

# The Effect of Religiosity and Knowledge on Interest of Student in Shadaqah Paying (A Case Study in Laziswaf Unida Gontor)

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## Abstract

*This research aims to examine the effect of religiosity and knowledge on student interest in shadaqah paying at Laziswaf which the result can be used as information and reference to improve the culture of sharing among students which is the motto of Laziswaf. The method used in this study was quantitative method using the primary data obtained from questionnaire. The population in this study was all student donors of Laziswaf with the sample taken 70 respondents. The sampling technique used was simple random sampling and the technique of sample determination was Slovin's Formula. Data analysis techniques were multiple regression analysis, F-test, t-test, and coefficient determination  $R^2$  using SPSS 20 in data processing. The result showed that factor of religiosity and knowledge partially and simultaneously affected positively and significantly on the student's interest in shadaqah paying at Laziswaf, with variable of knowledge as the bigger contribution. The t-test result of variable of religiosity showed t count was more than t table ( $2.906 > 0.235$ ). The t-test result of variable of knowledge showed t-count was more than t table ( $4.031 > 0.235$ ). The result of F-test showed F count was more than F table ( $25.393 > 3.13$ ). The coefficient determination test resulted  $R^2$  value was 0.431 which meant 43.1% of interest in shadaqah paying was affected by factor of religiosity and knowledge, while the rest 56.9% was affected by other factors that were not studied in this study.*

**Keywords:** religiosity, knowledge, interest, shadaqah.

## Introduction

Laziswaf (zakah infaq shadaqah and waqf management institution) is an institution of the University of Darussalam Gontor Ponorogo running on management of zakah, infaq, shadaqah and waqf fund. This non-profit institution was established in 2009, and since then it collects fund in the form of zakah, infaq, shadaqah and waqf obtained from lecturers and students of University of Darussalam or other people then the fund is managed and distributed well to provide educational fund for the underprivileged students of Gontor, secondary level and university level. The motto of Laziswaf is to create a culture of sharing among students.

University of Darussalam Gontor is an Islamic university located in Siman Ponorogo, East Java. It has 5 branches that located in 4 different places, Ponorogo, Kediri, Ngawi and Magelang. The total amount of lecturers and students of this university in all campus in year 2020 is 391 lecturers and 4188 students, totaled 4579 people. Especially in main campus, the amount of students this year is 1204 people.<sup>1</sup> From this number, if everyone of student donates shadaqah Rp 100.000 monthly or Rp 1.200.000 in a year, there will be total 1.4 billion rupiah only from main campus, Siman Ponorgo, and 5 billion rupiah in one year from all campus. It is only donation from students, moreover if combined with the other groups. So it is promising potential which can be used as constant source of educational fund provided for underprivileged students.

But based on a fundraising report of fund receipts in Laziswaf, the fund received including zakah and shadaqah paying from Dzulhijjah 1440 – Sya'ban 1441 was Rp. 673,054,000, and it is 44.8% of their target this year 1.5 billion, or only 12.2% of the potential funds 5 billion. If looking at shadaqah funds only, the received fund from 224 student donors is only Rp 30,752,500, this number equals to only 2.1% of the potential funds in main campus.<sup>2</sup> This result indicates that Laziswaf with the motto to create culture of sharing among students have not reached this ideal maximally or it is not completely implemented. From this data the researcher assumes that the interest of students of University of Darussalam to donate shadaqah in Laziswaf is still minimal. Therefore, the researcher was

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<sup>1</sup>Result of interview with staff of Bureau of Academic Administrations and Student Affairs (BAAK) Rohul Akbar, April 22, 2020.

<sup>2</sup>Documentation of Laziswaf Fundraising Report 1440-1441, February 2020.

interested to study on this matter.

