

# The Literacy and Education Cash Waqf as Instrumen Investment at Mushola Al-Hidayah Community Indonesia

Surianih <sup>1</sup>, Asri Noer Rahmi <sup>2</sup>, Sari Anggraini <sup>3</sup>

<sup>123</sup> University Al-Azhar Indonesia

<sup>1</sup>suriyanih70@gmail.com, <sup>2</sup>asri.noer@uai.ac.id, <sup>3</sup>sai.anggraini@uai.ac.id

## Abstract

*This study aims to determine how the level of understanding and knowledge and efforts to increase knowledge of cash waqf and interest in cash waqf as an investment instrument. This study uses a quantitative method with the population in this study members of the Alhidayah Mushola Study Community in Bekasi Regency with a sample of 66 members by distributing questionnaires to obtain data. The data analysis technique in this study uses Descriptive Statistics, Classical Assumption Test, Multiple Linear Regression and Hypothesis testing. The hypothesis test in this study is a hypothesis test using the T test, F test and coefficient of determination test. The results showed that the results of the t test on the independent variable literacy had a significant effect on investment instruments, then the results of the t test on the independent variable education had a significant effect on investment instruments and the results of the t test on the variable interest in waqf money had a significant effect on investment instruments. The results of the study simultaneously all independent variables including literacy, education and interest in waqf money affect the dependent variable, namely investment instruments.*

**Keywords:** *Cash Waqf Literacy; Interest in Cash Waqf; Waqf Investment*



**SYARIAH: E-Proceeding of Islamic Law** | Open Access articles are distributed under this Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License.

Copyright (c) 2024 Surianih, Asri Noer Rahmi, Sari Anggraini

## **Introduction**

Waqf has begun to evolve into waqf that does not include immovable assets such as land and buildings, but also evolves into movable assets such as money. Compared to immovable property waqf, movable property waqf, if tracked, can be seen as an important part of the strategy to improve Islamic economy and finance by empowering public funds and becoming a Sharia-based social financial instrument to be able to enjoy the results of cash waqf evenly in the community.

To implement Waqf development and increase productivity, the government issued Law No. 41 of 2004 and Government Regulation No. 42 of 2006 on Waqf in Indonesia, Cash Waqf is allowed by the Fatwa Commission of the Indonesian Ulema Council (MUI) issued on 11 May 2002. Cash Waqf is clearly similar to other Islamic social finance instruments, namely Zakat, Infaq, Sadaqah (ZIS). According to the Ministry of Religious Affairs' guidelines for the management of cash waqf, the return on investment of cash waqf proves to be a good thing if properly managed and the results can help meet the needs of underprivileged communities

This led the government to launch Gerakan Wakaf Uang Nasional (GNWU) programme, which aims to generate public interest in waqf and increase the number of investors whose proceeds are fully invested in the national economy. waqf investments include SBSN and Cash Waqf Linked Sukuk (CWLS). The combination of sukuk as a directional tool and waqf as the ability to generate income from financial activities.

However, according to the Minister of Finance's statement and based on data from the Waqf Information System, the Ministry of Religious Affairs traced cash waqf is still low from its capability. Throughout 2022, IDR 1.4 trillion has been collected for cash waqf, which is still very low from the national target of IDR 180 trillion.

In general, there are still many people who lack knowledge and interest in cash waqf. There are several inhibiting factors such as 1) Lack of social motivation to introduce cash waqf to the wider community. 2) Inadequate access to waqf transaction services, and the existence of waqf administrative financial institutions (Nadzir) is not widespread. 3) The general public still assumes that the types of assets that can be endowed are only immovable assets such as land and buildings. 4) Institutional issues that are still suboptimal in the collection of cash waqf. 5) The management of waqf funds is still not transparent and accountable to the public. 6) Lack of public understanding of the importance of waqf, which can be used as an investment vehicle, resulting in few members of the public willing to participate in investing in cash waqf.

According to (Ilman, M.Z, 2019) Increasing the understanding of Islamic society is a form of social science combined with the Islamic religion to build development efforts for the advancement of humanity. Community development can also be carried out on various occasions, especially through the Pengajian community.

