Waqf Behavior During The Covid-19 Pandemic

Darwis Harahap, Muhammad Arif, Nando Farizal, Mutiara Nauli
Institut Agama Islam Negeri Padangsidimpuan
E-mail: darwisharahap18@gmail.com

Abstract,
Waqf is one of the instruments that are highly expected, even productive and the results can help the economy, education, and even the welfare of the community during the current COVID-19 pandemic. This is in stark contrast to the results of accumulating waqf in Indonesia which are still low compared to their potential. This study aims to look at the behavior of waqf in donating one's assets during the COVID-19 pandemic. This study uses descriptive quantitative analysis using the Theory of Planned Behavior approach. The data used in this study are primary data obtained through giving questionnaires to respondents. The hypothesis of this study was tested using Partial Least Square (PLS) analysis. The results of this study indicate that the variables of subjective norms, behavioral control, and religious commitment have an influence on waqf behavior during the COVID-19 pandemic. Meanwhile, attitudes and knowledge variables have no influence on waqf behavior. The implication of this research can be input for campuses, institutions or waqf management foundations to be able to increase waqf literacy which can support the interest of waqif in giving waqf in a pandemic or in the future.
Keywords: Waqf, Theory of Planned Behavior, COVID-19

INTRODUCTION

Indonesia is a country with the largest Muslim majority in the world. This status makes Indonesia have the potential to be a pioneer country and even a pilot in the management of Islamic finance, one of the financial potentials that Indonesia has is Waqf. In fact, Islam has introduced Islamic Social Finance which has been able to play a role in poverty alleviation and socio-economic development for more than 1400 years, instruments in Islamic Social Finance in the form of Zakat, Infaq, Sadaqah and Waqf (ZISWAF). Zakat, Infaq, and Sadaqah (ZIS) have the same character, namely when ZIS funds have been collected, the funds must be distributed to recipients who need them (mustahiq). Unlike the waqf instrument, waqf cannot be distributed like ZIS, waqf must have a fixed principal and cannot be traded, but can only be utilized or developed (Sahroni, 2019, p. 68).

Waqf is one of the instruments in Islam to achieve Islamic economic goals, namely to create a prosperous life (Al-Arif, 2012). During the Islamic civilization. Waqf is one of the biggest sources of income. This is evident in the heyday of Islam, the enthusiasm of the community for waqf, attracted the attention of the state to manage and develop waqf. During the Umayyad and Abbasid empire, the management of waqf was handed over to the state-owned baitul mall, and its designation was not only for the poor, but was further developed into a source of capital to establish educational institutions, libraries, pay teacher salaries, and scholarships for students (Huda &

Heykal, 2010, p. 316). Every economic activity at that time was mostly generated from waqf (Ascarya, Rahmawati & Hosen, 2016).

Waqf is one of the potential economic strengths that have been implemented well in several Islamic countries, so that it has succeeded in making a significant contribution to the economic empowerment of the Muslim community, including health services, education and community institutions. In fact, waqf can be used as an alternative to raising funds in the country that can be used to release the Indonesian economy from the economic and monetary crisis and prolonged poverty of the people. Muslim countries, such as Egypt, Saudi Arabia, Jordan, Turkey, Bangladesh, Malaysia and the United States, develop and implement waqf as an instrument to help various activities of the community and overcome people's problems such as poverty (Ali, 2019).

Waqf has an important role in people's lives, because it is not only for the sake of worship, but can also be used for things that are socio-economic innature for the benefit and welfare of the people. Even during the Covid-19 pandemic, waqf is an instrument that is highly expected to restore the economy and people's welfare. The use of waqf funds during the Covid-19 pandemic can be distributed for the construction of hospitals, purchasing Personal Protective Equipment (PPE), or used for economic recovery in the form of distributing working capital to employees affected by layoffs.