The research conducted by Maulida (Institute of Islamic Economy Yogyakarta or STEI) on muslim society in Yogyakarta in 2013 resulted that religiosity affected significantly on muslim behavior to pay shadaqah. This result is in accordance with the research conducted by Muzacky (University of Brawijaya) on muslim society in Malang in 2017 which resulted that there were four factor affecting significantly on interest in shadaqah paying through community namely religiosity, knowledge, trust and accessibility.<sup>3</sup> The research conducted by Tresnati, Sevriana and Hasanah on lecturers and students of Islamic University of Bandung or UNISBA in 2016 resulted that knowledge about product of Baitul Maal had significant effect on the decision of lecturer and student to pay shadaqah in Baitul Maal UNISBA.<sup>4</sup> The research conducted by Rina Hildayanti (2017) resulted that there was a correlation between knowledge about shadaqah and awareness on shadaqah paying.<sup>5</sup> Therefore, the researcher wants to examine the effect of religiosity and knowledge on student interest in shadaqah paying.

The object of this study is students of Unida Gontor, because this university applies boarding system and most of the students are graduated from boarding school especially Darussalam Gontor Islamic Institution, as known that students of boarding school have good religiosity. This research aims to find out whether or not religiosity and knowledge affect the interest of students in shadaqah paying at Laziswaf, also to find out how religiosity and knowledge partially and simultaneously affect the interest of students in shadaqah paying at Laziswaf Unida.

## Religiosity

According to Oxford English Dictionary the word religiosity means strong religious feeling. The term religiosity is defined as diversity which consists of various dimensions happening not only when one conduct worship or ceremony but also when doing other

<sup>3</sup>Sri Maulida. "Pengaruh Religiusitas Terhadap Perilaku Beramal Masyarakat Kota Yogyakarta". *Jurnal Ekonomi Syariah Indonesia*, Vol.3 No. 1 Juni 2013, p. 13.

<sup>4</sup>Tresnati et, al. "Influence of Consumers Knowledge to Shadaqah Paying Decision at Baitul Maal UNISBA", *Journal of Islamic Economics and Business*, Vol. 1, No. 2, October 2016, p. 114-115.

<sup>5</sup>Rina Hildayanti. "Hubungan Antara Pemahaman Tentang Sedekah Siswa Pada Mata Pelajaran Fiqih Dengan Kesadaran Bersedekah". *UIN Banten*, 2017, p.1-4

activities driven by a supernatural strength. Glock & Stark defined religiosity as level of one's conception on the religion and level of one's commitment on his religion.<sup>6</sup>

El-Menouar & Stiftung classified religiosity into five dimensions, namely basic religiosity dimension, central duties dimension, experience dimension, knowledge dimension and orthopraxis dimension. Each of the five dimensions of muslim represents a different piety. Therefore, each of them is separated from the others and provides insight to religiosity from a different perspective. Basic religiosity dimension differentiates between believing and not believing muslims. Central duties dimension differentiates between practicing and not practicing muslims. Experience dimension contains responsive religious experience. Knowledge dimension contains self-assessment of knowledge of Islam in general, contents of Quran and Sunnah. And orthopraxis dimension is counterpart to orthodoxy Christianity which contains observance of strict religious norms, about gender relation and listening music.<sup>7</sup>

## Knowledge

According to Oxford Dictionary of English, Knowledge literally means facts, information and skills acquired through experience or education. It also can be defined as awareness or familiarity gained by experience of a fact or situation. In Encyclopedia of Philosophy the term knowledge is defined as justified true belief.<sup>8</sup> Plato as a pioneering philosopher, defined knowledge as a result of a reasoning process and that our sensory experience plays no role.<sup>9</sup> It is also defined as skill to remember fact, symbol, process and theory. Gazalba defined knowledge as something known or a result of knowing, and that knowing is result of awareness, understanding and intelligence. According to Notoatmojo, knowledge is a result of knowing from human and this happens after sensing to certain object. Suparman defined knowledge as a behavior that shows one's ability to grasp the understanding of a concept. That understanding includes behavior

<sup>6</sup>D. Ancok and F.N. Suroso. *Psikologi Islami*, (Yogyakarta: Pustaka Pelajar, 2011), p. 76-77

<sup>7</sup>Y. El-Menouar & B. Stiftung, *The Five Dimension of Muslim Religiosity, Result of an Empirical Study*, (Germany, 2014), p. 53-78

<sup>8</sup>Donald M. Borchert, *Encyclopedia of Philosophy second edition*. Thomson Gale. Detroit, USA.

