

Revealing the Impact of Waqf Literacy: How are Students Interested in Cash Waqf?

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ABSTRACT

This study aims to identify the effect of cash waqf literacy on interest in waqf money among female teachers of Universitas Darussalam Gontor at Pondok Modern Darussalam Gontor for Girls 3. Innovation in waqf management is a necessity to expand Muslim participation, especially in the form of cash waqf. The cash waqf model provides greater flexibility, given that the object can be both movable and symbolic, allowing for more diverse investments and utilization. However, the potential of cash waqf in Indonesia has not been fully maximized. This research is descriptive quantitative research, data collection techniques using questionnaires, with proportional random sample sampling of 160 respondents. The analytical tool used is SEM-PLS Version 4.0. The results showed that the level of cash waqf literacy in female students at Universitas Darussalam Gontor was at a moderate level, namely at a percentage of 65.63%. Factor analysis shows that cash waqf literacy has a significant influence on the interest in waqf money among these students. Evidenced by the t-statistic value of 37,188 (p-value 0.000 < 0.05). In a 95% interval, the effect of waqf literacy on interest in waqf money lies between (0.776) to (0.867). The research shows that waqf literacy can influence the interest in waqf money among female students at Universitas Darussalam Gontor, especially Pondok Modern Darussalam Gontor for Girls 3.

Keywords: Cash Waqf, Waqf Literacy, Waqf Interest, Universitas Darussalam Gontor

ABSTRAK

Penelitian ini bertujuan untuk mengidentifikasi pengaruh literasi wakaf uang terhadap minat berwakaf uang pada mahasiswi guru Universitas Darussalam Gontor di Pondok Modern Darussalam Gontor Putri 3. Inovasi dalam pengelolaan wakaf menjadi suatu kebutuhan untuk memperluas partisipasi umat Islam, khususnya dalam bentuk wakaf uang. Model wakaf uang memberikan fleksibilitas yang lebih tinggi, mengingat objeknya dapat berupa benda bergerak dan simbolik, memungkinkan investasi serta pemanfaatan yang lebih beragam. Namun, potensi wakaf uang di Indonesia belum sepenuhnya dimaksimalkan. Rendahnya literasi wakaf dan kurangnya inovasi serta kreativitas dalam program wakaf menjadi faktor penyebabnya. Penelitian ini merupakan penelitian kuantitatif deskriptif, teknik pengambilan data menggunakan kuesioner, dengan pengambilan sample secara Proporsional Random Sample sebanyak 160 responden. Alat analisis yang digunakan adalah SEM-PLS Versi 4.0. Hasil penelitian menunjukkan bahwa tingkat literasi wakaf uang pada mahasiswi Universitas Darussalam Gontor berada pada tingkat moderat yaitu pada presentase 65,63%. Analisis faktor menunjukkan bahwa literasi wakaf uang memiliki pengaruh signifikan terhadap minat berwakaf uang pada mahasiswa tersebut. Dibuktikan dengan nilai t-statistik sebesar 37.188 (p-value 0,000 < 0,05). Dalam selang 95% pengaruh literasi wakaf terhadap minat berwakaf uang terletak antara (0,776) s.d (0,867). Dalam penelitian menunjukkan literasi wakaf dapat mempengaruhi minat berwakaf uang pada mahasiswi Universitas Darussalam Gontor khususnya Pondok Modern Darussalam Gontor Putri 3.

Kata Kunci: Wakaf Uang, Literasi Wakaf, Minat Berwakaf, Universitas Darussalam Gontor

Article History: Submitted: 13 May 2024 | Accepted 26 May 2025 | Available Online: 31 May 2025

INTRODUCTION

Indonesia is one of the countries with the largest Muslim population in the world (Yuliana Ismawati, 2019). Based on data from the Civil Registration Office (Disdukcapil) of the Ministry of Home Affairs, Indonesia's population reached 272.23 million people in June 2021, of which 236.53 million people (86.88%) are Muslims. With the status of being a Muslim, it can be said that the potential of financial instruments such as zakat, infaq, sadaqah, and waqf can develop well in that environment. Unlike zakat, infaq, and sadaqah, waqf assets must have substantial long-lasting durability in order for the benefits to continue to be taken. The waqf item must also remain in existence, as only the proceeds or profits derived from the waqf item are utilized (Rizki, 2022).

