

FACTORS THAT INFLUENCE STUDENTS' AWARENESS IN PARTICIPATING OF CASH WAQF

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ABSTRACTS

Currently, cash waqf is considered as an important role in developing waqf institutions and increase the social economic of society. However, the literature related to a social psychological understanding of the factors that highlight a person's decision to give cash waqf has been very few. Hence, this study attempts to examine factors that influence waqif intention to participate in contributing cash waqf in the context of muslim Indonesia particularly amongst students at the University of Darussalam Gontor (UNIDA Gontor) Ponorogo. For this purpose, a theory of reasoned action (TRA) used as a research framework. Quantitative approach with constructing a questionnaire employed to measure student giving intention behavior. The study revealed that student's attitude and subjective norms are found to have a significant impact on their intention to participate in cash waqf contribution. This study may be pioneering in understanding the factors contributing the receptivity of cash waqf in Indonesia. Additionally, the study validates the applicability of the theory of reasoned action in the context of cash waqf.

Keywords: cash waqf, intention to participate, theory of reasoned action

1. INRODUCTION

The spread of Islam in Indonesia is in line with *waqf* development in the country. Besides teaching about Islam, the scholars also taught about the *waqf* theoretically and practically to the public (Rozalinda, 2010). One of the *waqf* practices taught by *ulama* is reflected in example of giving their land as a *waqf* for places of worship, such as mosques. The practice of *waqf* in Indonesia continues to develop and progress over time. This is evidenced by the many historic mosques built on *waqf* land. Based on data from the Ministry of Religion, *waqf* land covers 435.395 locations with a total area 4.142.464.787.906 m2 throughout Indonesia (Ministry of Religion, 2014). Of these, about 67,22% have been certified, while the rest have not. The data shown is still quite a lot of *waqf* lands that do not have certificates which potentially disputes may be happened in the future.

Beside *waqf* land, cash *waqf* has been potentially grown in Indonesia. This is proven by many cash *waqf* institutions like Indonesian *Waqf* Deposit, Centre for Justice and Caring of Ummah, Caring of Ummah Daarut Tauhid are established (Affandi and Nufus, 2010). Cash *waqf* is a kind of *waqf* which the original capital consists of cash or money (Cizacka, 2000). As it is supposed as a source of fund, cash *waqf* may be catered as a financial instrument for the *ummah*. Moreover, the profit received from cash *waqf* can be channeled in to a public project such as bridges, school, mosque or even providing food (Cizacka, 2000).

Waqf practices in the field of education in Indonesia has long been applied. One of them is the establishment of Pondok Modern Darussalam Gontor, an Islamic boarding school institution was built on *waqf* land. The boarding school managed *waqf* land for *waqf* productive. Furthermore, by development of *waqf* productive as one of sources of income, the boarding school have expanded to establish a university, namely University

of Darussalam Gontor (Unida Gontor). Unida Gontor was founded in 1963 with the first name of Darussalam Institute of Education then change to university status to be University of Darussalam Gontor in 2014.

Waqf developments particularly cash *waqf* in Unida Gontor began in developing zakat management institutions, *infaq*, *shodaqoh* and *waqf* managed by LAZISWAF Unida Gontor. According to data obtained, total endowment funds collected in the period of 1438 H is Rp 202.762.296 (LAZISWAF Unida Gontor, 2016) and it increased to Rp 460.400.314¹ in the period of 1439 H.

As the institution that manages cash *waqf*, LAZISWAF Unida Gontor has given financially much benefit to needy student. In spite of University of Darussalam Gontor is *waqf*-based university and trying to make their student familiar with *waqf* especially cash *waqf*, through both in practical and theoretical subject, students' behavior in contributing cash *waqf* is relatively low. In this case, the student is still limited to "know" but less aware about the important of *waqf*. This study thus attempts to identify factor influencing student participation in cash *waqf* contribution. Specifically, this study examines the influence of attitude on the students' intention to contribute in cash *waqf*. The study also assesses empirically the influence of subjective norms on the students' intention to contribute in cash *waqf*.

For this purpose, Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1975) employed as research framework. Furthermore, to the best of our knowledge, few studies have applied the TRA to people behaviours in the cash *waqf* context. Additionally, the model has been found relevant in halal products (Amin et al., 2014), in prediction of Islamic banking services (Reni, 2015), and also in predicting the behavioural intention toward paying *zakat infaq* and *shodaqoh* through Bank (Hardinawati and Hamzah, 2017).

