals or entities to obtain necessary public information. Access to information can be likened to a bridge connecting sources of information, so individuals can fulfill their information needs (Wardhana, 2023). Sources of information can be recorded data, either written or printed, such as books, newspapers, magazines, and journals, and electronic sources such as tapes, the internet, and television (Wardhana & Ratnasari, 2022). Furthermore, human beings can also act as information sources when serving as repositories of information needed by others (Oftafiana & Siswahyudianto, 2023).

Media information access is one way to facilitate the search for information that can be used in decision-making processes. According to (Oftafiana & Siswahyudianto, 2023), high-quality information has several characteristics, including accuracy, timeliness, relevance, and completeness. Accurate data is

essential because it relates to a person's decision-making. Timeliness refers to the availability of data when needed to meet specific requirements. Data relevance must align with the needed context and subject. Complete information is essential to avoid misperceptions that may affect decision-making (Ryandono, Mawardi, et al., 2022). Sources of information can be recorded data, either written or printed, or electronic sources like tapes, the internet, and television. Additionally, human beings can also serve as information sources when they possess the information needed by others.

Research by (Loestefani et al., 2022) revealed that positive media information increases people's intention to donate money in waqf. Another study by (Sulistiani et al., 2021) stated that media information was shown to be effective in explaining how waqf can be easily done via mobile devices widely used by most Indonesians. Based on this, the hypothesis for this study is as follows:

H4: Media Information has a significant positive effect on the intention to contribute to productive waqf for the empowerment of people with disabilities.

Methodology

This study uses a quantitative method with a descriptive approach. The data used in this research is primary data in the form of questionnaires or surveys distributed online. The study employs a Likert scale for measurement. The sampling technique used is purposive sampling, meaning the sample is selected based on predetermined criteria. The respondent criteria for this research are: 1) Male/female Muslims, 2) Aged 17-60 years, and 3) Have never participated in endowment. The population of this study consists of Indonesian citizens, with a sample size of 60 individuals.

This study employs path analysis as the data analysis method. Path analysis is a statistical tool used to examine causal relationships between independent variables and dependent variables. The data analysis process is conducted using the Statistical Package for the Social Sciences (SPSS) version 27. In addition to path analysis, this study also applies frequency analysis to summarize and present data more straightforwardly and systematically. Frequency analysis is used to provide percentage-based information regarding respondents' profiles, such as nationality, gender, age, occupation, and income. The use of this method aims to provide a clearer quantitative overview of the data characteristics and the relationships between variables in the study.

Based on the theoretical review and developed hypotheses, the conceptual framework used in this study is as follows:

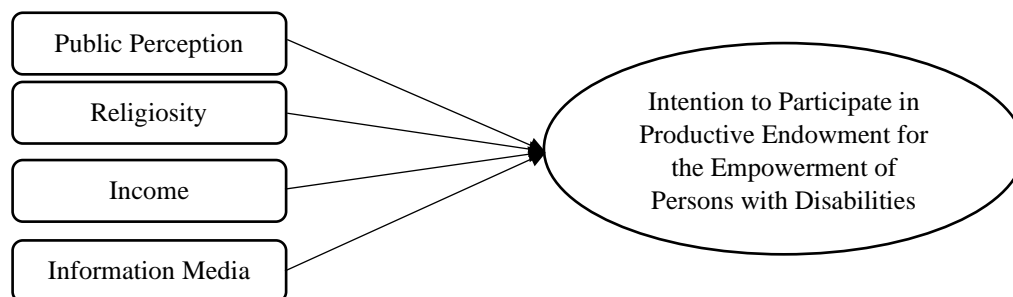


Figure 1. Model of variable

Source: Author (2024)

Results and Discussion

Results

Table 1 Respondent characteristic

	Description	Number	Percentage
Gender	Male	23	38,3%
	Female	37	61,7%
Education	High School	27	45%
	Bachelor's Degree	26	43,3%
	Master's Degree	4	6,7%
	Doctorate	2	3,3%
Age	17-30	53	88,3%
	30-40	4	6,7%
	40-50	3	5%
Occupation	Student	35	58,3%
	Civil Servant	4	6,7%
	Professional (Doctor, Lawyer, etc)	1	1,7%
	Private Sector Employee	11	18,3%
	Entrepreneur	2	3,3%
	Housewife	1	1,7%
	Other	6	10%
Income	< Rp 1.000.000	32	53,3%
	Rp 1.000.000 – Rp 5.000.000	18	30%
	Rp 5.000.000 – Rp 10.000.000	10	16,7%

Source: Author (2024)