Based on data from the Indonesian Waqf Board (BWI), the potential for waqf assets per year reaches IDR 2,000 trillion with an area of waqf land reaching 420,000 hectares and the potential for cash waqf can reach around IDR 188 trillion per year. In fact, the realized waqf only in 2020 is only Rp. 185 billion. The results of the Waqf Literacy Index Survey in 2020 also show that the value of the waqf literacy index is still very low, namely 50.48%. In contrast to the Literacy Index of zakat which has reached a moderate value of 66.78. Based on the results of the literacy index, public awareness to donate their assets is still very low. In fact, Indonesia is known as a country with a very generous society. But not for waqf.

The data on waqf that is realized above indicates that the decision and public awareness of waqf is still very low. In fact, many people think that waqf is only in the form of immovable assets such as land for funerals, mosques, musalla, madrasas, orphanages, and very few waqf lands are managed productively. This forms the stigma that only rich people can represent.

In Article 16 of Law No. 41 of 2004 it is explained that waqf can be in the form of movable objects such as money, precious metals, securities, vehicles, intellectual property rights and lease rights. With regard to waqf through movable assets in the form of money, it has begun to be encouraged, because it has enormous potential. In simple terms, cash waqf can be interpreted as waqf in the form of money that can be earmarked for waqf objects or can be managed productively and the results can be utilized by the recipient of waqf (Faisal, 2019).

Based on the background and departing from the community's stigma regarding waqf, this study aims to review people's behavior in waqf during the Covid-19 pandemic through the theory of planned behavior (TPB) approach. The purpose of

this approach is to find out how the relationship between attitudes, subjective norms, and control of behavior, knowledge and religiosity can influence the behavior of people to represent, especially cash waqf. Much of the literature has used the TBP approach to measure community behavior which explains that attitudes, subjective norms and behavioral control greatly influence a person's intention to donate his assets by means of waqf. However, most of the study conducted was during the non-pandemic period. So thus this study aims to fill the gap.

According to Nuraini et., al (2018) the decision to have waqf in society is influenced by the existence of intentions and intentions are influenced by attitudes, subjective norms (social influence) and planned behavior control. The first factor is attitude. People who have knowledge about cash waqf will be more willing to pay waqf. However, there are still many people who do not know about cash waqf. The second factor is subjective norms. In the case of donating assets, especially for waqf, this factor can be one of the factors driving a person's intention to distribute his assets. They tend to think of support, opinions, recommendations, and even suggestions from those closest to them when intending to do something, including in terms of donating their assets. The third factor is behavior control. In donating assets, a person may wish to have waqf because they have access and even ease in making waqf payments. In other studies, it is also stated that knowledge and religiosity (religious commitment) also greatly influence people's behavior to donate part of their assets.

LITERATURE REVIEW
Definition of Waqf

Waqf is derived from Arabic namely the word al-Waqf which means to hold, hold property to be represented and not to be transferred (Ministry of Religious Affairs, 2006). According to Law No. 41 of 2004 concerning Waqf is a legal act of waqif to separate and / or hand over part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and / or public welfare according to Sharia. Waqf is a form of voluntary charity containing sadaqah Jariyah in the form of building mosques, lodging for travelers, dug public wells or other sadaqah that is given when a person is alive until the benefits continue after he dies (Ahmed, 2004, p. 2). Some views of scholars classical madzhab of thought regarding waqf, namely;

a) Hanafiyah scholars

According to Imam Abu Hanifah, waqf is the detention of certain property or assets from the ownership of waqf into a way of borrowing and providing benefits for charity purposes. The Hanafiah scholars concluded that in the waqf contract that was carried out it was non-binding, because people who had waqf could withdraw their waqf back and only the benefits could be donated for benevolent purposes. Abu Hanifah also argues that waqf is only binding if in three circumstances, first there is a judge's decision stating that the object of being waqf is contracting, secondly the waqf is used for the construction of a mosque, the three waqf is associated with the death of

the waqif with the condition that the waqif has the will to donate his assets (Rozalinda, 2015, p. 15).