<sup>9</sup>Ettore Bolisani, 2018. *The Elusive Definition of Knowledge*. University of Padova, p. 2

of translating, interpreting, concluding, or considering concept using words or symbols.

Based on Bloom's theory of knowledge dimension, there are four dimensions of knowledge, namely factual dimension, conceptual dimension, procedural dimension, and metacognitive dimension. The explanation is as follows:

1. Factual dimension is knowledge of basic element people must know to be acquainted with a discipline or solve problems in it.
2. Conceptual dimension is knowledge of interrelationship among the basic elements with a larger structure that enable them to function together.
3. Procedural dimension is knowledge about how to do something or methods of inquiry.
4. Metacognitive dimension is knowledge of cognition in general as well as awareness and knowledge of one's own cognition.<sup>10</sup>

### Shadaqah

The word shadaqah derives from Arabic word. According to Al-Ma'any Arabic Dictionary shadaqah literally means something given aimed to seek the God's pleasure and His reward. The term shadaqah is defined as gift given aimed at gaining reward from God.<sup>11</sup> According to Ibn Manzur shadaqah has several meanings. Firstly, shadaqah means to be truthful which is the antonym to lies and is associated with someone who has noble characters and manners. Secondly, it is also defined as whatever given to the needy for the sake of Allah and can also means a dowry given by a husband to his wife. In general, shadaqah means a noble act of giving by a person to others sanctified for the sake of Allah in many forms and ways.<sup>12</sup> According to The Law of No. 38 of 1999 concerning management of zakah which was then refined in Law of No. 23 of 2011, shadaqah is defined as treasure or non-treasure issued by individual or business entity for general benefit.

<sup>10</sup>L.W. Anderson & D.R. Krathwohl, *A Taxonomy for Learning, Teaching and Assessing*, (New York: Longman, 2001), p.10

<sup>11</sup>سعيد علي بن وهف القحطاني، صدقة التطوع في الإسلام مفهوم وفصائل وآداب وأنواع

في ضوء الكتاب والسنة، ص. ٥

<sup>12</sup>S.A. Awang, F. Muhammad, J.T. Borhan, M. Taqiudin, "The Concept of Charity in Islam". *Journal of Ushuluddin* 45 (1), 2017, p. 141-142

The command to issue shadaqah can be found in many verses in the Holy Quran and also in many Hadith of the prophet Muhammad Peace Be upon Him. The following is one verse encouraging moslems to issue shadaqah:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ ۗ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ.

“The parable of those who spend their wealth in the way of Allah is that of a grain which grows seven ears, in every ear a hundred grains. Allah enhances several fold whomever He wishes, and Allah is all-bounteous, all-knowing.”

Here is the hadiths of the prophet Muhammad Peace Be upon Him emphasizing the benefits of giving shadaqah;

عن أبي هريرة رضي الله عنه قال: قال رسول الله صلى الله عليه وسلم: مانقص مال من صدقة وما زاد الله عبدا بعفو إلا عزا ومن تواضع لله رفعه الله. ١٣

“It has narrated by Abu Hurairah, that Prophet Muhammad Peace be upon Him said: ‘Wealth is not diminished by giving charity, and Allah augments the honor of one who forgives; and who displays humbleness to another seeking Allah’s pleasure, He will exalt him ranks.’”

