

Fundamental Literacy of Cash Waqf and Its Impact on Interest in Waqf Among Students With Religiosity as a Moderating Variable

Ambardi¹, Nur Aini², Aam Aminah³

^{1,2,3} Fakultas Ekonomi & Bisnis, Institut Teknologi dan Bisnis Ahmad Dahlan Jakarta
ambardi64@gmail.com

Abstract

The purpose of this study was to find out whether the cash waqf literacy variable affects students' interest in cash waqf and whether the moderating variable, namely religiosity, will strengthen or weaken the influence of the relationship between literacy variables on student interest in waqf variables. This research was conducted on students of the Ahmad Dahlan Institute of Technology and Business. The sample used in this study was students of the Ahmad Dahlan Jakarta Institute of Technology and Business who were still actively studying. The sampling technique of this study used a nonprobability sampling technique. The number of samples used in this study was 200 respondents. The analysis technique used in this study is the Moderated Regression Analysis, which is an application of multiple linear regression where the equation contains an element of interaction (multiplication of two/more independent variables). From the results of this study, it can be concluded that cash waqf literacy has a positive effect on interest in cash waqf among students. Furthermore, religiosity moderates the relationship between cash waqf literacy and interest in cash waqf. In other words, the religiosity variable can strengthen the relationship between cash waqf literacy and interest in cash waqf among students.

Keywords: *Cash Waqf, Literacy, Religiosity, Interest*

Abstrak

Tujuan dari penelitian ini adalah untuk menganalisis literasi wakaf uang dan pengaruhnya terhadap minat mahasiswa berwakaf uang dengan menggunakan religiusitas sebagai variabel moderasi. Penelitian ini dilakukan terhadap mahasiswa institut teknologi dan bisnis Ahmad Dahlan. Sampel yang digunakan dalam penelitian ini adalah mahasiswa institut teknologi dan bisnis Ahmad Dahlan Jakarta yang masih aktif kuliah. Teknik sampling penelitian ini menggunakan teknik nonprobability sampling. Banyaknya sampel yang digunakan dalam penelitian ini adalah sebanyak 200 responden. Teknik analisis yang digunakan pada penelitian ini adalah Uji Interaksi (Moderated Regression Analysis) yaitu aplikasi dari regresi linear berganda dimana dalam persamaannya mengandung unsur interaksi (perkalian dua/lebih variabel independen). Dari hasil penelitian ini dapat ditarik kesimpulan bahwa Literasi wakaf uang berpengaruh positif terhadap minat berwakaf uang dikalangan mahasiswa. Selanjutnya Religiusitas memoderasi hubungan antara literasi wakaf uang dengan minat berwakaf uang. Dengan kata lain variabel religiusitas dapat memperkuat hubungan literasi wakaf uang terhadap minat berwakaf uang dikalangan mahasiswa.

Kata-kunci : Wakaf uang, Literasi, Religiusitas, Minat

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Corresponding author :
ambardi64@gmail.com

INTRODUCTION

Cash waqf is a person's ability to process and understand information about cash waqf. Since 2002, the Indonesian Ulema Council (MUI) has issued a fatwa regarding cash waqf. Even so, the development of cash waqf in Indonesia has not been optimal. This is due to Nazhir's low literacy regarding the management of cash waqf. Even though the opportunity for the development of cash waqf in Indonesia is very high. Besides that, Indonesia is also one of the countries with the largest Muslim population in the world. Therefore, the government represented by the Ministry of Religion and the Indonesian Waqf Agency (BWI) has carried out and started the National Cash Waqf Movement (GNWU). This movement was pioneered by the Indonesian waqf agency to accelerate the understanding and awareness of the Muslim community regarding cash waqf.

Based on data reports from the Indonesian Waqf Agency (BWI), the potential and opportunities for waqf in Indonesia are currently very high, reaching a value of 2000 trillion rupiahs with waqf in the form of land with an area of approximately 420 thousand hectares and cash waqf reaching a value of Rp. 188 trillion. In 2017, based on the report of the Indonesian National Cash Waqf Movement, it was found that the number of cash waqf that was successfully collected amounted to approximately only 4.1 billion rupiahs, all of which were received through 16 Islamic banks

or known as Islamic Financial Institutions Recipient of Cash Waqf (LKS PWU). Even according to calculations, the potential for cash waqf in Indonesia could reach more than 20 trillion rupiahs per year. This amount is very far from the potential possessed by the people in collecting cash waqf. The low value of money in the collection of cash waqf is due to many factors, one of which is the low level of public literacy regarding cash waqf. Meanwhile, the results of the 2020 waqf literacy index survey conducted by BWI, the results show that the overall National Waqf Literacy Index (ILW) score of 50.48 is in a low category. Low literacy about waqf in general is so low, especially when it is associated with more specifically cash waqf, where most people are still unfamiliar with cash waqf.