b) Malikiyah Scholars

Some malikiyah scholars such as Muhammad bin Arafah al-Maliki define waqf by providing benefits for a certain time, while keeping the object of waqf in the hands of its owner (Al-Khusrsyi, 1899). In addition, Ibrahim al- Mishri argues that waqf is what which is utilized by keeping the object intact in accordance with the stipulated provisions and Wahbah al-Zuhaily emphasizes that waqf is the benefit of the property owned by waqif even though it is in the form of rent or the result is such as dirham (money) with certain sighat within a certain period according to the will of waqif (Al-Zuhaily, 1981, p. 155).

c) Syafi'iyah scholars

According to Al-Minawi scholars of the Syafi'iyah group, waqf is to hold property owned and distribute its benefits while maintaining the principal of goods and immortality originating from generous or public parties other than immoral assets solely because they want to get closer to Allah. Imam Nawawi defines waqf as the holding of assets that can be used while maintaining integrity and the results are channeled for good solely to get closer to Allah SWT (Qahaf, 2004, p. 47).

The majority of scholars from among the Shafi'iyyah circles conclude that waqf property can be utilized by maintaining material objects that block waqif and others from legal actions that are permitted or legal actions aimed at goodness and closer to Allah SWT. Waqif cannot withdraw the assets that have been donated and cannot sell or inherit them (Al-Zuhaily, 1981, p. 156).

d) Hanabilah Scholars

According to Hanabilah Scholars like Syamsuddinal-Maqdisyi defines waqf by holding back the origin and giving results, Muhammad Abid Abdullah al-Kasibi. Shamsuddin al-Maqdisyi has the definition that best suits the hadith that best fits of the hadith of the Prophet Muhammad, when Umar bin al- Khattab asked for an opinion about his Khaibar land. In addition, the majority of scholars among Hanabilah such as al-Syaibani and Abu Yusuf have formulated the definition of waqf, which is holding back property that can be utilized by the continuity of substances that prevent waqif and others from permissible legal actions, which aim for goodness in order to get closer to Allah SWT (Al-Zuhaily, 1981, p. 156).

From some of the definitions of waqf that have been expressed by the scholars of the four thought of madzhab, this (classical) group requires that the property that is donated must be permanent property, in the sense that the property is not easily damaged or destroyed and can be used sustainably.

Cash Waqf (Cash)

Cash waqf according to the Indonesian Ulema Council (MUI) is waqf made by a person, group of people and institutions or legal entities in the form of cash. Waqf money also includes securities. Waqf money can be distributed and used for things

that are allowed in syar'i. Thus, cash waqf is a waqf given by the waqif to the nazir in the form of cash. There are two things that need to be considered in the cash waqf, first the object of cash and waqf through money whose object is not the money handed over by the waqif but rather the allotment of the waqf, such as land, mosque, madrasa etc (Sahroni, 2019, p.42).

The discussion on the topic of cash waqf is indeed surprising because of the unfamiliar understanding of the community and the lack of an image of waqf among scholars or ustadz, in contrast to zakat, infaq and sadaqah. There are some of the benefits of cash waqf. First, cash waqf has a varied amount so that someone with a minimum income is able to donate his wealth for waqf without having to wait to have a high income. Second, through cash waqf, existing assets such as vacant land can be used for the construction of buildings, mosques, madrasa or can be used as agricultural land. Third, cash waqf can also be used as capital to help Islamic educational institutions. Fourth, Muslims can be more independent in developing education and other social institutions without waiting for government funding (Jaih Mubarok, 2008, p.125).

Sahroni added that cash waqf must be a productive asset by investing in a lawful business or buying waqf assets. Examples of developing waqf assets are waqf rice fields, waqf wells, school waqf, mosque waqf, property waqf, ambulance waqf, santri boarding waqf, productive garden waqf, hospital waqf, tahfidz boarding school waqf, and clinical waqf (Sahroni, 2019, p.43).

