

The Effect of Understanding, Income, Promotion, and Trust on Cash Waqf Collection in Indonesia

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Abstract—Objectives—This study aims to determine, and measure the strength of the factors that influence the collection of Cash Waqf. The data obtained is used to build a strategy to increase the collection of Cash Waqf. This research uses quantitative methods. The research Variables include Understanding, Income, Promotion, and Trust as independent variables; and Cash Waqf Collection as dependent variable. The data used in this study is secondary data in the form of the number of Muslim populations of productive age, the number of collections of cash waqf. The method of data collection was done by questionnaires, document searches, and observations. Research analysis process using SPSS software. Based on the publication of BWI, the sales proceeds of the Cash Waqf Linked Sukuk (CWLS) SWR 001 series in 2020 amounted to Rp. 8,480,000,000, - and sales of the SWR 002 series in 2021 amounting to Rp. 24,141,000,000, - with an offer period of April 9, 2021 until June 2021. An increase of 62%. However, the realization of the receipt of waqf money or Cash Waqf Linked Sukuk CWLS SWR 002 is still very low compared to its potential. There is still Rp. 76,946,459,000,000, - which have not been collected. All independent variables partially or simultaneously have a positive and significant effect on the dependent variable. The independent variable is able to influence the dependent variable of the collection of cash waqf by 76.4%. The Indonesian government, BWI, religious leaders must include waqf material in education and socialization to increase understanding of the Muslim community, promote in various media, increase people's income. Nadzir as waqf manager must improve his integrity and performance, so that public trust will increase.

Keywords—Cash Waqf; Understanding; Income; Promotion; Trust

I. INTRODUCTION

Waqf is a donation in the sharia economic system that has different characteristics from zakat and infaq.

Waqf comes from the word "Wakafa" which means to hold back or be silent or stop.

The beginning of the existence of waqf began when the Prophet emigrated to Medina which was marked by the waqf of the Prophet's Mosque. Then followed by several waqf carried out by the Prophet and his good friends which were carried out by Umar bin Kahatab with a plot of land in Khaibar, Abu Talhah with the Bairaha Dates Garden, Uthman bin Afan with the Raumah well, which was then followed by other waqf-waqf.

Along with the spread of Islamic teachings throughout the Arabian peninsula since the Prophet Muhammad SAW to the Ottoman Empire, the existence of waqf was able to improve people's welfare. However, since the collapse of the Ottoman Empire collapsed, and the expansion of several European countries to various countries in Asia, Africa and Latin America, including Indonesia, many teachings related to Islam were kept away from society. This has an impact on the knowledge of Muslims about Islamic law, including waqf in it is very minimal.

Prior to the independence of the Republic of Indonesia, several ulama and merchants began to waqf their assets, for example the house used to proclaim Indonesia's independence on August 17, 1945 was the house of Faradj bin Said bin Awadh Martak which was donated to Bung Karno[1]. Another example is Pondok Gontor which is the waqf of KH Ahmad Sahal, KH. Zainudin Fananie, and KH. Imam Zarkasyi.

In today's modern era, where most people are oriented towards materialism, it is not an easy thing to invite the Muslim community to participate in waqf.

A person's willingness to perform an act is usually influenced by several factors, both internal and

external (Hudzaifah, 2019 [2]. This also applies in terms of a person's willingness to waqf money. Some of the internal factors that influence them are the factor of one's understanding of waqf, the income factor, and the trust factor. While external factors include promotion factors. In this study, promotion factors were chosen as part of the managerial skills of the manager (Nadzir).

Based on the results of the BPS survey in 2020, total population of Indonesia is 270.20 million people with a total productive age (15-64 years old) as many as 191.08 million people or 70.72% [3]. The number of Muslims in Indonesia in 2020 is 219,916,000, with an estimated productive age of 70% as many as 153,941,200 people. If 50% of productive age Muslims buy 1 sheet of Cash Waqf Linked Sukuk (CWLS) series SWR 002 with a nominal value of IDR 1,000,000, then IDR 76,970,600,000,000 per year will be collected.