To build and develop the Muslim economy in the future, cash waqf can be used as a mainstay in improving the welfare of the people and the progress of a nation. Therefore cash waqf must be managed and developed better, more transparent, and more accountable. The Indonesian Ulema Council (MUI) has even issued a fatwa that allows cash waqf to be carried out either individually, in groups, or as institutional entities with legal entities in the form of cash. Also included in this case is cash in the form of securities.

Cash waqf literacy is a person's ability to process and understand information about cash waqf Literacy in cash waqf can be summarized five verbs, namely understanding,

surrounding, using, analyzing, and transforming texts. The unavailability of accurate data regarding the level of public understanding means that "community understanding" of cash waqf is difficult to measure numerically. BWI together with the Ministry of Religion as the regulator in the field of waqf, it is necessary to have an index or standard measure that can map waqf literacy, especially cash waqf among the general public and educated people in the case of universities. This action is important so that each waqf policy is always based on scientifically based knowledge that is acceptable and can be used as evaluation material that can be accounted for. In cash waqf literacy can be summarized in five verbs, namely understanding, surrounding, using, analyzing, and transforming texts

According to UNESCO "The United Nations Educational, Scientific and Cultural Organization", the definition of literacy is a set of real skills, especially skills in reading and writing regardless of the context in which the skills were obtained and who obtained them. While basic literacy can be defined as basic skills in reading, writing, listening, and arithmetic. The purpose of this basic literacy is to optimize individual abilities in reading, writing, communicating, and arithmetic.

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The large potential of this waqf must be a momentum to continue joint socialization efforts so that the community is educated on understanding waqf, especially cash waqf. For this reason, to understand more about cash waqf, literacy knowledge in cash waqf is needed. With cash waqf literacy, it is hoped that the public will be able to understand and apply cash waqf, including the creation of perceptions that arise from understanding cash waqf. In practice, the development of productive waqf literacy has now reached campus institutions, one example is Airlangga University, which manages the first cash waqf in Indonesia (Widiastuti et al., 2019).

Research conducted by Ekawaty (2015) explains that the majority of lecturers and teaching staff at Universitas Brawijaya do not understand cash waqf. The education level and age of lecturers and education staff also differ on the understanding of cash waqf while the amount of income does not affect the level of understanding of UB lecturers and education staff. Meanwhile, from the research conducted by Machmud and Suryaningsih (2020), information was obtained that from the several indicators used, the level of student cash waqf literacy was classified as low.

Religiosity is the level of a person in religion. In this study, it is hoped that the level of religiosity can be a predictor of the intention of Muslim donors/waqifs to participate in cash waqf granting schemes. The level of one's religiosity has the potential to influence cash waqf, which can be defined as an intrinsic motivation for waqf (Osman, 2012). A Muslim with a high level of religiosity is believed to be more religious so it is expected that their intention to participate in cash waqf is higher than others. In this study, perceived religiosity is based on the extent to which a person believes that his participation in cash waqf is influenced by religious factors. Furthermore, the results of research conducted by Abdul Rahman (Rohmatun and Kusuma, 2017) explained that the religiosity factor has a positive influence on someone's intention to decide on a product to buy.

Interest can be understood as a strong and deep concern accompanied by feelings of pleasure towards an activity that directs a person to carry out the activity voluntarily (Kambuaya, 2015). According to the results of research conducted by Husniyah (2019) that raising interest in waqf can be influenced by factors of knowledge and the level of religiosity possessed by each individual. Research conducted by Jauhar Faradis (2010) on waqif preferences for cash waqf concluded that religiosity has a significant effect. A high level of religiosity will increase public interest in cash waqf. This is due to the higher the level of one's religiosity, the greater the opportunity to endow money.

Referring to the facts above, the researcher raised the problem and also the opportunities for cash waqf in universities. Furthermore, this research then exploits the potential in one of the higher education institutions that have a commitment to the social and preaching fields and the development of the Islamic economy. Therefore, the Ahmad Dahlan Institute of Technology and Business campus was chosen. So that it is hoped that it can provide a link between waqf and the people's economy. The purpose of this study was to find out whether literacy affects students' interest in waqf and how the moderating variable of religiosity can strengthen or weaken the relationship between literacy and interest in cash waqf.