According to Fiqh, waqf assets are permitted to be productive by fulfilling the following rules. First, according to the characteristics of waqf: the point is fixed and the benefits are distributed. Such as hospitals, orphanages, and study rooms whose benefits are aimed at those in need. Second, meet the priority scale. According to the standard of priority fiqh, a productive waqf asset is the basic criterion, then it must meet the priority scale element. Third, productive assets must be managed professionally so that the results of waqf assets become productive assets and the beneficiaries feel the benefits. Fourth, as it is understood that productive waqf assets such as hospital buildings and educational rooms require maintenance costs, such as electricity, cleaning and security costs. The cost of this treatment can be allocated from the benefits of waqf, or it can also be taken from infaq and alms donations. Fifth, wakaf fiqh also allows nazir to get a fee for the nazir profession. Sixth, the benefits of waqf are prioritized based on the most needy, not just mustahiq, therefore the poor and poor rank first as the party most entitled to receive waqf benefits (Sahroni, 2019, p.68).

Theory of Planned Behavior

Theory of Planned Behavior (TPB) is a development of Theory of Reasoned Action (TRA) (Azizi, 2019). TBP is used as a tool to explain, predict, and understand human behavior through one's intention which in turn predicts a behavior in a certain context (Hasbullah et al., 2015). TBP uses intention as the main factor that is influenced by fundamental constructs, namely attitudes, subjective norms and control of one's behavior to display a certain behavior (Widyarini, 2009, p.162). While TRA consists of attitudes and social norms as fundamental factors that can influence a

person's intention to perform certain behaviors (Ajzen & Fishbein, 1977). The following is a chart of Theory of Planned Behavior (TPB).

Figure 1.1
The Theory of Planned Behavior
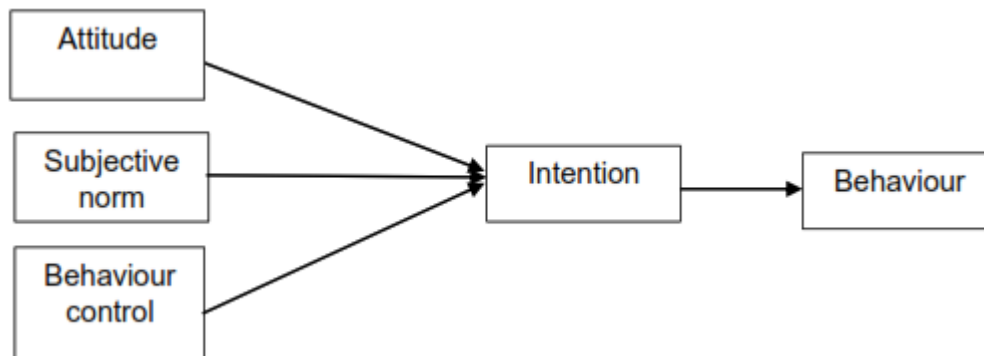
Source: Azjen (2005)

METHODS
Types and Sources of Data

This type of research is descriptive quantitative research. Research in descriptive form aims to research and find as much information as possible from a phenomenon. The form of research applied is the quantitative method of the causality model (casuality). Causality is a cause-effect relationship that shows when one event will result in another event (Santosa, 2018 p. 62). The data source used in this study is the primary data source by distributing a questionnaire (questionnaire).

Population and Sample

Population is one of the essential things. Population is the total number consisting of subjects or objects that have certain characters or qualities such as groups of people, events or objects applied by researchers to become the center of attention for researchers to be investigated and then draw conclusions. The population in this study is the Muslim community who has waqf in the city of Padangsidimpuan. The research sample is an inseparable part of the study population. This means that the sample is (a subset) of the population that includes some elements of the population. The technique used for sampling is purposive sampling method, which is based on certain criteria and objectives (Sugiyono, 2012, p. 81). The number of samples in this study were 60 respondents as the waqif giving both waqf for land acquisition, mosque construction, Islamic boarding school development, based on data obtained directly from the community. Roscoe, quoted from Sekaran and Bougie states the rule of thumb in determining sample size:

a) A sample size greater than 30 and less than 500 is sufficient for the study in general.
b) If the sample is to be divided into subsamples, the minimum sample size required for each category is 30.
c) For research with multivariate analysis, the sample size should be 10 times the number of variables under study.