As a country with a majority Muslim population, the potential for receiving waqf is large. However, based on the publication of BWI, the sales proceeds of the Cash Waqf Linked Sukuk (CWLS) SWR 001 series in 2020 amounted to IDR 8,480,000,000, - and sales of the SWR 002 series in 2021 amounting to IDR 24,141,000,000, - with an offer period of April 9, 2021 until with June 2021. An increase of 62%. [4]

The realization of cash waqf receipts or Cash Waqf Linked Sukuk CWLS SWR 002 is still very low compared to its potential. There is still Rp. 76,946,459,000,000, - which has not been collected. Thus, this problem becomes a very strong reason for conducting more in-depth research on the factors that influence the collection of cash waqf.

II. LITERATURE REVIEW

2.1 Understanding

The understanding of Muslims in Indonesia about waqf is influenced by knowledge about waqf as a whole including, history of waqf, waqf law, types of waqf, characteristics of waqf, benefits of waqf, management of waqf, and who is entitled to receive waqf. A person's understanding influences the decision to contribute or not to waqf (Adeyemi et al., 2016)[5].

It is natural that if someone does not understand waqf, it will have an impact on a reluctance to contribute. This proves that the information and the intensity of the delivery of information received by the Muslim community have an impact on their understanding (Pikkarainen et al, 2004). In addition, the role of religious figures who have capabilities in the field of sharia in providing explanations about waqf has an effect on Muslim understanding.

Public understanding of waqf is generally still limited to waqf in the form of assets with very valuable values such as land used for mosques, tombs,

roads, and madrasas, so waqf is identified with only rich people who can afford waqf (Surudin, 2010).

Based on observations and document searches, information about waqf is still rarely conveyed by various parties, except for the Indonesian Waqf Agency (BWI) which often conducts socialization of waqf through programs that are made. BWI is a formal institution established by the Indonesian government to manage waqf. Other parties who socialize waqf put more emphasis on waqf through money or goods.

The uneven distribution of information about waqf is also caused by the national education curriculum that does not support increasing knowledge of the Muslim community about waqf. This is evident from the waqf material that has not been specifically included in reading books in public schools from elementary to university levels, except for religious schools. In addition, religious teachers rarely even do not explain in detail and comprehensively about waqf.

In schools and outside formal education, such as in Friday sermons, recitations, lecturers rarely deliver waqf material related to the economic system, its role, and contribution.

This lack of deep understanding causes the perception of the Muslim community in waqf to be in fixed assets that have great value. This is of course contrary to waqf that can be given other than fixed assets, and can be given even though in relatively smaller amounts in nominal value.

2.2 Income

In addition to the understanding factor, another variable that affects the Muslim community in waqf is income (Hudzaifah, 2019)[6]. The Muslim community in Indonesia with the diversity of their professions, has an impact on differences in income levels.

In general, people will spend their money on things that are personal and family needs, both primary, secondary, and tertiary needs. Meanwhile, other matters outside of their immediate personal needs, are less prioritized. People will spend their income to meet their personal and family needs first and based on their priority scale.

Waqf as part of Shodaqoh has a sunnah legal status, not mandatory. Therefore, the Muslim community places it on a scale of less priority than the fulfillment of the primary needs of the individual and his family.

For the Muslim community whose income is less than enough, they do not have the flexibility to allocate their income for needs other than their personal primary and secondary needs. In contrast to the Muslim community who have more than enough income, or are rich. They have wider flexibility in

allocating their income for other needs besides primary, secondary, and tertiary needs, including contributing to donations, infaq, and waqf (Nizar, 2017)[7].

2.3 Promotion

Promotion is the activity of conveying information about a product, program, or activity. The purpose of the promotion is so that the information reaches the public, and can influence the public's attitude towards the content of the information.

In a business context, promotion is part of marketing, namely to introduce products to the public, and influence them to buy these products (Kotler, 2005)[8]. However, in the context of waqf, promotion is carried out in an effort to disseminate information about waqf products, as well as invite the public to participate or contribute to waqf.

The purpose of the promotion of the waqf program is so that the Muslim community knows, understands, and participates in the waqf program. So there is an element of da'wah or education about waqf as part of the sharia economic system.