The recitation community is a place to gain religious knowledge. With the existence of this recitation community, it is hoped that it can help those who experience difficulties in their environment, so that they can guide them, including the issue of waqf is important to convey to the community, not only for the advancement of waqf itself, but also for the welfare of the nation and state, therefore, an understanding of the meaning of cash waqf must be understood at least in the recitation community.

Based on the above problems, the author is interested in raising research related to cash waqf as an investment instrument. The author wants to know the understanding, knowledge and interest of the Mushola Alhidayah study community in investment instruments. Therefore, the author is interested research entitled "**LITERACY AND EDUCATION CASH WAQF AS AN INVESTMENT INSTRUMENT AT MUSHOLA AL-HIDAYAH COMMUNITY INDONESIA**".

## **Methodology**

### **Type and sample of research**

This research used quantitative study, in this study the answer to the problem is obtained through hypothesis testing. Testing aims to test whether the hypothesis proposed by the researcher regarding the effect of literacy, education and interest in cash waqf on investment instruments. The population of this study is the Mushola Alhidayah Recitation Community located at Jalan Kampung Warung Asem RT 001 RW 001 Sumberjaya, South Tambun District, Bekasi Regency, West Java Province, with a total sample size of 66 data obtained.

## **Variable Measurement**

### **Dependent variable**

In this study, the dependent variable or variable Y is the variable that is affected or assumed to be the result of the independent variable or variable X, the dependent variable (Y) in this study is the investment instrument.

### **Independent variable**

The independent variable in this study is a variable that can affect or find other variables, if there is no independent variable or the second variable (dependent variable) changes may not be known or other unknown variables appear unless influenced by the independent variable. There are three independent variables in this study, namely the variables of literacy, education and interest in cash waqf.

In order to analyse the results of the answers given by the respondents when filling in the questionnaire using a Likert scale, the answers are then scored with the following scores:

**Table 1**  
**Likert Scale Scores:**

No	Answer	Score
1	Strongly disagree	1
2	Disagree	2
3	Undecided	3
4	Agree	4
5	Strongly agree	5

Operational variables are needed to determine the indicators and scales used by the variables included in the study, these are then divided into empirical indicators that include

**Table 2**  
**Research Variables and Research Indicators**

Variable	Indicator	Item
Literacy (X1)	Knowledge, understanding, types, management and evaluation of information on cash waqf	1
Education(X2)	Socialisation, programs, returns, information media, how to order cash waqf	2
Interest (X3)	Interest, information, benefits and recommendations of <i>cash waqf</i>	3
Investment Instrument (Y)	Knowledge, understanding, education and interest in <i>cash waqf</i> investment	4

## Results and Discussion

Based on the results of the data analysis carried out and the data obtained from the research on literacy, education and interest in cash waqf as an investment instrument are as follows:

In the data feasibility test, namely the validity and reliability tests, good results were obtained. The validity test obtained the reaccount of each variable X and Y is greater than the  $r_{table}$ , namely 0.2423, overall each question item is declared valid, then the reliability test obtained a Cronbach alpha value greater than 0.60, which means that the questionnaire on each variable is declared reliable. Below is a description of the reliability results for each variable, namely the literacy variable (X1) of 0.765, education (X2) of 0.677, interest (X3) of 0.729 and investment instruments (Y) of 0.641.

The results of multiple linear regression analysis test, it is known that the regression equation is  $Y = 1.054 + 0.062X_1 + 0.301X_2 + 0.67X_3 + e$ . The constant value of Y is 1.054, which means that if the variables of literacy, education and interest in

Waqf money (X) are 0 (zero) then the investment instrument (Y) is worth 1.054 and the coefficients of the three independent variables that produce high values are obtained by the interest variable (X3) with a resultant value of 0.607 then the education variable (X2) with a resultant value of 0.301 and literacy (X1) with a resultant value of 0.062. The three variables show a unidirectional influence on the investment instruments.