### Interest in Shadaqah Paying

According to Oxford English Dictionary, the word ‘interest’ means the feeling of wanting to know or learn about something or someone, the quality of exciting, curiosity or holding the attention. According to Crow and Crow, the term interest is defined as something related to power of motion which drives someone to be attracted to something or other activities. Interest is also defined as a trend or tendency to pay attention and also to behave towards people, activity or situation that is the object of that interest with feeling of happiness or pleasure. Therefore, interest is the aspect of individual that arouses joy or attraction on something and is able to

<sup>١٣</sup> الترميذي. سنن الترميذي كتاب الزكاة باب ماجاء في فضل الصدقة، رقم الحديث:

influence his behavior.<sup>14</sup>

From the explanation above the researcher concluded that interest in shadaqah paying means one's intention or tendency to take out his wealth to give to other with no hope except God's pleasure. Basically interest is accepting a relationship between self and something outside self. The stronger or closer relationship is the bigger interest. According to Lucas and Britt that mentioned by Hanifah and Rasyid there are three aspects of interest, namely attraction, intention and belief. Attraction is shown by paying attention and glad feeling, intention is shown by strong motivation to owe, and belief is shown by the feeling of self-confidence towards the quality, usefulness, and benefits of the bought product.<sup>15</sup>

## Research Method

Based on the method used, the method in this research is quantitative method using descriptive approach. Quantitative data is the data explained in form of number. This data represents a quantitative measure of the studied object in a certain data unit. This study is a fieldwork with quantitative research design, by processing the data gathered from the respondents. The purpose of research with quantitative approach is to examine theory, to build a fact, to show the relationship and effect and comparison between variables, to give statistical description and to estimate the result. The purpose of this research is to describe the effect of religiosity and knowledge on student interest in shadaqah paying at Laziswaf.

This research is located at zakah Infaq Shadaqah and Waqf Management Institution (Laziswaf) University of Darussalam Gontor Ponorogo. Researcher chose this place because the development process of this institution was very interesting. And students of Unida are chosen because the campus applies boarding system and has four education centers including mosques, scholars, dormitories and academic activities. With these four education centers, lecturers and students live together under Islamic values, and all Islamic values control all daily activities in dormitory of campus with this system.

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<sup>14</sup>Abdul Rahman Saleh, *Psikologi; Suatu Pengantar dalam Perspektif Islam*, (Jakarta: Kencana, 2004), p.35

<sup>15</sup>A. Mulyana, et.al. "Pengaruh Pemahaman dan Religiusitas Serta Kepercayaan Terhadap Minat Membayar Zakat Profesi Oleh Muzakki Pada Lembaga Amil Zakat Inisiatif Zakat Indonesia Balikpapan", (Samarinda: FEB Universitas Mulawarman, 2017), p. 4

Researcher wants to focus on researching data of shadaqah donation from students of Unida in a year 1440-1441 H. The respondents are limited on the active students of main campus. The study was started from February till April 2020. These are all limitation of researcher in completing the research process.

### Source of Data

Source of data obtained to write research requires multiple sources of data which are classified into two parts namely: primary source and secondary source. The primary data in this study is the questionnaire result which distributed to the respondents. The respondents are the students of Unida main campus who have donated shadaqah at Laziswaf in period 1440-1441H. The secondary data in this study consists of books and journals. The researcher uses this method to align concept of religiosity, knowledge, interest, also concepts of shadaqah, shadaqah potency and shadaqah paying in Laziswaf.

### Population and Sample

The total number of students in Siman campus as the main campus of UNIDA for year period 1440-1441H is 1,202 students. From this number, 224 of them have donated shadaqah to Laziswaf since month of Dzulhijjah 1440-Sya'ban 1441H. Therefore, the population number of this study is 224 people.

Sampling technique used in this research is probability sampling technique. Probability sampling is sampling technique which provides specific opportunities to every part of population to be elected. The opportunity may be same and maybe not with another part of population.<sup>16</sup> The method used in this study is *Simple Random Sampling*. To determine the sample of population, the researcher uses *Slovin's Formula* with the error tolerance 10% or 0.1. Based on the formula the sample can be determined that the sample should be taken is 70 respondents.

### Data Collection Method

To collect the data, the researcher used some of data collection techniques including: interview, questionnaire, observation, and

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<sup>16</sup>*Ibid*, p. 166



documentation. The questionnaires which consisted of 24 questions have been distributed to the respondents using *simple random sampling technique*. In writing questionnaires, researcher uses a Likert Scale approach. Likert scale is used to measure attitudes, opinions, and perceptions of people about object or certain phenomena. This scale has two kinds of statements; positive and negative statements. The positive statements are given the score 4, 3, 2 and 1, while the negative statements are given the score 1, 2, 3 and 4.