Waqf is an important religious and social institution, which has been used for the welfare of the needy, the poor, the family, and society. Wealth is transferred from private ownership to collective beneficiaries (Nasim Shah, 2015). The role of waqf has long occupied an important role in improving the social welfare of the ummah (Jamal et al., 2019), bringing significant movements for Muslims in various social and economic fields (As-Salafiyah & Aam, 2022). One of which is cash waqf (Rahmania & Maulana, 2023). However, cash waqf collection in Indonesia has not been maximized. Based on data from the Indonesian Waqf Board, the potential of cash waqf reaches Rp180 trillion every year, but the realization of cash waqf accumulation has only reached Rp1.4 trillion (BWI, 2022).

In early 2020, the Indonesian Waqf Board conducted a national waqf literacy survey, which was conducted from February to April 2020. The survey was conducted to evaluate Indonesia's level of understanding about waqf, as well as to measure the performance of waqf socialization in various regions (Sulistiani & Mulyadi, 2021). The study conducted by the Indonesian Waqf Board (BWI) and the Ministry of Religious Affairs of Indonesia 2020 showed that the waqf literacy index only reached 50.48, which is in the low category. This certainly illustrates that waqf literacy still needs to be improved in various ways, including education, namely universities in Indonesia (Jazil et

al., 2019).

The literature review shows that waqf literacy is knowledge or skills in the field of Waqf (Napitupulu et al., 2022). Someone who has good knowledge about waqf will be able to practice it in his life so that it will have an impact on increasing waqf participation. (As-Salafiyah & Aam, 2022) Waqf participation is influence understanding and knowledge (Jazil et al., 2019). Waqf literacy as one of the sources of waqf knowledge is very important for the community to realize the waqf potential, especially in cash waqf, where most people know that waqf is only in the form of land, buildings, mosques, and other waqf objects other than money (Lubis, 2020). It can be stated that knowing many things about waqf and the nature of waqf can motivate someone to waqf. (Ahmad et al., 2021)

Interest is defined as a state where someone is interested in something and has the desire to learn more and prove it (Amarilis, 2021). On the other hand, interest is also a desire combination and determination that continues to grow. A person's interest in cash waqf can become cash waqf behavior, so it can increase the cash waqf funds and be managed for the common good (Amalia, 2021). Every interest will satisfy a need in performing its function the will is closely related to thoughts and feelings (Pratama, 2022). The relationship between interest and waqf is very important. The mind has a tendency to move in the racial sector of analysis, while feelings that are subtle or sharp add more needs and reason serves as a reminder of the mind and feelings in harmonious coordination so that the will can be arranged properly. This is because interest is a motivation that encourages someone to do what they want if they are free to choose.

So measuring the level of waqf literacy can be done by determining the waqf literacy instrument from several indicators in previous studies that are relevant and accurate in presenting explanations related to public understanding of cash waqf (Rahmania & Maulana, 2023). Nahdiyatul Kaheriyah argues that literacy has a positive effect on interest in cash waqf. Falahuddin also argues that one of the factors affecting interest in waqf is knowledge or literacy, although it is not statistically significant.