And in the hypothesis test, which consists of t-test and F-test, the results of the analysis show that all variables have a significant effect on investment instruments, namely the literacy variable (X1), education (X2) and interest (X3) Waqf money has a significant effect on investment instruments (Y) including:

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.054	.892		1.182	.242
	literasi	.062	.018	.085	3.442	.001
	edukasi	.301	.098	.318	3.061	.003
	minat	.607	.091	.688	6.657	.000

a. Dependent Variable: instrumen investasi

The results of the t-test of all the independent variables have a partially significant effect on the dependent variable by showing the  $t_{count} > t_{table}$  value and a significance value  $< 0.05$  with the acquisition value of the literacy variable (X1) worth  $3.442 > 1.998$  with a significance value of  $0.001 < 0.05$ , the education variable (X2) with a value of  $3.061 > 1.998$  with a significance value of  $0.003 < 0.05$  and the interest variable (X3) with a value of  $6.657 > 1.998$  with a significance value of  $0.000 < 0.05$ .

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	478.540	3	159.513	568.391	.000 <sup>b</sup>
	Residual	17.400	62	.281		
	Total	495.939	65			

a. Dependent Variable: instrumen investasi

b. Predictors: (Constant), minat, literasi, edukasi

The results of F-test all independent variables including literacy, education and interest in cash waqf affect the dependent variable namely investment instruments with the results of  $F_{hitung} > F_{tabel}$  with the acquisition of a value of  $568.391 > 3.14$  and a significance probability value of  $0.000 < 0.05$ .

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.982 <sup>a</sup>	.965	.963	.52975

a. Predictors: (Constant), minat, literasi, edukasi

The result of the coefficient of determination in the Adjusted R Square column is 0.963 or 96.3%, which means that 96.3% of the variable investment instruments (Y)

can be explained or influenced by the variables literacy (X1), education (X2) and interest (X3).

### **The effect of cash waqf literacy as an instrument Investment**

The first hypothesis (H1) is that literacy has a significant effect on investment instruments. Based on the results of the data analysis conducted and the data obtained, it shows that the results of the t-test on the literacy variable has a significant effect on investment instruments, with the acquisition of a t-count value of 3.442, which is greater than the t-table with a value of 1.998 and a significance value of 0.001 less than 0.005, which means that partially there is a significant influence between literacy and investment instruments.

Cash waqf literacy is the ability of individuals to understand in drawing conclusions from information about cash waqf received and knowing the existence of an innovation in cash waqf to promote public understanding and awareness of waqf to generate participation in carrying out waqf, the higher the level of public literacy regarding cash waqf as an investment instrument, the higher the public awareness of understanding and knowing the existence of cash waqf as an investment instrument.

### **effect of education on cash waqf as an Investment Instrument**

The second hypothesis (H2) is that education has a significant effect on investment instruments. Based on the results of the data analysis conducted and the data obtained, it shows that the results of the t-test on the variable of education have a significant effect on investment instruments with the acquisition of a t-count value of 3.061 which is greater than the t-table with a value of 1.998 and a significance value of 0.003 which is less than 0.005, which means that there is partially a significant influence between education and investment instruments.

Cash waqf education is a learning process that is carried out in an effort to improve or provide knowledge about cash waqf, the need for education about the importance of waqf can provide an easier understanding of waqf for the wider community, the higher the education provided to the public regarding cash waqf as an investment instrument, the higher the community can have knowledge and understanding and cause participation in carrying out investments in the form of cash waqf.

### **The Effect of Interest on Waqf Money as an Investment Instrument**

The third hypothesis (H3) is that interest has a significant effect on investment instruments. Based on the results of the data analysis conducted and the data obtained, it shows that the results of the t-test on the interest variable have a significant effect on investment instruments, with the acquisition of a t-count value of 6.657, which is greater than the t-table with a value of 1.998 and a significance value

of 0.000 less than 0.005, which means that there is partially a significant influence between education and investment instruments.