### Operational Variable Definition

The first independent variable used in this research is religiosity. Religiosity is defined as the depth if a person in a religious appreciation and his belief in the existence of the God which realized by obedience to His all commands and avoiding His all prohibitions with sincerity of heart and soul. Religiosity consists of five dimensions which will be divided into four groups each group consists of two indicators. This classification is using El-Menouar classification of religiosity. Those are basic religiosity dimension, central duties dimension, orthopraxis dimension, experience dimension, and knowledge dimension. Each dimension consists of two indicators translated into question.

The second independent variable is knowledge about shadaqah. In this research it is defined as something known, understood well about shadaqah based on result of study or experience of someone regarding to command of shadaqah paying. Knowledge in this research is divided into four dimensions using Bloom theory of knowledge dimension. Those are facual dimension, conceptual dimension, procedural dimension, and metacognitive dimension. Each dimension consists of two indicators translated question.

Dependent variable of this research is the interest, the interest of student of Unida in shadaqah paying at Laziswaf. In this research interest in shadaqah paying is defined as intention to give some treasure to others with no hope except Allah's pleasure. Interest consisted of four dimensions namely attraction dimension, intention dimension, belief dimension and social dimension. Each dimension consists of two indicators translated into question.

## Data Analysis Technique

Data analysis technique is the process after data from all respondents have been collected. The process in this data analysis is: data grouping based on variables, data tabulation of all respondents based on variables, presenting the data per variable, doing the calculation to answer the problem formulation, and doing the calculation to test the proposed hypothesis. The method of data analysis used by researcher in this study is inferential statistics analysis methods. Inferential statistics analysis method is used to analyze data of sample and the result will be generalized to the population.

To process data the researcher used SPSS version 20 (Statistical Product and Service Solution). This program is used to know description of the respondent, validity of the instruments, reliability of every variable, and to know whether or not the influence of religiosity and knowledge on student interest to pay shadaqah at Laziswaf.

## Validity Test

Validity means the truth of the correctness of the research instrument used. It shows how far the instrument is able to measure what will be measured. The instrument can be called valid if it successfully measures the phenomenon.<sup>17</sup>In this research, validity used is constructed validity. Constructed validity is framework of a concept. It is related to ability of the instrument to measure the definition of the measured concept. The research instrument is stated valid if the value of coefficient correlation  $> r$  table ( $\alpha ; n-2$ ), which  $n$  = number of sample.

## Reliability Test

Reliability test is meant to know the extent to which the result of measurement is still consistent if done the measurement twice or more on the same symptoms using the same instrument. The technique of measuring reliability in this research is using *Cronbach Alpha formula*. The criteria of research instrument is stated to be reliable using this technique if the coefficient of reliability ( $r_{11}$ )  $> 0.6$ .

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<sup>17</sup>Syofian Siregar, *Statistika Deskriptif untuk Penelitian Dilengkapi Perhitungan Manual dan Aplikasi SPSS Versi 17* (Jakarta: Raja Grafindo Persada, 2016), p. 162

## Result and Discussion

### Laziswaf

Zakah Infaq Shadaqah and Waqf Management Institution (Laziswaf) is a charity institution with the aim to centralize all donations coming from Gontor Modern Islamic Institution and University of Darussalam Gontor. The collected donations of this institution sourced from various groups, such as lecturers, students of University, or general society. Laziswaf was officially established in 2009 and started to operate since 2010. The idea of forming this institution was firstly proposed by the vice chancellor of University of Darussalam, Shoiman Luqmanul Hakim. The inspiration came from the University of Al-Azhar Cairo which was able to give many scholarships even thousands scholarships annually to its students. Based on this large fund Trimurti of Gontor made University of Al-Azhar as one role model of the four syntheses of Gontor.