The success of the promotion is influenced by several things, including the clarity and content of the information content, the methods used, the media used, the intensity of the information delivery, and the segmentation of the promotion targets. Therefore, promotional activities must be well designed and adapted to the intended target.

In relation to the content of the information to be conveyed, it must be brief, clear, and easy to understand. This is intended so that the public quickly understands the contents, and can immediately act on the contents of the information. This consideration is done because the media used are various, the placement of promotional media physically is different, the cost of promotion, promotion time, and how to access it.

Promotion methods can be done directly or indirectly. Direct promotion is done by meeting directly with the target, namely the community. Indirect promotion means that promotional activities are carried out using the media, so it does not require a physical meeting. Advantages and disadvantages accompany both methods.

Direct promotion has advantages, among others, both parties can carry out active communication, meaning that it allows dialogue to deepen the content of the information conveyed. People who receive messages or information can ask questions directly, while promoters can provide more comprehensive and complete explanations, so that it also has an impact on the power to influence people's attitudes. The drawback of this method is the limited scope of the target.

Promotion indirectly has advantages, information can be done using various media, not too limited by space and time. So that the target information is wider and faster. The disadvantage of this method is that it does not allow dialogue between the two parties. This has an impact on the power of information in influencing the community, so to influence the community, the intensity of promotion must be done repeatedly.

The promotional media used also have an impact on the effectiveness of the information reaching the target, as well as on the strength of the information in influencing the public's attitude. Media promotions that can be carried out can use print media, electronic media, online media, and outdoor promotional media.

Print media such as newspapers and magazines have the advantage that information can last a long time, as long as the media still exists. The disadvantage of using this media is that the information is only in the form of images and text, and is static.

Promotion using electronic media generally uses television or radio. Both media can be enjoyed only when turned on, as well as when the ad is shown. Promotion through television is more effective because the promotional content used includes writing, moving images, and sound. Meanwhile, promotion through radio is only in the form of sound. However, the disadvantage of promotion through television is that it is expensive.

Furthermore, online promotion can be done with online news and social media. As long as it is connected to the internet, people can access it via mobile phones, tablets, television, or through computers. Flexibility and ease of access wherever and whenever, making promotions using online media very effective. Technological advances and shifts in people's lifestyles are starting to switch through online media, this condition encourages promoters to increase promotions through online media.

The next promotional media is outdoor media such as billboards, banners, banners, and billboards. Promotional content through this media is only in the form of text and images. Generally, promotional media are on the streets, building terraces, stadiums, at sporting events, music, and exhibitions.

In addition to the media used, the power of promotion is also influenced by several things, including the brand ambassador, and the content of the message conveyed. As part of the promotion, promoters must consider the figures involved as brand ambassadors in the promotion. Promoters usually use figures who are widely known, have achievements, have expertise in the arts, politics, sports, social, cultural and religious fields. In addition, the image of the character must be considered. Mistakes in choosing a character will have an impact on the

effectiveness of the promotion, as well as the image of the product and the entity.

Content or information content in the promotion must be made by considering the media used, the target to be addressed, and the manners of communication. Generally, messages in promotions are made short, clear, and interesting.

Promotion can affect the willingness of the Muslim community to participate in waqf. (Adeyemi et al., 2016)[9].

2.4 Trust

Trust is an attitude that arises in a person's belief in another person or an entity. A person's trust can arise because of the words, actions, nature, behavior, and performance of a person or entity. This means that if the words, actions, traits, behavior, and performance of a person or entity are good then people's trust will also increase, and vice versa. So in this case the two have a positive relationship.

In the context of waqf, the level of trust of the wakif (the person who gives the waqf) to Nadzir can affect the willingness of the waqf in surrendering his waqf property. Even if the Wakif has a good understanding of waqf, high income, massive promotions, but if the Wakif does not have confidence in Nadzir, then the wakif is not willing to give up his wealth for waqf, and vice versa. Given that waqf is the transfer of property to another party as well as the transfer of ownership, wakif will be careful.