Validity Test

Table 2 The result of the validity test

Variable	Calculated R	Table R	Result
PM1	0.689	0.254	Valid
PM2	0.704	0.254	Valid
PM3	0.778	0.254	Valid
PM4	0.733	0.254	Valid
PM5	0.734	0.254	Valid
PM6	0.754	0.254	Valid
PM7	0.670	0.254	Valid
RE1	0.635	0.254	Valid
RE2	0.744	0.254	Valid
RE3	0.734	0.254	Valid
RE4	0.568	0.254	Valid
PE1	1.000	0.254	Valid
MI1	0.681	0.254	Valid
MI2	0.773	0.254	Valid
MI3	0.752	0.254	Valid

MI4	0.758	0.254	Valid
IN1	0.750	0.254	Valid
IN2	0.747	0.254	Valid
IN3	0.831	0.254	Valid
IN4	0.676	0.254	Valid

Source: Author (2024)

The validity test was conducted to ensure that each item in the questionnaire accurately measures the intended variable. In this study, validity was tested by comparing the r-count value with the r-table value at a specific significance level. If the r-count is greater than the r-table or >0.254 , the validity test was passed. Based on the validity test results presented in Table 2, all tested items have r-count values greater than the r-table value, indicating that all questionnaire items in this study are valid. This confirms that the research instrument effectively measures the studied variables and can be used for further analysis.

Model Fit Test

Table 3 R-Square				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.611 ^a	0.373	0.328	0.50667
a. Predictors: (Constant), MI, RE, PE, PM				
b. Dependent Variable: IN				

Source: Author (2024)

Based on Table 3, the R-squared value is 0.373. This indicates that the variables of Perception, Religiosity, Income, and Media Information account for 37.3% of the influence on the intention to participate in productive endowment for the empowerment of persons with disabilities, while the remaining 62.7% is explained by other variables not discussed in this study.

Hypothesis Test

Table 4 Hypothesis test							
Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	-0.227	0.914		-0.248	0.805		
PM	0.415	0.220	0.281	1.888	0.064	0.514	1.946
RE	0.243	0.237	0.147	1.023	0.311	0.548	1.824
PE	0.158	0.092	0.189	1.717	0.092	0.944	1.060
MI	0.273	0.083	0.365	3.276	0.002	0.915	1.092

Source: Author (2024)

Discussion

The Influence of Perception on the Intention to Engage in Productive Waqf for the Empowerment of Persons with Disabilities

Perception has a coefficient of 0.415, with a t-value of 1.888 and a p-value of 0.064. Although its influence is positive, this variable is not significant at the 5% level. Based on these results, it can be concluded that the income variable has a positive insignificant influence on the intention to engage in productive waqf for the empowerment of persons with disabilities. Therefore, Hypothesis 1 is rejected.

Handayani and Kurnia (2015) stated that an individual's perception can influence their interest in waqf. Changes in public perception of waqf, particularly cash waqf, can increase interest in participating in waqf. However, in the context of this study, the influence of perception on the intention to engage in productive waqf is not sufficiently significant, which may be due to other factors such as a lack of deep understanding of the benefits of productive waqf for empowering persons with disabilities or external factors moderating this relationship.

On the other hand, these findings do not align with the study conducted by Suhasti et al. (2022), which found that perception affected positively on interest in waqf. This discrepancy may be due to differences in sample characteristics, research context, or the type of waqf examined. In Suhasti et al.'s (2022) study, the respondents likely had a higher level of understanding and trust in the benefits of waqf, thus leading to a more direct impact of perception on their interest in waqf.

Therefore, although theories and previous studies suggest that perception plays a crucial role in shaping an individual's interest in waqf, this study indicates that in the context of productive waqf for the empowerment of persons with disabilities, the influence of perception on waqf intention is not yet significant (Zakik et al., 2022). This highlights the need for further research to explore other factors that may moderate the relationship between perception and waqf intention.

The Influence of Religiosity on the Intention to Engage in Productive Waqf for the Empowerment of Persons with Disabilities

The research findings indicate that the religiosity variable has a coefficient of 0.243, with a t-value of 1.023 and a p-value of 0.311. The p-value, which is far above 0.05, suggests that religiosity does not have a significant influence on the intention to engage in productive waqf for the empowerment of persons with disabilities. Therefore, it can be concluded that religiosity has a positive but insignificant influence on the intention to participate in productive waqf, leading to the rejection of Hypothesis 2.