Every year since its establishment, Laziswaf has distributed the collected donations to finance the educational fees of students from secondary level and university level. This kind of financing has been formed in a program called Minhati. In one midyear, this institution can allocate funds more than 400 hundred million rupiah collected to finance the educational fees for the underprivileged students through a scholarship program Minhati. In one semester now, Laziswaf can finance more than 70 students from secondary level and university level.

The collected funds are divided into three parts; zakah funds, shadaqah funds and waqf funds. Each part is utilized in different ways. Zakah funds are especially distributed for underprivileged students who are not able to finance their fees and have been accepted to get the donation. This financing is formed in program Minhati which is the main program done as the main function of Laziswaf being established. Shadaqah funds are utilized for supporting zakah funds, operational institution needs, accommodation of academic agendas, or other needs. Waqf funds are utilized for buying assets, productive assets and non-productive assets. Productive assets are such as car and motorbike and non-productive assets such as land or building.

Characteristics of the Respondents

Based on the questionnaire result that have been distributed to 70 respondents, the respondents from Faculty of Economic and Management are 23 students, from faculty of Tarbiyah 22 students, from Faculty of Ushuluddin 18 students, from Faculty of Science and Technology 4 students, while from Faculty of Syariah 2 students and from Health Science only 1 student. Total number of respondents is 70 students.

The respondents coming from East Java are 21 students, from each of Central Java and West Java 10 students, from Lampung 6 students, from each of Banten, Jakarta Jambi and Riau 3 students, from each of NTB, East Kalimantan and West Kalimantan 2 students, from each of South Sumatra and South Kalimantan only 1 student, while 3 other respondents are unknown. Total number of respondents is 70 students.

Validity Test

Table 2 Validity Test Result

Variable	No. Item	r-count	r-table	Status
Religiosity (X1)	1	0.550	0.235	VALID
	2	0.602	0.235	VALID
	3	0.563	0.235	VALID
	4	0.712	0.235	VALID
	5	0.494	0.235	VALID
	6	0.688	0.235	VALID
	7	0.593	0.235	VALID
	8	0.469	0.235	VALID
Knowledge (X2)	1	0.730	0.235	VALID
	2	0.711	0.235	VALID
	3	0.665	0.235	VALID
	4	0.815	0.235	VALID
	5	0.602	0.235	VALID
	6	0.737	0.235	VALID
	7	0.572	0.235	VALID
	8	0.689	0.235	VALID
Interest (Y)	1	0.623	0.235	VALID
	2	0.824	0.235	VALID
	3	0.738	0.235	VALID
	4	0.829	0.235	VALID
	5	0.426	0.235	VALID
	6	0.653	0.235	VALID
	7	0.570	0.235	VALID
	8	0.716	0.235	VALID

The research instrument is stated valid if the value of coefficient correlation  $> r$  table ( $\alpha; n-2$ ), which  $n$  = number of sample. Based on result of validity test,  $r$  count or  $r_{xy}$  for each item or question has value more than  $r$ -table 0.235 with  $df = 70-2 = 68$  and  $\alpha = 0.05$ . So, it can be concluded that all indicators item used in this study are valid.

Reliability Test

Table 3 Reliability Test Result

Variable	Cronbach' Alpha	Standard Error	Conclusion
Religiosity (X1)	0.743	0.6	Reliable
Knowledge (X2)	0.679	0.6	Reliable
Interest (Y)	0.681	0.6	Reliable

Based on the table above it can be viewed that *Cronbach's Alpha* value of variable of religiosity is 0.743, for variable of knowledge is 0.679, and for variable interest is 0.681. From this result, it can be stated that all instruments variables in this study are reliable because each variable has value more than 0.6 ( $\alpha > 0.6$ ).

Coefficient Determination R2

Coefficient determination is used to measure the extent of ability of the model in explaining variation of the dependent variable. The coefficient determination is between 0 and 1. The value of R2 which is small means the ability of independent variables in explaining variation of the dependent variable is very limited. The value that is close to 1 means that the independent variables give almost all information needed to predict variation of the dependent variable.