Trust has a vital role in encouraging a person's willingness to give waqf. Waqif's trust in Nadzir is based on the management and distribution of waqf benefits, as well as management accountability. So that the position as Nadzir must be carried out by people who have high integrity, and capabilities according to their respective fields. Management professionalism must be reflected in aspects of financial management, business management, risk management, and auditing.

III. METHOD

The research method used is a quantitative approach. Data was collected using questionnaires, document searches, and observations. The type of data used in the form of primary data obtained from the results of questionnaires for Muslim communities in Indonesia, and secondary data obtained from the Indonesian Central Statistics Agency (BPS), and the Indonesian Waqf Agency (BWI).

The limitation of the study includes the research population is the Muslim community in Indonesia, the time of the study is from June to July 2021, the number of independent variables is 4 consisting of Variable Understanding, Variable Income, Variable Promotion, and Variable Trust. The Dependent

Variable is the Cash Waqf Collection Variable. The limitation of the independent variable is intended to find out more deeply the strength of the independent variable which is considered the most representative from the Wakif side and from the Nadzir side. The research design and hypotheses are shown in Figure 1.

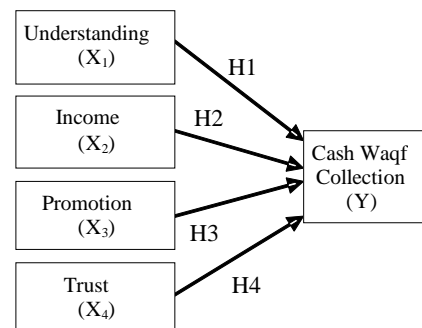


Fig 1. Research Design

The hypothesis of this research are:

H1 : Variable Understanding has a positive effect on Variable Cash Waqf Collection.

H2 : Variable Income has a positive effect on Variable Cash Waqf Collection.

H3 : Variable Promotion has a positive effect on Variable Cash Waqf Collection.

H4 : Variable Trust has a positive effect on Variable Cash Waqf Collection.

Testing data and hypotheses in this study used a quantitative approach with SPSS software analysis tools.

IV. RESULT AND DISCUSSION

4.1 RESULT

4.1.1 Multiple Linear Regression Test

Table 4.1 Summary of Linier Multiple Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	3,188	1,545		2,063 ,045
	Understanding (X1)	,213	,055	,465	3,884 ,000
	Income (X2)	,667	,162	,744	4,119 ,000
	Promotion (X3)	,265	,242	,332	3,087 ,003
	Trust (X4)	,565	,134	,786	4,213 ,000

Based on Table 4.1 Summary of Multiple Linear Regression Test, the regression equation is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$Y = 3,188 + 0,213 + 0,667 + 0,265 + 0,565 + e$$

The interpretation of the regression equation is:

1. The constant value of 3.188 shows the Cash Waqf Collection Variable is 3.188, if the Variables Understanding (X1), Income (X2), Promotion (X3), Trust (X4) are 0.
2. The regression coefficient of Understanding (X1) is 0.213. This value means that if the variable Understanding (X1) has increased or increased by 1%, then the Variable Cash Waqf Collection has increased or increased by 0.213. The positive regression coefficient value indicates that there is a unidirectional effect between the Understanding variable on the Cash Waqf Collection variable, meaning that if there is an increase in the Understanding variable, the Cash Waqf Collection variable will also increase, and vice versa.
3. Income variable regression coefficient (X2) is 0.667. This value means that if the Income variable (X2) has increased or increased by 1%, then the Variable Cash Waqf Collection has increased or increased by 0.667. The positive regression coefficient value indicates that there is a unidirectional effect between the Income variable on the Cash Waqf Collection variable, meaning that if there is an increase in the Income variable, the Cash Waqf Collection variable will also increase, and vice versa.
4. Promotion variable regression coefficient (X3) is 0.265. This value means that if the Variable Promotion (X3) has increased or increased by 1%, then the Variable Cash Waqf Collection has increased or increased by 0.265. The positive regression coefficient value indicates that there is a unidirectional effect between the Variable Promotion on the Variable Cash Waqf Collection, meaning that if there is an increase in the Variable Promotion, the Variable Cash Waqf Collection will also increase, and vice versa.
5. Trust variable regression coefficient (X4) is 0.565. This value means if the Trust Variable (X4) has increased or increased by 1%, then the Variable Cash Waqf Collection increased or increased by 0.565. The positive regression coefficient value indicates that there is a unidirectional effect between the Trust Variable on the Cash Waqf Collection Variable, meaning that if there is an increase in the Trust variable, the Cash Waqf Collection Variable will also increase, and vice versa.