2. LITERATURE REVIEW

2.1 Waqf

The definition of *waqf*, etymologically, means "detain, prevent, as long as, remain, understand, connect, revoke, leave, etc" (Bank Indonesia, 2016). As quoted from Encyclopedia, *waqf* is the ownership and maintenance of certain assets for certain social welfare which is determined with the intention of preventing the use of the *waqf* property beyond the specified specific purpose (Eposito, 2002). According to Act No. 41 of 2004 concerning *waqf*, cash *waqf* is a Wakif legal act to separate and / or surrender some of his property in the form of money to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and or general welfare according to *Shariah* (UU RI No.41, 2004). Cizacka (2004) defines cash *waqf* as "a charitable endowment established with cash capital. Al-Tasuli's definition explains the objective of cash *waqf*, which is administering of a revolving loan without interest. Meanwhile, Mohsin (2009) states cash *waqf* as "the confinement of an amount of money from founder and dedication of its usufruct according to founder's condition, in perpetuity to the welfare of the society".

2.2 Theory of Reasoned Action (TRA)

TRA as introduced by Ajzen and Fishbein (1975) defined as a person's intention is influenced by two basic determinants, one personal in nature and the other reflecting social influence. The personal factor is the individual's positive or negative evaluation of performing the behavior. This factor is termed as attitude toward the behavior (Ajzen and Fishbein, 1975). The second determinant of intention is the person's perception of the social pressure put on him/her to perform or not to perform the behavior.

¹ Reports Cash Waqf Fund Raising Charity Organization Donation Zakat and Waqf (LAZISWAF) Gontor Unida period 1439 H.

1. Attitude

Attitude has long been identified as a construct that guides future behavior or the cause of intention that ultimately leads to a particular behavior (Fishbein and Ajzen, 1975). In TRA, attitude is referred to as the evaluative effect of positive or negative feeling of individuals in performing a particular behavior.

2. Subjective Norms

Subjective norm is an original construct from TRA that deals with the influence of social environment or social pressure on the individuals and thus on behavioral intention (Fishbein and Ajzen, 1975). Subjective norm is defined as the individual's perception of the likelihood that the potential referent group or individuals approve or disapprove of performing the given behavior (Fishbein and Ajzen, 1975; Ajzen, 1991).

3. Intention

Intention is outlined under the theory of reasoned behavior. TRA suggests that intentions represent a person's motivation as a result of his or her conscious plan or decision to enact the behavior (Conner and Armitage, 1998). Intentions and behavior are strongly related when measured at the same level of specificity in relation to action, target, context, and time frame (Pitchay et al. 2015)

2.3 Justification of using TRA

In TRA, two unique factors that contribute to intended behavior or behavioral intention which are determined by attitude towards the behavior and subjective norm. According to Ajzen and Fishbein (1975), in order to gain deeper understanding of the factors influencing behavior, it is required to look into beliefs that individuals hold about themselves and their environment. Therefore, beliefs are viewed as underlying a person's attitude and subjective norm, and ultimately determine the intention and behavior. The following an illustration of the framework employed in the study based on TRA approach:

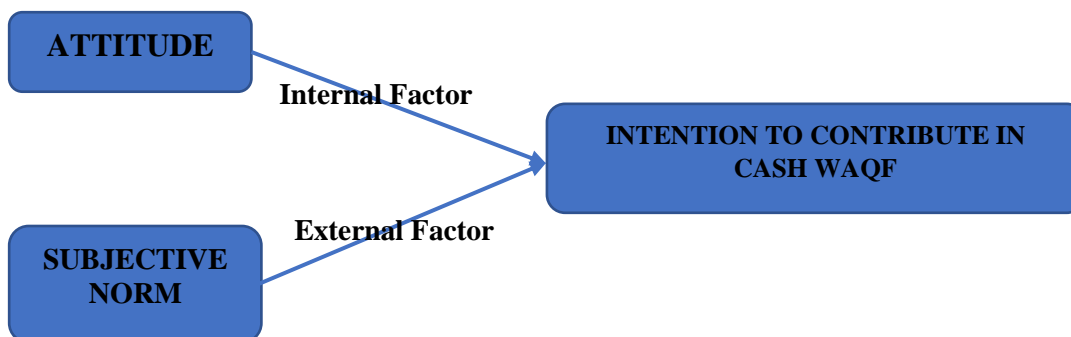


Figure 1 TRA Framework

2.4 Previous studies

In this section, the study discusses previous research related to the application of TRA in some studies that predicting the behavior in choosing products halal, in choosing behavior Shariah-compliant bank (Amin et al.2009), behavior in paying zakat (Reni, 2015), behavior in choosing BMT (Hardinawati and Hamzah, 2017).