Table 4 Coefficient Determination Result

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.657 <sup>a</sup>	.431	.414	3.044	1.216

a. Predictors: (Constant), KNOWLEDGE, RELIGIOSITY

b. Dependent Variable: INTEREST

The table shows that R square is 0.431 which means 43.1% of factors affecting the interest of student in shadaqah paying at Laziswaf can be explained by factor of religiosity and knowledge.

While the rest 56.9% (100%-43.1%) are explained by other factors that are not studied by the researcher.

Multiple Regression Analysis

To find out the effect of the independent variables which are religiosity and knowledge on the dependent variable which is interest in shadaqah paying at Laziswaf, multiple linear regression is used, with the equation below:

$$Y = \alpha + b_1X_1 + b_2X_2 + e$$

Table 5 Multiple Regression Analysis Result  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1.056	3.757		-.281	.779
RELIGIOSITY	.434	.149	.314	2.906	.005
KNOWLEDGE	.515	.128	.436	4.031	.000

a. Dependent Variable: INTEREST

Based on the table 4, it can be interpreted by the following statements:

1. The resulted equation for regression model is:  
$$Y = -1.056 + 0.434 X_1 + 0.515 X_2 + e$$
2. Constant value (-1.056) states if value of religiosity and knowledge is 0 then the interest value is -1.056.
3. Coefficient of X1 (0.434) states if the value of religiosity increases 1 unit and the value of knowledge remains, then the value of interest will increase 0.434 or 43.4%
4. Coefficient of X2 (0.515) states if the value of knowledge increases 1 unit and the value of religiosity remains, then the value of interest will increase 0.515 or 51.5%

F-Test

F-test is used to know the effect of independent variable on dependent variable simultaneously. It is to know how variable of religiosity and variable of knowledge effect simultaneously on variable of interest in shadaqah paying at Laziswaf. The criteria of decision making is,

H0 accepted if  $F \text{ count} < F \text{ table}$  in  $\alpha = 0.05$

H1 accepted if  $F \text{ count} > F \text{ table}$  in  $\alpha = 0.05$

**Table 6 F-Test Result**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	470.527	2	235.263	25.393	.000 <sup>b</sup>
	Residual	620.745	67	9.265		
	Total	1091.271	69			

a. Dependent Variable: INTEREST

b. Predictors: (Constant), KNOWLEDGE, RELIGIOSITY

From the table above, ANNOVA Test or F-Test resulted F count  $25.393 > 3.13$  (F table) and significance value  $0.000 < \alpha$  (0.05) then H1 is accepted which means all variables X simultaneously have positive and significant effect on variable Y. The conclusion is the independent variables (religiosity and knowledge) simultaneously affected the dependent variable that is the interest of student in shadaqah paying at Laziswaf.

## T-Test

T-test is used to know the presence or absence of the significant effect of the independent variables partially on the dependent variable. The criteria of decision making is;

H0 accepted if  $t \text{ count} < t \text{ table}$  in  $\alpha = 0.05$

H1 accepted if  $t \text{ count} > t \text{ table}$  in  $\alpha = 0.05$

**Table 7 T-Test Result**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.056	3.757		-.281	.779
	RELIGIOSITY	.434	.149	.314	2.906	.005
	KNOWLEDGE	.515	.128	.436	4.031	.000

a. Dependent Variable: INTEREST

Based on the table above, value of T count for variable of religiosity is  $2.906 > 0.235$  (t table) and the significance value is  $0.005 < 0.05$ , so it can be concluded that  $H_0$  is rejected and  $H_1$  is accepted. It means there is significant effect of the independent variable partially on the dependent variable. The conclusion is the religiosity partially has significant effect on interest of student in shadaqah paying at Laziswaf.

This research result is in accordance and emphasizes the research result conducted by Lintang Muzacky (2017), Sri Maulida (2013), and Robert A. Opoku (2012) who have conducted study to examine the effect of religiosity on shadaqah paying. Their studies resulted that factor of religiosity had significant effect on shadaqah paying. But this research result is not accordance with research result conducted by Lisna Latifah (2018) whose research result showed that factor of religiosity did not have significant effect on shadaqah paying.