4.2 Partial Test Result

Table 4.2 Partial Test Result (t Test)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	3,188	1,545		2,063
	Understanding(X1)	,213	,055	,465	3,884
	Income (X2)	,667	,162	,744	4,119
	Promotion (X3)	,265	,242	,332	3,087
	Trust (X4)	,565	,134	,786	4,213

a. Dependent Variable: Cash Waqf Collection (Y)

Based on Table 4.2 Partial Test Result (t test), the t value can be seen in Figure 2:

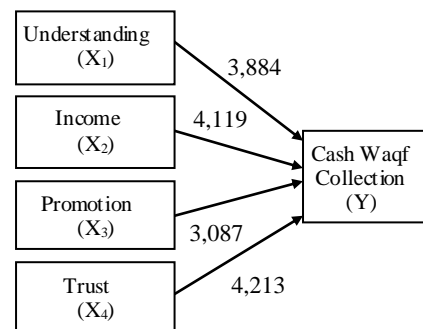


Fig. 2. Partial Test Result (t test)

The magnitude of the number t table with the provisions of $\alpha = 0.05$, $n = 200$ respondents and $k = 5$ independent variables, so that the t table can be formulated as follows:

$$t_{table} = t(\alpha; n-k)$$

$$= t(0,05; 200-5)$$

$$= t(0,05; 195), \text{ obtained the value of } t_{table} = 1.65271$$

Based on Table 4.2, the Partial Test Result (t Test) is known to have the effect of each variable as follows:

1. Understanding Variable (X1) on Cash Waqf Collection Variable (Y).

The value of T count = 3.884, which means T count > T table (3.884 > 1.65271) with a significance value of 0.000 < 0.05. Then Variable Understanding (X1) has a positive and significant effect on Variable Cash Waqf Collection (Y).

2. Income Variable (X2) against Cash Waqf Collection Variable (Y).

The value of T count = 4.119 which means T count > T table (4.119 > 1.65271) with a significant of 0.000 < 0.05. Then the Variable

Income (X2) has a positive and significant effect on the Variable Cash Waqf Collection (Y).

3. Promotion Variable (X3) to Cash Waqf Collection Variable (Y).

The value of T count = 3.087 which means T count > T table (3.087 > 1.65271) with a significant of 0.003 < 0.05. Then the Variable Promotion has a positive and significant effect on the Variable Cash Waqf Collection (Y).

4. Trust Variable (X4) on Cash Waqf Collection Variable (Y).

The value of T count = 4.213 which means T count > T table (4.213 > 1.65271) with a significant of 0.000 < 0.05. Then the Trust Variable has a positive and significant effect on the Variable Cash Waqf Collection (Y).

4.3 Simultant Test Result (F test)

The f test is conducted to test whether the model used is significant or not, so that it can be ascertained whether the model can be used to predict the effect of the independent variables together on the dependent variable (Ghozali, 2018).

If F count > F table then the path coefficient can be continued or accepted. The test was carried out with a significance level of 95% or = 0.05.

Table 4.3 Simultaneous Hypothesis Test Result (F Test)

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	252,650	4	63,163	40,692	,000b
	Residual	69,850	195	1,552		
	Total	322,500	199			
a. Dependent Variable: Cash Waqf Collection (Y)						
b. Predictors: (Constant), Trust (X4), Promotion (X3), Income (X2), Understanding (X1)						

Based on Table 4.3, it is known that the results of the F test or simultaneous test, show that the independent variables including Variable Understanding (X1), Income (X2), Promotion (X3) and Trust (X4) have a significance value of 0.000 < 0.05 and a calculated F value of 40.692 > F table 2.42. The magnitude of the F table number with the provisions (k ; n-k) or (4 ; 200-4) = F (4 ; 196) so that the F table value is 2.42. It was concluded that Variable Understanding (X1), Income (X2),

Promotion (X3) and Trust (X4) together or simultaneously had a positive and significant effect on Cash Waqf Collection (Y). So that Hypothesis 1 is accepted and Hypothesis 0 is rejected.