d) For simple experiments with tight control, the minimum sample is 10-20 (Hermawan & Yusran, 2017, p. 106)

Method of Analysis

The analysis used in this study is a partial regression analysis (Partial Least Square) to test the hypotheses proposed in this study. Each hypothesis will be analyzed using SmartPLS software to test the relationship between variables. The steps used to analyze the data used SEM-PLS, which consisted of two steps. The first step is to look at the validity and reliability of measuring instruments that are manifested by the data collected. After these two things are fulfilled, the next step is to analyze the data in accordance with the proposed hypothesis. The terminology used in SEM-PLS is that the first stage is called measurement model testing or outer testing and the second stage is called structural model testing or inner model (Santosa, 2018, p. 77). The following is a research path diagram that will be tested using Smart-PLS.

The flowchart above presents the effects of exogenous to endogenous variables. It shows that attitudes, subjective norms, control of behavior, knowledge and religiosity are exogenous variables. Intention (intention) as a mediating variable that serves to bridge or mediate between exogenous variables and endogenous variables (Santosa, 2018, p. 64). The purpose of the analysis using the SEM-PLS model is to maximize the explained variance or R2 value of all endogenous latent variables involved in the path diagram. The focus of the evaluation of measurement models and structural models is on measures that indicate the predictive ability of the proposed model. For the measurement model, the most important measures are combined reliability or internal consistency, convergent validity, and determinant validity. For structural models, the important measures are the path coefficient and its level of significance, the value explained variance R2, the effect size value f2, and the predictive relevance Q2 (Santosa, 2018, p. 77).

Figure 1.2
Research Flowchart Diagram
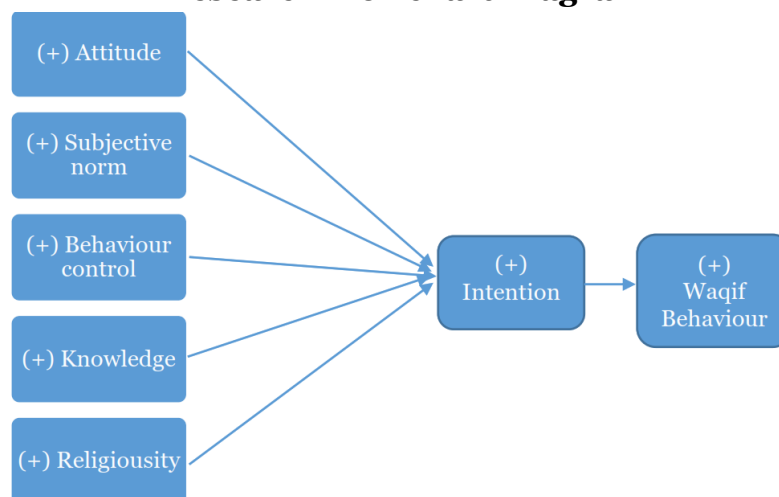
Source: Proceed Data

DISCUSSION

The following are the results of data processing carried out to test the research hypothesis which was conducted using the Outer Model and Inner Model calculations.

Outer Model

This measurement model explains the relationship between the latent variable and the indicator which is based on the loading of the indicator to the corresponding latent variable. Outer model testing includes convergent validity and discriminant validity. This validity test is basically to ensure that the measurement instruments used are valid and reliable. The following is the Convergence Validity table.