The value of T count for variable of knowledge is  $4.031 > 0.235$  (t table) and the significance value is  $0.000 < 0.05$ , so it can be concluded that  $H_1$  is accepted which means there is significant effect of the independent variable partially on the dependent variable. The conclusion is the knowledge partially has significant effect on interest of student in shadaqah paying at Laziswaf.

This research result emphasizes and strengthens the research result conducted by Rina Hildayanti (2017), Ratih Tresnati et.al (2016) and Lintang Muzacky (2017) who have conducted study to examine the effect of knowledge on shadaqah paying. Their studies resulted that factor of knowledge had significant effect on shadaqah paying. But this research result is not in accordance with the research result conducted by Lisna Latifah (2018) whose research result showed that factor of knowledge about shadaqah did not have significant effect on shadaqah paying.

Looking at T count value of both variables, variable of religiosity has T count 2.906 and variable of knowledge has a bigger value with 4.031, it can be stated that variable of knowledge has more contribution to affect the dependent variable.

## Conclusion

The independent variable of religiosity ( $X_1$ ) affected significantly on the interest of student in shadaqah paying at Laziswaf. The value of t count is 2.906 with significance value 0.005.



Based on this result H1 is accepted and reject H0 is rejected because t count is more than t table ( $2.906 > 0.235$ ) and the significance value is less than alpha ( $0.005 < 0.05$ ). It means variable of religiosity has positive and significant effect on the interest of student in shadaqah paying at Laziswaf.

The independent variable of knowledge (X2) affected significantly on the interest of student in shadaqah paying at Laziswaf. The value of t count is 4.031 with the significance value 0.000. Based on this result, H1 is accepted and H0 is rejected because t count is more than t table ( $4.031 > 0.235$ ) and the significance value is less than alpha ( $0.000 < 0.05$ ). It means variable of knowledge has positive and significant effect on the interest of student in shadaqah paying at Laziswaf.

The independent variable of religiosity (X1) and the independent variable of knowledge (X2) simultaneously affected on the interest of student in shadaqah paying at Laziswaf. The ANNOVA test or F test resulted F count  $25.393 > 3.13$  (F table) and the significance value  $0.000 < \alpha$  (0.05). And the result of coefficient determination R2 is 0.431 which means 43.1% of factors affecting the interest of student in shadaqah paying at Laziswaf can be explained by factor of religiosity and knowledge. While the rest 56.9% ( $100\% - 43.1\%$ ) is explained by other factors that are not studied by the researcher. Therefore it can be concluded that the independent variables (religiosity and knowledge) simultaneously affected on the dependent variable (interest to pay shadaqah at Laziswaf).

Based on T-test result, T count value for variable of religiosity (X1) is 2.906 with the significance value 0.005, and T count value for variable of knowledge (X2) is 4.031 with the significance value 0.000. Then it can be concluded that T count X2  $>$  T count X1 which means variable X2 has bigger contribution than variable X1 to effect variable Y. The conclusion is the factor of knowledge about shadaqah has bigger contribution on interest in shadaqah paying than factor of religiosity.

## Suggestion

Based on result of the research and the conclusion that previously mentioned, the researcher would like to give some suggestion that may help those who are related on this research result. For students of University of Darussalam Gontor, to carry on

shadaqah paying and also raise their awareness on giving charity to others and furthermore to propagate and advise others to be generous and charitable.

For Laziswaf to keep developing the institution to be better, to expand the fundraising more broadly to obtain more charitable donations, to motivate students especially so that they aware more about usefulness and advantage of shadaqah. Finally the motto of Laziswaf that is 'To create culture of sharing among students' will be maximally implemented.

For University of Darussalam Gontor to socialize to the students about the virtue and significance of shadaqah paying, because based on the result of this study, knowledge about shadaqah has more contribution to affect the interest in shadaqah paying.

And finally for academics, the researcher hopes this research to be continued by another researcher with different object and framework so that can enrich the treasury of Islamic economic studies.

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