Interest in cash waqf is an encouragement for individuals to do something so that the goals they want can be achieved, including the urge to do cash waqf, participation or contribution in doing cash waqf as an investment instrument and can achieve the potential of cash waqf, the higher the public interest in investing in cash waqf, the higher the community can contribute and achieve the potential of cash waqf as an investment instrument

## **Conclusion**

Based on the results of the research and discussion that has been carried out, the researcher found that the level of understanding and knowledge of the existence of cash waqf as an investment instrument in the Alhidayah Mushola study community is quite good, the Alhidayah Mushola study community has implemented education in providing scientific information, and insights related to cash waqf and the last researcher found that the alhidayah mushola study community has contributed by investing in cash waqf, the impact of these activities the alhidayah mushola study community has played a role in helping to increase the potential of cash waqf.

## **References**

- Abdullah, J. (2017). Tata Cara dan Pengelolaan Wakaf Uang di Indonesia. *Jurnal Zakat Dan Wakaf*, 4(1).  
<https://journal.iainkudus.ac.id/index.php/Ziswaf/article/download/3033/2290>.
- Agusyanto. (2007). Jaringan Sosial dalam Organisasi. *Jakarta: Raja Grafindo Persada*
- Ajemain. (2018). *Wakaf Uang: Pemahaman Mahasiswa dan Faktor Yang Mempengaruhinya* [Ekonomi Syariah, Institut Perguruan Tinggi Ilmu Al-Qur'an].  
<https://repository.ptiq.ac.id/id/eprint/262/1/SKRIPSI%20AJEMAIN%202014.pdf>.
- Ajzen, I. (1985). *From Intentions to Action: A Theory of Planned Behavior*. In J. Khul and J. Beckmann (Eds), *Action control: from cognition to behavior*. Berlin, eidelber, New York: Springer-Verlag  
<https://www.sciencedirect.com/science/article/abs/pii/074959789190020T>
- Almaany. (2023). *Kamus Istilah Indonesia Arab Online*. Almaany.Com.  
<https://www.almaany.com/id/dict/ar-id/%D9%88%D9%82%D9%81/>
- Amelia, A. N., & Puspita. (2018). Minat Masyarakat Jakarta Dalam Berwakaf Uang Pada Lembaga Wakaf. *Journal Of Islamic Economics, Finance And Banking*, 2(2).  
<https://jurnal.untirta.ac.id/index.php/JIEc/article/view/4382>.

- Bank Indonesia. (2021). *Laporan Tahunan Cash Waqf Link Sukuk*.  
<https://www.bi.go.id/id/edukasi/Documents/Laporan-Tahunan-Cash-Waqf-Linked-Sukuk-2021.pdf>.
- Badan Wakaf Indonesia. (2010). *Peraturan Badan Wakaf Indonesia Nomor 4 Tahun 2010 Tentang Pedoman Pengelolaan dan Pengembangan Harta Benda Wakaf*.  
<https://www.bwi.go.id/wp-content/uploads/2019/09/Peraturan-BWI-No.-4-Tahun-2010-Tentang-Pedoman-Pengelolaan-Dan-Pengembangan-Harta-Benda-Wakaf.pdf>.
- Badan Wakaf Indonesia. (2020). *Cash Waqf Link Sukuk*.<https://www.bwi.go.id/cash-waqf-linked-sukuk/>
- Badan Wakaf Indonesia. (2020). *Laporan Indeks Literasi Wakaf Nasional 2020*.  
<https://www.jurnal.untad.ac.id/jurnal/index.php/kovalen/article/view/6719>.
- Badan Wakaf Indonesia. (2020). *Peraturan Badan Wakaf Indonesia Nomor 01 Tahun 2020 Tentang Pedoman Pengelolaan dan Pengembangan Harta Benda Wakaf*.  
<https://www.bwi.go.id/wp-content/uploads/2020/08/Peraturan-BWI-No.-01-Th-2020-.pdf>.
- Badan Wakaf Indonesia. (2021). *Pengertian Wakaf*.  
<https://www.bwi.go.id/pengertian-wakaf/>.
- Badan Wakaf Indonesia. (2022). *Analisis Kinerja Pengelolaan Wakaf Nasional 2022*.  
<https://www.bwi.go.id/wp-content/uploads/2023/03/Indeks-Wakaf-Nasional-2022.pdf>.
- Bayinah, D.A.N., Nurzaman, D. M. S., Nasution, A., & Permata, A. (2021). *Perencanaan Wakaf* (S. Pramono & Su. E. Hidayat, Eds.). Knes.go.id  
[www.kneks.go.id](http://www.kneks.go.id).
- Biro Pers, Media, Dan Informasi Sekretariat Presiden. (2021). *Presiden Jokowi Luncurkan Gerakan Nasional Wakaf Uang*. Presidenri.go.id.  
<https://www.presidentri.go.id/siaran-pers/president-jokowi-luncurkan-gerakan-nasional-wakaf-uang/>.
- Chaudhry, M. S. (2012). *Sistem Ekonomi Islam: Prinsip Dasar (Fundamental of Islamic Economic System)*, Terj. Suherman Rosyidi. Depok Kencana.
- Choirunnisak. (2021). *Konsep Pengelolaan Wakaf Uang di Indonesia*. *Jurnal Pemikiran dan Pengembangan Ekonomi Syariah*, 07(01).  
<https://ejournal.stebisigm.ac.id/index.php/esha/article/view/310>.
- Dewan Syariah Nasional MUI. (2002). *Fatwa Dewan Syari'ah Nasional*.  
[https://mui.or.id/wp-content/uploads/files/fatwa/32-Obligasi Syariah.pdf](https://mui.or.id/wp-content/uploads/files/fatwa/32-Obligasi%20Syariah.pdf).