Amin et al. (2009) tested application of the theory of reasoned action (TRA) in predicting intentions to choose halal products in Malaysia among consumers. Research methods used in their study is a structured questionnaire to obtain responses from consumers using convenience sampling technique. This research found the application of the TRA to study the use of halal products among consumers in Malaysia. The results of this research showed that the TRA a valid model that can be used to predict intention to choose

halal products. It indicated that the attitudes and subjective norms are good predictions to affect intentions. A possible explanation of the variables the subjective norm can be found on the community characteristics of Malaysia. Thus, the employers should accommodate this in mind when producing and promoting the halal-related products, while at the same time incorporating elements of attitudes in their promotional campaigns.

Reni (2015) examined the construction of TRA, religiosity on the choice of Islamic banking. The research method used is quantitative using Partial Least Square Structural Equation Modelling (PLS-SEM) as technique analysis. Research samples collected in this study is the 275 respondents from the customer's bank in Jakarta, Palembang, Makassar, representing the major cities in the region of Indonesia. Reni revealed that attitudes, subjective norms and religion affect significantly intention in influence in selecting of the Islamic in Indonesia. Model TRA explains about 43 percent of the total variance of the intention in choosing Islamic banking.

Other studies related to the application of the TRA is a study conducted by Hardinawati and Hamzah. They reviewed the factors that influence in intention for paying *zakat*, *infak*, and *shodaqoh* (ZIS) through Bank (Jakarta). The research method used is the method of quantitative research with technique analysis of Structural Equation Modelling (SEM). The population in this research is the donor ZIS in DKI Jakarta, sample research is 190 people in DKI Jakarta ZIS donors who pay through the bank. Results of the study found that personal factors influence the attitude of contributor ZIS in DKI Jakarta, but psychological factor does not affect the attitude of donors ZIS in DKI Jakarta. Then found that the factor of culture and social factors equally affect the subjective norm ZIS donors in Jakarta, as well as attitudes and subjective norms ZIS contributors in Jakarta affecting intention to repay at bank ZIS.

Asmy and Mohammed (2016) examined the behavioral intentions of microentrepreneurs using the integrated cash-micro business investment model (ICWME-I) as a source of financing in Malaysia. This research method using Structural Equation Modeling (SEM) as an analytical technique. The research sample was distributed to 420 micro entrepreneurs in Klang Valley. This study has shown that subjective attitudes and norms have a positive impact on the intentions of micro entrepreneurs to use the ICWME-I model in Malaysia.

Adillah (2016) examined the behavioral factors of Majlis Agama Wilayah Persekutuan (MAWIP) staff towards the intention to contribute in the corporate waqf, based on the theory of planned behavior (TPB). Using the questionnaire as a research instrument, the study found that attitudes, subjective norms and behavioral controls, had a significant influence on staff's intentions to contribute to corporate waqf.

2.5 The Development of Hypothesis

Determinant 1: Attitude. In their studies, Amin et al. (2009) indicated that a good attitude affects the intention toward behavior to choose halal product in Malaysia. Similarly, Reni (2015), revealed that attitude had significant effects on the intention in choosing Islamic Banking in Indonesia. Thus, this is hypothesized: H1: Attitude affects significantly and positively on the student's intention to contribute to cash Waqf.

Determinants 2: Subjective Norms. Subjective norm is as the perception of a person about social pressure to perform or not to perform the behavior. Asmy and Mohammed (2016) found that the subjective norm has a positive impact on the intentions of micro-entrepreneurs to use model ICWME-I in Malaysia. In line with this finding, Reni (2015) pointed out that Subjective Norm affects customer intention in choosing Islamic banking in Indonesia. Meanwhile, Adillah's (2016) study indicated that subjective norms influence significantly to staff's intention to contribute to corporate waqf. Therefore, this study hypothesis: H2: Subjective norm significantly and positively affect the student's intention to contribute to cash Waqf.

3 METHODOLOGY

Quantitative approach used as research designs to achieve the objectives. According to Ross (1999), quantitative research refers to an organized empirical investigation that is characterized by statistical, mathematical or information can simply be changed into numbers. The advantage of the quantitative technique is its methods are capable of ensuring authenticity and reliability of the data. In addition, quantitative method is helping to find the accurate data, based on the empirical phenomena and can be measured.