RESEARCH METHOD

The research method used is quantitative associative, namely to measure the relationships or influence between two or more variables. The data collection technique used in this study was a survey method using a questionnaire. The questionnaire was made in the form of a closed list of questions which were distributed to respondents to be filled out and then returned to the researcher. The data that will be used and processed in the statistical analysis of this study is primary data. The types of questions in this questionnaire are closed questions in the form of a Likert scale with a five-point interval scale.

Samples and Sampling Techniques

The sample used in this study were students of the Ahmad Dahlan Jakarta Institute of Technology and Business, Faculty of Economics and Business who were still actively studying for the 2022-2023 academic year as many as 200 respondents. The sampling technique used in this research is non-probability sampling, namely purposive sampling. According to Sujarweni (2015), Purposive Sampling is a sampling technique with certain considerations or criteria.

The sample in this study was 200 respondents from the Faculty of Economics and Business ITB Ahmad Dahlan, Jakarta, which consisted of management and accounting study programs. The sample must be as large as possible, the more samples taken, the more representative it will be and the results can be generalized (Gay & Diehl,

1992). According to Roscoe (1975), a sample cited by Uma Sekaran (2006) provides a general reference for determining sample size. Sample sizes greater than 30 and less than 500 are appropriate for most studies.

Research variable

In this study, the independent variable in this study was literacy and the dependent variable was students' interest in cash waqf. Meanwhile, the moderating variable is student religiosity which will strengthen or weaken the relationship between the variables. The literacy variable measurement tool was developed from research conducted by Machmud and Suryaningsih (2020) the indicators include knowledge, understanding, evaluating information, and information media. Furthermore, for the variable interest indicators developed from Khaeriyah's research (2019), interest can be identified through the following indicators, explorative interest, transactional interest, and referential interest. Meanwhile, indicators for religiosity variables include beliefs, religious practices, experience religious knowledge consequences.

Data Analysis Techniques

To ensure that the research instruments used are valid and reliable, validity and reliability tests must be carried out. An instrument is considered valid if it can carry out measurements following what it should be measured. The requirement for the validity of an item is if the significance probability is less than 0.05, then the instrument is considered valid. Furthermore, the instrument can be

trusted or reliable enough to be used as a data collection tool, if the Cronbach's alpha value is > 0.70 , it means that the instrument is declared reliable, but if the Cronbach's alpha value is < 0.70 , the instrument is declared unreliable (Sugiyono, 2019).

Moderated Regression Analysis (MRA)

This study uses MRA analysis. The use of this analysis is to find out whether the religiosity moderating variable will strengthen or weaken the relationship between the literacy variable and the interest in endowment variable. The Moderated Regression Analysis (MRA) test includes multiple linear regression where the regression equation contains an element of interaction (multiplication of two or more independent variables) (Ghozali, 2018). Hypothesis testing is done with the following equation.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_1 X_2 + e$$

Information :

Y = interest in cash waqf

α = Constant

$\beta_1, \beta_2, \beta_3$ = Regression Coefficient

X_1 = Literacy

X_2 = Religiosity

$X_1 X_2$ = Interaction between Literacy
and Religiosity

E = Errors.

Classic assumption test

As a condition for carrying out a linear regression analysis, a classical assumption test is carried out. Tests include, among other things, the Normality Test which is carried out using the One-Sample Kolmogorov-Smirnov

test, namely with the stipulation that if the significant value (Sig.) $> 5\%$ or 0.05 , then the data has a normal distribution. Conversely, if the significant value (Sig.) $< 5\%$ or 0.05 , then the data is not normally distributed. Another test is the Heteroscedasticity test using a scatterplot graph. The basis for making a decision using a scatterplot graph is if there is a certain pattern such as dots that form a certain regular pattern (wavy widened then narrowed), then identifying heteroscedasticity relationship has occurred. Meanwhile, if there is no clear pattern, such as points that spread above and below zero on the Y axis, then there is no heteroscedasticity relationship. Furthermore, another test is the multicollinearity test which aims to test whether the regression model found a correlation between the independent (independent) variables. A good regression model should not correlate with the independent variables.