One of the universities that has organized the Indonesian Waqf Awareness Movement (GISWAF) is Universitas Darussalam (UNIDA) Gontor. International Centre for Awqaf Studies (ICAST) UNIDA Gontor has developed a flagship program or strategy to improve waqf literacy among the community, organized through both formal and

informal education approaches (Syahrudin et al., 2025). The scope of the target is expanded to include not only the internal Gontor community but also the wider community, both at home and abroad. One of the solutions implemented is through the implementation of the Indonesian Waqf Awareness Movement (GISWAF) by ICAST UNIDA Gontor. There LAZISWAF (Lembaga Amil Zakat, Infaq, Sedekah dan Wakaf) is an institution that manages zakat, infaq, sadaqah, and waqf within the Universitas Darussalam Gontor and Pondok Modern Darussalam Gontor. The main purpose of establishing LAZISWAF is to ensure that there are no more students who drop out of their studies because of financial problems.

Generation Z is dominated by university students who generally have a fairly low level of literature. Islamic University namely Darussalam Gontor, who know about literature and cash waqf. Where they have gained insight into cash waqf , it is assumed that students already have understanding, confidence, and skills in cash waqf in sharia. In other words, student of University of Darussalam Gontor should be in the well literate category, therefore, it is necessary to further study the financial behavior of the millennial generation, especially student of University of Darussalam Gontor. Hopefully, this research can reveal the impact of waqf literacy so that many people are interested in cash waqf.

METHODS

This research is descriptive quantitative research. By using the type of regression analysis and factor analysis. This study consists of two variables, namely cash waqf literacy as the independent variable and interest in waqf money as the dependent variable. The population in this study were students of Universitas Darussalam Gontor, especially at Pondok Modern Darussalam Gontor for Girls 3. The data collection technique in this study used a questionnaire, with Proportional Random Sample sampling. This data collection uses the Likert method measurement scale (Setyawan & Atapukan, 2018). The data analysis technique used in this research is analysis with the SEM PLS (Partial Least Square) version 4.0 model.

This research was conducted during the even semester, namely September to January 2023/2024 and this research will be conducted at Pondok Modern Darussalam Gontor for Girls 3 which is located in Karangbanyu Village, Widodaren District, Ngawi

Regency. The recapitulation of the number at Pondok Modern Darussalam Gontor for Girls 3 is as follows:

Table 1. Number of Student of Universitas Darussalam Gontor at Pondok Modern Darussalam Gontor for Girls 3 Even Semester 2023/2024

Semester	Number of Active Students
2	99
4	38
6	65
8	65
Total	267

Source: Primary data processed, 2023

In this study, researchers narrowed the population, namely the total number of 267 fstudents by calculating the sample size carried out by the slovin technique (Sugiyono, 2011). Based on the sample calculation, the respondents in this study were 160 female students or around 60% of all student teachers from semester 2 to semester 8.

The results of the calculation are then calculated with the score technique to calculate the effect of cash waqf literacy on the interest in cash waqf of students according to Chen and Volpe. Literacy level criteria are divided into 3 categories, namely (Chen, 1998):

Table 2. Criteria for Literacy Level According to Chen and Valpe (1998)

Total Score	Literacy Level Category
>80%	High
60% - 80%	Medium
<60%	Low

Source: Chen and Volpe, 1998

The literacy level according to Chen and Volpe is when literacy is said to be high if the correct score exceeds 80%, medium if the correct score is between 60-80%, and low if the correct score is less than 60%.

FINDINGS AND DISCUSSION

Student of Universitas Darussalam Gontor who study about GISWAF, should be in the well literate category, especially in cash waqf. The results of the research on the level of cash waqf literacy in Universitas Darussalam Gontor students can be seen in Table 2.