4.4 Coefficient of Determination Test (R2)

Table 4.4 Coefficient of Determination Test Results (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,885a	,783	,764	1,24588
a. Predictors: (Constant), Trust(X4), Promotion(X3), Income (X2), Understanding (X1)				

Based on Table 4.4 the coefficient of determination (Adjusted R Square) is 0.764, which means that the four Independent Variables, namely Variable Understanding (X1), Income (X2), Promotion (X3) and Trust (X4) simultaneously affect Variable Cash Waqf Collection of 76.4 %, the remaining 23.6% (100% - 76.4% = 23.6%) is influenced by other variables outside this study.

The R2 value of 0.783 shows that the relationship between the Independent Variables, namely Variable Understanding (X1), Income (X2), Promotion (X3) and Trust (X4) with the dependent variable, namely Cash Waqf Collection, is 78.3%. Based on these value, it can be concluded that the relationship between the independent variable and the dependent variable is strong. The level of this strong relationship can be seen from the interpretation guidelines according to Sugiyono (2019), namely 0.00 – 0.199 = very weak; 0.20 – 0.399 = weak; 0.40 – 0.599 = moderate; 0.60 – 0.799 = strong; 0.80 – 1,000 = very strong.

4.5 DISCUSSION

The results showed that all independent variables had a positive and significant effect on the Variable Cash Waqf Collection. This proves that the independent variables studied have a unidirectional influence and the effect is very strong on the dependent variable.

Understanding Variables have a positive and significant effect on cash Waqf Collection. This proves that the knowledge gained affects a person's understanding of waqf which in turn influences in determining attitudes and actions to participate in waqf. With another statement that the Variable Cash Waqf Collection is influenced by the level of understanding of the Muslim community. The more complete and clear the information received, the deeper one's understanding. A very rational consideration considering waqf is the transfer of

property as well as the transfer of ownership and management.

This study also shows that the income variable greatly influences the Muslim community in participating in the collection of cash waqf significantly. This means that the influence of income levels is a strong consideration for the Muslim community in participating or contributing to Cash Waqf. This condition is very logical because the nominal value of Cash Waqf per share is Rp. 1,000,000,- which is quite a large number. Only someone who has more than enough income and is rich can participate.

This paper also explains that the results of the study show that Variable Promotion is able to positively and significantly affect the Cash Waqf Collection Variable. The more massive and intensive promotion is carried out, the greater the influence on the community to participate in Cash Waqf. Likewise, if promotion is carried out only occasionally and is limited, then people are less or less familiar with waqf products and are reluctant to contribute to cashwaqf. Promotion using a variety of media, the content of the message that hits, and is sustainable has the power to influence the public to contribute to waqf.

The Trust variable greatly affects the Cash Waqf Collection. Waqf's trust in Nadzir is a very important factor in convincing the public to participate in waqf. Nadzir must have high integrity, professional managerial skills, be able to manage, develop waqf assets, and distribute waqf benefits to those who are entitled to them.

V. CONCLUSION

The conclusion of this study is that the understanding variable is strongly influenced by knowledge. The depth and breadth of knowledge of the Muslim community about waqf has an impact on the level of understanding which in turn influences decisions and attitudes to contribute to cashwaqf.

A person's income has a positive effect on willingness to contribute to cashwaqf. Thus, it is important for the government, the private sector, and the community to increase people's income.

Promotion affects the spread of waqf information in the Muslim community. Nadzir waqf must be more creative and intense in carrying out promotions as part of public education on waqf.

Trust is a very important factor in convincing people to participate in cashwaqf. Nadzir must have high integrity, professional managerial abilities, be able to manage, develop waqf assets, and distribute waqf benefits to those who are entitled to them. Nadzir's performance report must be made as the manager's accountability to the wakif.

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