Table 1.1
Convergence Validity

Latent Variable	Indicator	Loading	t_{count} value	Internal Consistency	Cronbach's Alpha
Attitude	S1	0,926	49,889	0,948	0,917
	S2	0,959	86,159		
	S3	0,893	27,571		
Subjective norm	N1	0,942	55,039	0,951	0,923
	N2	0,919	34,228		
	N3	0,931	48,716		
Behaviour control	K1	0,964	111,188	0,953	0,903
	K2	0,944	40,640		
Knowledge	P1	0,953	31,386	0,960	0,938
	P2	0,934	31,621		
	P3	0,942	27,499		
Religiousity	R1	0,914	32,135	0,965	0,955
	R2	0,952	50,765		
	R3	0,920	34,780		
	R4	0,914	40,360		
	R5	0,900	27,605		
Intention	I1	0,919	38,870	0,948	0,917
	I2	0,946	67,691		
	I3	0,913	19,519		
Waqif behavior	PE1	0,911	30,901	0,934	0,893
	PE2	0,936	43,326		
	PE3	0,876	15,749		

The convergence validity and discriminant validity tests above show that the value of each variable is above 0.7. For reflective variables, the consistency of the seven variables shows a very high value. This shows that the measuring instrument used has good convergence validity and can continue measuring the Inner model

Table 1.2
Discriminant Validity

	Behaviour Control	Intention	Subjective Norm	Knowledge	Waqif Behaviour	Religiousity	Attitude
Behaviour Control	0,954						
Intention	0,759	0,926					
Subjective Norm	0,671	0,792	0,931				
Knowledge	0,539	0,441	0,567	0,943			
Waqif Behaviour	0,743	0,891	0,783	0,436	0,908		
Religiousity	0,762	0,831	0,708	0,508	0,806	0,920	
Attitude	0,533	0,689	0,835	0,501	0,657	0,588	0,926

Source: Proceed Data

Inner Model

After testing the outer model, the following is the result of testing the hypothesis in this study.

Tabel 1.3 Hypothesis Test Results

Hypothesis	Pathway	Pathway Coefficient	t-count Value	Conclusion
H1	Attitude -> Intention	0,128	1,004	Rejected
H2	Subjective norm -> Intention	0,298	1,926	Accepted
H3	Behaviour control -> Intention	0,232	1,998	Accepted
H4	Knowledge -> Intention	-0,140	1,328	Rejected
H5	Religiousity -> Intention	0,440	3,062	Accepted
H6	Intention -> Waqif behavior	0,891	32,009	Accepted

a) The Influence of Attitudes on the Intention of Waqif in Waqf during theCovid-19 Pandemic

Based on the results of the hypothesis testing that has been carried out, it is known that attitudes have no influence on people's intention (intention) in paying waqf during the Covid-19 pandemic. These results were obtained from the t-count value of 1.004 <t-table 1.674. The results of this study contradict with research conducted by Osman (2014), Pitchay (2015), Hasbullah, Azizi & Khairi (2016), Desy (2019), Nurani et al. (2018), Faisal (2019). However, in line with research conducted by Osman, Mohammed & Fadzil (2015) stated that attitudes have no effect on the provision of cash waqf and Saad (2010) argues that attitudes have no effect on the intention of giving zakat.

b) The Influence of Subjective Norms on the Intention of Waqif in Waqf during the Covid-19 Pandemic

Based on the results of the hypothesis testing that has been carried out, it is known that subjective norms have an influence on the intention (intention) of society in paying waqf during the Covid-19 pandemic. These results are obtained from the t-value of 1.926> 1.674 t-table. The results of this study contradict the research conducted by Osman, Mohammed & Fadzil (2015) which states that subjective norms have no influence on intention to waqf, and Conner (2001) argues that subjective norms are weak predictors of behavioral intentions. This research is in line with research conducted by Pitchay et al. (2015), Hasbullah et al. (2016), Nurani et al. (2018), Desi (2019), Faisal (2019), and Azizi (2019).

c) The Effect of Behavioral Control on the Intention of Waqif in Waqf during the Covid-19 Pandemic

Based on the results of the hypothesis testing that has been carried out, it is known that behavior control has an influence on the intention (intention) of the community in paying waqf during the Covid-19 pandemic. The results were obtained from the t-test value of 1.998> t-table 1.674. The results of this study are in line with previous research conducted by Osman (2014), Osman, Mohammed & Fadzil (2015), and Azizi et al (2019).