These findings align with the study conducted by Syafiraa et al. (2020), which concluded that religiosity does not affect the intention to pay zakat or infaq. Additionally, the study by Laila et al. (2023) also found that religiosity is not a significant factor influencing the intention to participate in waqf among SMEs in Malaysia and Indonesia. This suggests that an individual's religious beliefs do not necessarily determine their intention to engage in waqf, as waqf is often perceived as an act of social responsibility (Santoso & Kusuma, 2023). Participants in the study acknowledged that by contributing to waqf are supporting community growth, regardless of their level of religiosity.

The Influence of Income on the Intention to Engage in Productive Waqf for the Empowerment of Persons with Disabilities

Income has a coefficient of 0.158, with a t-value of 1.717 and a p-value of 0.092. Although its influence is positive, this variable is not significant at the 5% level. Based on these results, it can be concluded that the income variable has a positive insignificant influence on the intention to engage in

productive waqf for the empowerment of persons with disabilities. Therefore, Hypothesis 3 is rejected.

These findings align with the study by Rahayu & Idris, (2014), which stated that the insignificant influence of income on the intention to support social enterprises may occur due to other moderating behavioral factors, such as money perception, and because individuals' attitudes toward money are independent of their income. According to (Iman, Wardhana, et al., 2022), the desire to retain money and uncertainty in financial management can result in lower donation levels.

Furthermore, cognitive psychology perspectives can also explain why income does not influence the percentage of charitable donations. A study conducted by (Wijayanti et al., 2020) stated that biased perceptions of effort and luck can reduce the *warm glow effect* of charitable activities among high-income groups. Consequently, income's influence on donation activities becomes insignificant (Ryandono et al., 2020). This phenomenon can also occur in the context of waqf, where individuals with higher incomes do not necessarily have a stronger tendency to participate in waqf, as psychological factors and money perception may play a more significant role in their decision-making process (Ryandono, Kusuma, et al., 2022).

The Influence of Media Information on the Intention to Engage in Productive Waqf for the Empowerment of Persons with Disabilities

Media Information has a coefficient of 0.273, with a t-value of 3.276 and a p-value of 0.002. Based on these results, it can be concluded that the media information variable has a significantly positive influence on the intention to engage in productive waqf for the empowerment of persons with disabilities. Therefore, Hypothesis 4 is accepted

This result is consistent with the studies by (Vika A . Qurrata, 2020) dan (Sulistiani et al., 2021) which shows that media information has a positive influence on cash waqf intention. Additionally, a study shows the same result, indicating that media information has a positive influence on waqf intention. In their study, (Rachma & Mardiana, 2022) explain that the more information related to waqf sukuk, the more public interest increases in purchasing waqf sukuk (Iman, Sukmana, et al., 2022).

Another study by (Pramudia & Syarief, 2020) mentioned that the Indonesian Ulema Council (MUI), as a source of fatwas for the public, must frequently disseminate information and contemporary fatwas related to cash waqf so that the public will not hesitate to engage in cash waqf. This means that the more information about productive waqf is shared through the media, the higher the public's intention to donate waqf to support the lives of persons with disabilities.

Conclusion

Based on the findings of the study, it can be concluded that the media information variable has a significantly positive influence on the intention to engage in productive waqf for the empowerment of persons with disabilities. Meanwhile, perception, religiosity, and income variables have a positive insignificant influence on this intention. The results of this study can be used as a reference for the government and the Indonesian Waqf Board to intensify programs that empower persons with disabilities.

Only 9.13% of persons with disabilities have the opportunity to work in both the formal and informal sectors. This is due to a lack of empowerment programs to enhance their skills. Therefore, waqf, as one of the Islamic social funds, can be channeled toward empowering persons with disabilities. This has been supported by public perception, as this study shows that the public agrees with the establishment of empowerment programs for persons with disabilities.

Moreover, the government and the Indonesian Waqf Board need to emphasize the dissemination of information regarding this program. This is crucial because the study shows that media information has a positive influence on the intention to engage in waqf. The dissemination of information can be done through both online and offline media. Online media can include social media, while offline media can consist of brochures.

Future research is suggested to use qualitative methods by interviewing several respondents, including economic or waqf experts. Respondents could also include persons with disabilities to understand their perceptions of this empowerment program.

Author's Contribution

- Lina Nugraha Rani was responsible for conceptualizing the idea, drafting the manuscript, and writing the final version of the manuscript.
- Fetta Nabilatus Sa'adah contributed to the collected data, contributed to drafting the manuscript and writing the final version of the manuscript.
- Binti Khusnul Hidayah was responsible for revising the manuscript, analyzing the data, and writing the final version of the manuscript.

Acknowledgments

The authors would like to thank the team and all parties involved, both from Universitas Airlangga and the respondents, for their invaluable support and contributions to this research.

Declaration of Competing Interest

The authors declare that they have no competing interests.

Funding

This study did not receive any funding.

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