- Dewi, H. K. (2022). *Pasar Modal Indonesia 2022: Rekor Indeks Saham Hingga Jumlah Investor Tembus 10,3 Juta*. Bareksa.Com. <https://www.bareksa.com/berita/pasar-modal/2022-12-29/pasar-modal-indonesia-2022-rekor-indeks-saham-hingga-jumlah-investor-tembus-103-juta>.
- Fadhil, R., & Nurbalqis. (2021). Analisis Cash Waqf Link Sukuk (CWLS) dalam Perspektif Maqashid Asy-Syari'ah. *Jurnal Hukum Dan Ekonomi Islam*, 5(2). <https://ejurnal.iiq.ac.id/index.php/almizan/article/view/270>.
- Fahrurroji. (2021). *Peran BWI Dalam Pengembangan Wakaf*. <https://www.bwi.go.id/wp-content/uploads/2021/01/PERAN-BWI-PBWI-PENGEMBANGAN-WAKAF.pdf>.
- Fatimah, S. (2012). *Implementasi Wakaf Uang Menurut Undang-Undang Nomor 41 Tahun 2014 (Studi di Bank Syariah Mandiri (BSM) Kantor Cabang (KC) Metro* [Ekonomi dan Bisnis, Sekolah Tinggi Agama Islam Negeri]. <http://repository.metrouniv.ac.id/id/eprint/2985/1/Skripsi%203.pdf>.
- Hakim, A. (2010). *Pengelolaan Wakaf Uang sebagai Salah Satu Instrumen Investasi* [Konsentrasi Perbankan Syariah, UIN Syarif Hidayatullah]. <https://repository.uinjkt.ac.id/dspace/bitstream/123456789/4896/1/AMRUL%20HAKIM-FSH.pdf>.
- Hasanah, U. (2022). Urgensi Pengawasan Dalam Pengelolaan Wakaf Produktif. *Jurnal Pemikiran Hukum Islam*, 22(01) <https://journal.walisongo.ac.id/index.php/ahkam/article/view/4>.
- Haq, F. (2012). Wakaf Kontemporer, dari Teori Ke Aplikasi. *Jurnal Maalayah*, 2(1). <https://jurnalfsh.uinsby.ac.id/index.php/malayah/article/view/338>.
- Ilman, M.Z. (2019). Pengaruh Tingkat Pendidikan, Religiusitas. Akses Media Informasi, Dan Pengetahuan Wakaf Uang Terhadap Persepsi Masyarakat Tentang Wakaf Uang (Studi Pada Jamaah Masjid Al-Ghifari, Masjid Muhajirin, Dan Masjid Ramadan Griya Shanta Kota Malang). *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 08(01). <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/6214/5450>.
- Imam, T. (2022). *Memperkuat Literasi Wakaf BWI*. BWI.go.id. <https://www.bwi.go.id/7934/2022/04/14/memperkuat-literasi-wakaf/>.
- Jannah, N. (2023). Cash Waqf Literacy in Indonesia: Literature Studies and Perspectives of Islamic Economics Academics. *Islamic Economic Journal*, 09(01). <https://journal.Islamicomic.or.id/index.php/ijej/article/view/386/131>.