d) The Influence of Knowledge on the Intention of Waqif in Waqf during the Covid-19 Pandemic

Based on the results of the hypothesis testing that has been carried out, it is known that knowledge has no influence on the intention of the community in paying waqf during the Covid-19 pandemic. These results were obtained from the t-count value of 1.382 <t-table 1.674. The results of this study contradict previous research conducted by Osman (2014), Osman, Mohammed & Fadzil (2015), and Azizi et al. (2019).

e) Influence of Religiosity on Waqif Intention in Representation during theCovid-19 Pandemic Period

Based on the results of the hypothesis testing that has been conducted, it is known that religiosity has an influence on the intention of the community in paying waqf during the Covid-19 pandemic. These results are obtained from the t-count value of 3.062> t-table 1.674. The results of this study are in line with previous research conducted by Osman (2014), Desi (2019) and Falahuddin et al. (2019).

f) Effects of Intention on Waqif Behavior in Representation during the Covid-19 Pandemic

Based on the results of hypothesis testing that has been done, it is known that intention has an influence on people's behavior in paying waqf during the co-19 pandemic. These results are obtained from the t-value of 32.009> t-table of 1.674. The

results of this study are in line with previous studies conducted by Desy (2019) and Falahuddin et al. (2019).

In addition to measuring the outer model and the inner model, we also need the coefficient of determination (R2) for each endogenous variable. The following is the R2 table in this research model.

Table 1.4
Determinant Coefficient

Endogenous Variable	R Square	R Square Adjusted
Intention	0,804	0,786
Waqif behaviour	0,794	0,790

Based on the results of data processing the coefficient of determination (R2) above, the variables of intention and waqif behavior show a value of 0.804 or 80% and 0.794 or 79%, respectively. This shows that the exogenous variables, namely attitude, subjective norms, behavioral control, knowledge, and religiosity, are able to explain 80% of the intention variable. Meanwhile, 20% is influenced by other variables that have not been examined in this study. And the coefficient of determination (R2) which is owned by the waqif behavior variable shows that the exogenous variable that has a research direction on waqif behavior is able to explain 79%, while the remaining 21% is influenced by other factors that are not in this study.

CONCLUSION

This study aims to obtain empirical evidence regarding what factors can affect a person's intention and behavior to pay waqf during the Covid-19 pandemic, especially in Padangsidimpuan city. The theory used in this study is the theory of planned behavior approach in the context of cash waqf. In this study, the construct of TPB (subjective norms and behavioral control) has an influence on the intention and behavior of speaking, and the construct of attitude has no influence on the intention and behavior of speaking. These results indicate that the people in the city of Padangsidimpuan will have the intention to do waqf when the environment such as family, friends and influential people around them motivate each other to do waqf. Motivation is a process that explains the intensity, direction and persistence of an individual to achieve his goals. Apart from that, behavioral control also has an influence on the intention of waqf behavior. Waqf behavior will increase when the level of public awareness increases and people must be able to control themselves in carrying out positive activities such as waqf. Another factor that supports waqf behavior is financial ability.

The religiosity variable has an influence on the intention and behavior of waqf. this variable is outside of theory of planned behavior (TBP). The results showed that people in the city of Padangsidimpuan would have waqf when the values to Islam were already owned by someone. Islamic values, in essence, must contain values that are

based on or imbued with faith and piety to Allah SWT as an absolute source that is observed. People in the city of Padangsidimpuan must be able to animate faith and devote to Allah SWT. Based on this, the behavior of waqf will increase in the city of Padangsidimpuan. Researchers found that there are variables in this study that have no influence on the intention and behavior of waqf. These variables are Attitude and Knowledge. The results of this study indicate that people in the city of Padangsimpuan will have waqf when the community has clear information about waqf and the character of Nazhir will be the basis for the people of Padangsidimpuan in waqf during the COVID 19 pandemic.

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