Data collection technique used is survey method by using a questionnaire given to students of University of Darussalam Gontor. Specifically, the students from Faculty of Economics and Management and Faculty of Syariah are randomly selected as sample. Justification for selecting these faculties, because the students are deemed familiar with the waqf instrument since they have ever taken some waqf related course such as Islamic economics institution of *Zakat, Infaq* and *Waqf, etc.*

The variables used in this study are attitude and subjective norms as independent variables while intention used as dependent variable. As adapted from Notoatmodjo (2003), attitude is measured based on “contributing cash waqf is useful, a positive outlook towards the cash waqf, contributing to cash waqf is a good idea and contributing cash waqf is a wise idea”. Subjective Norms is measured based on “other people, friends and family”, while the items of “I prefer cash Waqf for my charity, overall I plan to contribute to cash waqf, I intend to contribute cash waqf in the near future, my basic intent to contribute to cash waqf are very high”, are included into intention.

The technique of sampling used in the study is stratified random sampling. The technique is to use a propotional version, how disproportionately done by selecting the appropriate sampling with a size of sampling units (Wirawan, 2012). The benefits of using stratified random sampling is more convincing aspect of the representative in accordance with the basis of the its classification units, thus reducing the diversity. The object of this study is students of the semester 2, 4, 6 and 8 selected as sampling. Hair et al. (2010) suggest that minimum recommended level of the sample size is five respondents for each parameter. On this basis, about 104 respondents are selected as the sample and the number are considered adequate.

Validity and reliability tests and multiple linear regressions are employed as technique analysis. The validity of the measured based on content validity, that is by reviewing items questions with indicators developed. Arikunto (2007) states that "a good instrument must meet two critical requirement that is valid and reliability". Reliability concerns the accuracy of measuring instrument, is already fairly accurate, stable, and consistent in measuring what it wants to be measured (Sekaran, 2003). The purpose of using multiple linear regression analysis is to determine the influence or relationship between independent variables and the dependent variable. In this case, it is used to test how much influence of attitude and subjective norm on student intention of University of Darussalam Gontor to contribute cash waqf.

4 RESULT AND DISCUSSION

4.1 Respondents Characteristic

The respondent's data collected in this study is illustrated in the following table:

Table 1 Profile of the respondents by Gender

	Frequency	Amount	Percent	Cumulative Percent
Male	104	104	100.0	100.0

Female	-	-	-	-
Total	104	104	100.0	100.0

As described in Table 1, the number of respondents recorded all male respondents (100%). This is because the object of this study is the students that are in the campus of UNIDA Siman, Ponorogo, which all of them are male.

Table 2 Profile of the respondents by Semester

	Frequency	Amount	Valid Percent	Cumulative Percent
Grade / Semester	2	30	28.84	28.84%
	4	32	30.76	30.76%
	6	15	14.42	14.42%
	8	27	25.96	25.96%
Total	4	104	100	100%

Based on Table 2, respondents are differentiated by semester. It can be shown that the respondents in this study come from students' semesters 2, 4, 6 and 8. Students from 2nd semester recorded 30 students (29%) and students from 4th semester are 32 students (31%). Meanwhile, students from 6th semester are 15 students (14%) and students from the 8th semester are 27 students (26%).

Table 3 Profile of the respondents by age

	Frequency	Amount	Valid Percent	Cumulative Percent
Age	19-20	41	39.42	39.42
	20-21	41	39.42	39.42
	21-22	12	11.53	11.53
	23>	10	9.61	9.61
Total	4	104	100	100%

Table 3 shows that respondents' age of 19-21 years noted 82 students (78%) which recorded the highest percentages. Students from ages 21-22 are 12 students (12%), then followed by students from age 23> shows 10 students (10%).

Table 4 Profile of the respondents by the program study

	Frequency	Amount	Valid Percent	Cumulative Percent
Program / Department	Study Law	5	4.80	4.80%
	Comparative Islamic Economics Law	5	4.80	4.80%
	Islamic Economics Management	29	27.88	27.88%
		65	62.5	62.5%
Total	4	104	100	100%

Based on Table 4.4, respondents are described according to the program study. It can be highlighted that respondents in this study come from students of Mahzab Comparative Law and Islamic Economics Law are 5 students (5%), respectively. Students of Islamic Economics are 29 students (28%). Students of Management recorded 65 students (63%).