Hypothesis Test (t-test)

In this study, the t-test was used to test whether the religiosity moderation variable affects the relationship between literacy levels and students' interest in cash waqf. Hypothesis testing is done by observing the significance probability value. The basis for the conclusion is based on the significance probability value of 0.05 , that is, if the significance of $t < 0.05$ then H_0 is rejected, this means that the independent variable affects the dependent variable. Conversely, if the significance of $t > 0.05$ then H_0 is accepted, this means that the

independent variable does not affect the dependent variable

RESULTS AND DISCUSSION

Respondent Profiles

Based on the results of collecting sample data from ITB Faculty of Economics and Business student respondents, Ahmad Dahlan, as described in Table 1, it was found that the number of male student respondents was 75 people or 37.5%. Meanwhile, there were 125 female student respondents, or 62.5%. The large percentage of female respondents shows that female students are more concerned with social activities related to welfare.

Table 1. Profile of Respondents by Gender

Source: Primary data processed in 2023

Basic Knowledge of Respondents About Cash Waqf Basic knowledge about cash waqf among Muslims, especially students, is still diverse Of the 200 respondents, it turned out that there were still students who did not

	Frequency	Percent
No	87	43.5
Yes	113	56.5
Total	200	100.0

know about cash waqf at all and had never even heard of the term. This is explained in Table 2 that as many as 158 student respondents when asked whether they had ever known or heard of cash waqf, as many as 79% of students answered that they had known about cash waqf, while the remaining 21% of

respondents answered that they did not know at all and had never heard of waqf. Money.

Table 2. Students Have Known or Heard About Cash Waqf

	Frequency	Percent
Don't Know	42	21.0
Know	158	79.0
Total	200	100.0

Source: Primary data processed in 2023

More about students' knowledge about what has been done by the Indonesian Waqf Board in conducting outreach about cash waqf, the respondents responded as shown in table 3, namely that when respondents were asked whether they had ever known and heard about the launch of the national cash waqf movement carried out by the Indonesian waqf agency (BWI) as many as 87 respondents answered they did not know. The remaining 113 did not know the Movement's launch.

Table 3. Respondents Known About the National Cash Waqf Movement

	Frequency	Percent
Man	75	37.5
Woman	125	62.5
Total	200	100.0

Source: Primary data processed in 2023

The number of respondents who answered that they did not know was quite large. This indicated that the socialization and literacy carried out by the Indonesian waqf agency, as the party responsible for

developments in Indonesia, was very weak. The campus as a center of knowledge and a place for students to get information is expected to accelerate the socialization of cash waqf among the people. Based on the results obtained, it can be explained in Table 4 that as many as 56.5% of student respondents obtained information about cash waqf from outside the campus. Even though the campus should be the leader of social activity movement agents such as cash waqf, it is hoped that it can first and quickly provide this knowledge and information to students. Frequency Percent Don't know 173 86.5 Yes Know 27 13.5 Total 200 100.0

Table 4. Information about cash waqf was obtained from outside the campus.

Source: Primary data processed in 2023

	Frequency	Percent
Don't Know	173	86.5
Know	27	13.5
Total	200	100.0

Based on the results of the validity test, it can be concluded that all instrument test results show a value of less than 0.05, which means that all the instruments used in this study are valid. Furthermore, from the results of the reliability test, it can be concluded that the value of Cronbach's alpha is 76.3%, which means that the instrument is reliable enough to be used as a data collection tool because the value is > 0.70 , therefore the instrument is declared reliable. Based on the results of this instrumented test, it can be said that all

question instruments can be used as variable measuring instruments.

Classic assumption test

Based on the results of the normality test using the Kolmogorov-Smirnov Test, it can be concluded that the sample data is normally distributed. This is indicated by the exact sig value of 0.297 which is greater than the sig value of 0.05. So that from these results the sample data can be carried out further regression testing.

Table 5. K-Smirnov Normality Test Results

	Unstandardized Residual
N	200
Exact Sig. (2-tailed)	.297
Point Probability	.000

Source: Primary data processed in 2023

The next classic assumption test is the heteroscedasticity test. Based on the results of the heteroscedasticity test carried out using the scatterplot method as presented in Figure 2, it can be explained that the data does not have symptoms of heteroscedasticity. From Figure it can be seen that the distribution of dots or data spreads above and below or around 0. does not form a wavy pattern widens then narrows and widens again. Therefore it can be concluded that in this study there were no symptoms of heteroscedasticity. A good regression model has homoscedasticity or does not have heteroscedasticity. The final classic assumption test in this study is the multicollinearity test. The test results can be

seen in Table 6 presented. Based on the detection results using the tolerance value and Variance inflation factor (VIF), it is found that the tolerance value for all variables is greater than 0.10, namely 0.908, and from the VIF value, all are smaller than 10, namely 1.102, so it can be concluded that there is no multicollinearity occurs.