Kementerian Agama Republik Indonesia. (2023). *Jumlah Tanah Wakaf Seluruh Indonesia*.

[https://siwak.kemenag.go.id/siwak/persen\\_jumlah\\_tanah\\_wakaf.php](https://siwak.kemenag.go.id/siwak/persen_jumlah_tanah_wakaf.php).

Kementerian Agama Republik Indonesia. (2023). *Panduan Pengelolaan Wakaf Tunai*. Direktorat Jenderal Bimbingan Masyarakat Islam, Direktur Pemberdayaan Wakaf. [https://jabar.kemenag.go.id/assets/uploads/info/panduan\\_wakaf.pdf](https://jabar.kemenag.go.id/assets/uploads/info/panduan_wakaf.pdf).

Kementerian Keuangan. (2021). *Cash Waqf Link Sukuk*. Kemenkeu.go.id. <https://www.kemenkeu.go.id/cwls>.

Kementerian Keuangan. (2022). *Menkeu Sampaikan Hal-Hal Strategis untuk Pengembangan Ekonomi dan Keuangan Syariah*. Kemenkeu.go.id. <https://www.kemenkeu.go.id/informasi-publik/publikasi/berita-utama/Rapat-Pleno-KNEKS>.

Khaeriyah, N. (2019). *Pengaruh Literasi Terhadap Minat Masyarakat Muslim Berwakaf Uang Di Kota Semarang* [Universitas Islam Negeri Walisongo]. <http://eprints.walisongo.ac.id/id/eprint/9645/>.

Kementerian Keuangan. (2021). *Problematika Tanah Wakaf Tak Bersertifikat*. Kalsel.Kemenag.go.id. <https://kalsel.kemenag.go.id/opini/719/Problematika-Tanah-Wakaf-%C2%A0Tak>.

Mannan, M.A. (2005). *Sertifikat Wakaf Tunai: Sebuah Inovasi Instrumen Kawasan Islam*. Jakarta: Ciber.

Mubarak, W. I. & Chayatin, N. (2009). *Ilmu Keperawatan Komunitas Pengantar dan Teori*. Jakarta: Salemba Medika.

MUI. (2011). *Himpunan Fatwa Majelis Ulama Indonesia*. Jakarta: Sekretariat MUI

Mustofa, E. N. (2010). *Pengenalan Eksklusif Ekonomi Islam*. Kencana Prenada Media Group.

Niha, N. (2019). *Pemanfaatan Dana Wakaf Uang Melalui Investasi saham Perspektif Fatwa DSN-MUI Nomor 2 Tahun 2002 Tentang Wakaf Uang dan Undang-Undang Nomor 41 Tahun 2003 Tentang Wakaf (Studi Di Badan Wakaf Indonesia)* [Hukum Bisnis Syariah, Universitas Islam Maulana Malik Ibrahim]. <http://etheses.uin-malang.ac.id/21417/>.

Nisa, D. H. (2021). *Analisis Pengaruh Pengetahuan, Pendapatan, Religiusitas, dan Akses Media Informasi Terhadap Minat Berwakaf Pada Cash Waqf Linked Sukuk (CWLS)* [Universitas Islam Indonesia]. <https://dspace.uin.ac.id/handle/123456789/30430>.

Notoatmodjo, S. (2003). *Pendidikan dan Perilaku Kesehatan*. Jakarta: Rineka Cipta.