4.2 Reliability and validity

To achieve valid and reliable results, ensuring validity and reliability should be done in undertaking of multiple regressions. The value of validity and reliability tests are presented in Table 5.

Table 5 Reliability and Validity

Variables	Cronbach's alpha	Items	Pearson correlation	Sign level
Attitude	.925	Contributing cash waqf is useful idea	.921**	.000
		I am happy to contribute to cash waqf	.877**	.000
		I have a positive outlook towards the cash waqf	.833**	.000
		Contribute to cash waqf is a good idea.	.909**	.000
		Contribute to cash Waqf is a wise idea.	.851**	.000
Subjective Norms	.907	A lot of people around telling that I should contribute to cash Waqf.	.897**	.000.
		My friends thinking that I should contribute cash waqf.	.867**	.000
		Who I wish that	.891**	.000

		I had to contribute to cash Waqf.		
		A lot of people surrounding me thinking that contribute to cash Waqf is a wise idea.	.784**	.000
		My family thinking that contribution to cash Waqf is a good idea.	.825**	.000

** . Correlation is significant at the 0.01 level (2-tailed).

As presented in Table 5, all constructs have attained the threshold value for reliability above 0.7, for validity, it shows significance < 0.01 which is meets the requirements of validity.

4.3 Multiple Linear Regression

Main objective of this study was to examine factors that influence student's awareness on their intention to contribute cash waqf. For the purpose, two hypotheses have been developed based on the TRA approach. Based on the results, all hypotheses are revealed to be statistically significant. Table 5 shows the path statistical result based on multiple linear regression.

Table 6 Linear Regression

	Hypothesized Path	Standardized coefficient	Std. Error	Remark	Decision
H1	Attitude → Intention	.865	.051	***	Attitude and intention are significantly and positively related (Supported)
H2	Subjective Norms → Intention	.443	.089	***	Subjective norms and intention are significantly and positively related (Supported)

*** Significant level at 0.01, ** Significant at 0.05

4.3.1 H1: Attitude affects significantly the student's intention to contribute to cash Waqf.

The results regarding hypothesis 1 support this hypothesis. As shown in Table 6, the parameter estimate was 0.865 indicating if attitude goes up by 1 standard deviation, their intention toward contributing cash waqf goes up 0.865. The result is statistically significant, practically relevant and logically justifiable. Finding of this study indicates that the attitude of Unida Gontor students towards intention to give cash waqf is good enough. This may be due to the fact of the majority of Unida Gontor students graduated from Darussalam Modern Islamic Institution who indirectly were familiar with waqf as this institution has been long practiced particularly waqf productive used to generate income. This outcome is consistent with the study of Amin et. al. (2009), Hasbullah et. al. (2016) and Hardinawati (2017) who reached a similar finding on the significant impact of attitude on intention toward behaviour.

4.3.2 H2: Subjective norm positively influence intention towards cash waqf contributions

Like hypothesis 1, hypothesis 2 is also supported by the result of this study. Consequently, there seems to be significant relationship between subjective norms of students and their intention toward contributing of cash waqf. As depicted in Table 6, the parameter estimate is .443, indicating if subjective norm goes up by 1, their attitude toward cash waqf go up .443. The result indicates the particular reference to surrounding people, family and friends are perceived as an important factor reference groups to affect students' intention to contribute cash waqf. This is consistent with the findings of Asmy and Mohammed (2016) who found that the subjective norm has a positive impact on the intentions of micro-entrepreneurs to use model ICWME-I in Malaysia. Other studies (Reni, 2015; Adillah, 2015) also found that subjective norms have an impact on intention toward behaviour.

5 CONCLUSION

The main objective of this study was to examine students' behavior on their intention to contribute cash waqf. The model hypothesized is categorized into two factors, namely attitude and subjective norms which both of them influence students' intention to give cash waqf. The study indicates that application of the TRA in cash waqf was different to systems previously assessed. The study supported Asmy and Mohammed's (2016) study, which found significant relationship between subjective norms and behavioral intention and so the study extends this generalization to cash waqf contribution. In spite of this study provides sufficient contribution to the literature, at least two limitations were observed in this study. Firstly, this study location is restricted to Ponorogo area, East Java which explain that this finding cannot be generalized to other areas which have different geographies. It is suggested for future studies to be conducted outside of Java mainland. Secondly, the study is limited to those of students who possess literacy on waqf but yet try to perform such endowment giving. In the future study, it has opportunity to include those of actual waqif who performs the cash waqf practically.

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