Table 6. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	Literasi	.908	1.102
	Religiusitas	.908	1.102

Source: Primary data processed in 2023

The Effect of Literacy on Interest in Cash Waqf Among Students

Based on Table 7 the results of the t-test can be explained that literacy has a significant effect on students' interest in cash waqf, this is shown by the results of the probability sig value which is less than 0.05 (0.000). These results are consistent with research conducted by Adistii et al (2021) which concluded that waqf literacy has a positive effect on interest in cash waqf. Even though literacy affects students' interest in cash waqf, students' knowledge specifically about cash waqf is still low. This is shown by the question about the difference between cash waqf and other waqf as much as 55.5% answered that they did not know, meaning that only 44.5% knew. A different thing happened in research conducted by Baskoroputra (2022) that the results obtained from this study

showed that the literacy of Brawijaya University Islamic economics students was at a medium level, namely 61%.

The results of other studies also yielded the same results as those carried out by Machmud and Suryaningsih (2020) regarding an overview for stakeholders of what conditions exist in the Faculty of Economics, State University of Surabaya. As evidenced by the results of the research, only students of the Islamic Economics Study Program know the average of students from other majors but are still classified at a low level because the knowledge of students of the Islamic Economics Study Program is only limited to basic knowledge.

Table 7. Results of the t-test for the Literacy variable on Interest in Cash Waqf

	B	Std. Error	Beta	
Constant	7.134	1.458		.000
Literasi	.567	.077	.463	.000

Source: Primary data processed in 2023

Meanwhile, the magnitude of the contribution of the direct influence of literacy on students' interest in cash waqf can be explained in Table 8 on the R square value of 21.4%. while as much as 78.6% is influenced by other factors outside the literacy variable. The small contribution of the influence of the literacy factor is suspected because the knowledge and information about cash waqf that reaches students are still very low. Even so, from these results, it can also be explained

that the emergence of interest in waqf is not only due to knowledge and understanding of the cash waqf itself but has become a belief and a necessity for Muslims to believe that waqf is part of worship and it is a consequence of religion.

Table 8. Results of R square values before Moderation

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.463 ^a	.214	.210	2.773

Source: Primary data processed in 2023

These results also show that the type of moderation that occurs is a quasi (pseudo) type of moderation, which means that the religiosity variable besides interacting with the independent variable but also at the same time being an independent variable. The religiosity variable as an independent variable can be seen in Table 10 where the significance value of the religiosity variable is 0.000, which means it is smaller than 0.05.

Table 9. Results of the t-test for the Religiosity variable on Interest in Cash Waqf

	B	Std. Error	Beta	
Constant	1.04	1.955		.592
Literasi	.463	.077	.378	.000
Religiusitas	.373	.084	.281	.000

Source: Primary data processed in 2023

Based on the R square value after the interaction as presented in Table 11 shows a value of 0.30 or 30%. From these results, it can be stated that the magnitude of the effect after using the moderating variable has increased from the original (without moderation) 21.4% to 30%. This also explains that the religiosity variable strengthens the effect of literacy on interest in cash waqf among students

Table 10. R square value after Moderation Interaction

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.548 ^a	.300	.289	2.630

Source: Primary data processed in 2023

Based on the R square value after the interaction as presented in Table 11 shows a value of 0.30 or 30%. From these results, it can be stated that the magnitude of the effect after using the moderating variable has increased from the original (without moderation) 21.4% to 30%. This also explains that the religiosity variable strengthens the effect of literacy on interest in cash waqf among students.

CONCLUSION

Based on the results of the research and discussion that have been described, the following conclusions can be drawn: Waqf literacy has a positive effect on interest in cash waqf among students. Religiosity moderates the relationship between cash waqf literacy

and interest in cash waqf. In this study, the religiosity variable can strengthen the relationship between waqf literacy and interest in cash waqf among students. For the completion of this research, the researcher would like to thank LP3M Ahmad Dahlan Institute of Technology which has helped to start from the beginning of the research in the form of campus internal funding until the completion of this research publication.

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