- Otoritas Jasa Keuangan. (2014). *Literasi Keuangan*. OJK.go.id.  
<https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/literasi-keuangan.aspx>.
- Prasetyo, A. (2019). Wakaf Saham Dalam Meningkatkan Investasi Saham Syariah Di Indonesia. *Jurnal Majalah Ekonomi*, 24.  
[https://jurnal.unipasby.ac.id/index.php/majalah\\_ekonomi/article/download/2066/1855/6033](https://jurnal.unipasby.ac.id/index.php/majalah_ekonomi/article/download/2066/1855/6033).
- Puspita, D. (2020). *Analisis Pengelolaan Wakaf Tunai di Badan wakaf Indonesia (BWI) [Ekonomi Islam, Universitas Islam Negeri]*.  
[http://repository.uinsu.ac.id/15495/1/SKRIPSI%20DARA\\_komp.pdf](http://repository.uinsu.ac.id/15495/1/SKRIPSI%20DARA_komp.pdf).
- Putri, E. R. (2019). *Pengetahuan Masyarakat Terhadap Wakaf Uang [Manajemen Zakat dan Wakaf, Institut Agama Islam Negri (IAIN) Bengkulu]*.  
<http://repository.iainbengkulu.ac.id/2705/>.
- Putri, E. R. (2019). *Pengaruh Sikap, Norma Subjektif, Kontrol Perilaku Persepsian, Persepsian Resiko, Persepsian Kebermanfaatan Terhadap Niat Penggunaan Kartu Kredit [Ekonomi dan Bisnis, Universitas Brawijaya Malang]*.  
<http://jimfeb.ub.ac.id/index.php/jimfeb/article/view/595>.
- Rasela, F. (2022). Pengaruh Literasi Wakaf Terhadap Minat Mahasiswa Berwakaf Pada Forum Wakaf Mahasiswa Indonesia. *Jurnal Riset Perbankan Syariah (JRPS)*, 1. <https://doi.org/10.29313/jrps.v1i1.969>.
- Rochmawati, S. (2013). Pengaruh Sikap, Norma Subjektif, Kontrol Perilaku Persepsian, Persepsian Resiko, Persepsian Kebermanfaatan Terhadap Niat Penggunaan Kartu Kredit. *Jurnal Ilmiah Mahasiswa FEB*, 01(02).  
<https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/595>.
- Satriyaningtyas, T. (2020). Implementasi *Good Waqf Governmance* Dalam Pengelolaan Aset Wakaf Di Pondok Modern Darussalam Gontor Putri Mantingan. *Jurnal Ilmiah Mahasiswa FEB*, 08(02).  
<https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/6634/5750>.
- Saptono, I. T. (2018). Pengembangan Instrumen Wakaf Berbasis Investasi Sosial Studi Wakaf Link Sukuk. *Jurnal Wakaf Dan Ekonomi Islam*, 11(02).  
<https://www.jurnal.bwi.go.id/index.php/awqaf/article/view/20/28>.
- Sistem Informasi Wakaf. (2022). *Jumlah Tanah Wakaf Seluruh Indonesia*. Siwak.Kemenag.Go.Id.  
[https://siwak.kemenag.go.id/siwak/tabel\\_jumlah\\_tanah\\_wakaf.php](https://siwak.kemenag.go.id/siwak/tabel_jumlah_tanah_wakaf.php).

Sudirman. (2003). *Interaksi Dan Motivasi Belajar Mengajar*. Jakarta: Raja Grafindo Persada.

Sugiyono.(2016). *Metodologi, Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung Alfabeta.

Utami, E. P. (2020). *Pengaruh Religiusitas, Perilaku Altruistik dan Literasi terhadap Minat Berwakaf Uang Masyarakat Muslim Kabupaten Grobongan* [Ekonomi Islam, Universitas Islam Negeri Walisongo Semarang]. [https://eprints.walisongo.ac.id/id/eprint/13349/1/Skripsi\\_1605026041\\_Era\\_Pra\\_mukti\\_Utami.pdf](https://eprints.walisongo.ac.id/id/eprint/13349/1/Skripsi_1605026041_Era_Pra_mukti_Utami.pdf)