Table 3. Level of Cash Waqf Literacy of Students of University Darussalam Gontor in Pondok Modern Darussalam Gontor for Girls 3

Category	Total	Percentage
Low	19	11,87%

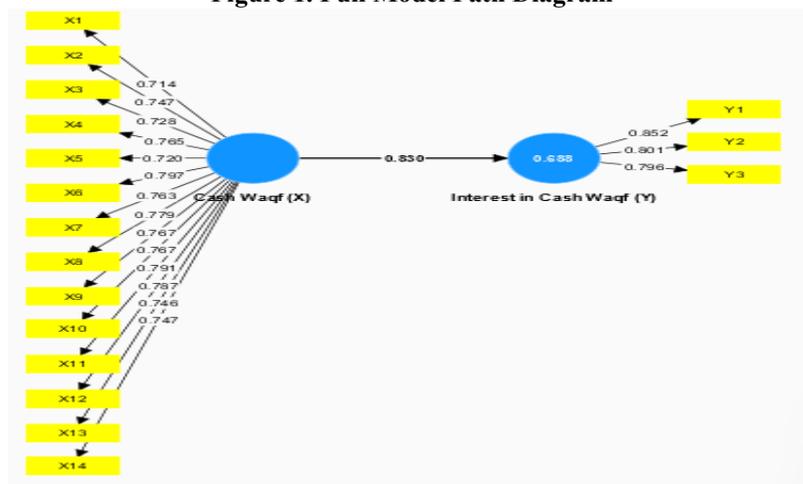
Medium	105	65,63%
High	36	22,50%
Total	160	100%

Source: Primary data processed, 2023

In Table 2 shows that 65,63% of respondents have a medium level of cash waqf literacy, namely only being able to get a score between 60-80%, and 11,87% of respondents who have a low category, namely being able to get below 60% and 22,50% of respondents who can answer correctly above 80% with a high category. So it can be concluded that students of Universitas Darussalam Gontor at Modern Islamic Boarding have medium literacy with a percentage of 65, 63%.

To find out its effect on interest in cash waqf and after knowing the various responses of respondents is to analyze varification analysis. Verification analysis is used to test hypotheses based on the results of statistical calculations. The conceptual hypothesis proposed is whether cash waqf literasi affects the interest in cash waqf of students of Universitas Darussalam Gontor. The statistical method used to test the hypothesis is Structural Equation Modeling (SEM) through the Partial Least Square (PLS) Version 4.0. In Structural Equation Modeling (Wong-Ken, 2013), there are two types of models formed (Suprayogo et al., 2014), namely the measurement model (outer model) and the structural model (inner model).

Figure 1. Full Model Path Diagram



Source: Smart PLS4 Processing Results, 2023

Description:

X1 : Etymological understanding of waqf

X2 : Understanding waqf terminology

- X3 : General understanding of cash waqf including movable property waqf
- X4 : Understanding waqf from various perspectives
- X5 : Ability as waqif
- X6 : Understanding of *mauquf 'alaih*
- X7 : Understanding of *sighoh*
- X8 : Understanding of waqf literacy
- X9 : Understanding the legal basis of waqf
- X10 : Understanding the benefits of cash waqf
- X11 : Understanding of waqf distribution
- X12 : Understanding the pillars and conditions of waqf
- X13 : Understanding of the 1945 Constitution that regulates waqf
- X14 : Awareness of Waqf Literacy in Society

Measurement model testing (outer model) is used to determine the specification of the relationship between latent variables and their manifest variables, this test includes convergent validity, discriminant validity and reliability (Wong-Ken, 2013).

Table 4. Loading Factor of Cash Waqf Literacy Indicator

Variable Manives	Loading Factor
X1	0,714
X2	0,747
X3	0,728
X4	0,765
X5	0,72
X6	0,797
X7	0,763
X8	0,779
X9	0,767
X10	0,767
X11	0,791
X12	0,787
X13	0,746
X14	0,747
Y1	0,852
Y2	0,801
Y3	0,796

Source: SmartPLS4 Processing Results, 2023

Convergent validity relates to the principle that the manifest variables of a construct should be highly correlated. The convergent validity test with PLS software can be seen from the loading factor value for each construct indicator, as for assessing convergent validity, the loading factor value must be more than 0.5-0.6 which is considered sufficient, while if it is greater than 0.7 it is said to be high. In the table above, the loading factor for the manifest variable is greater than 0.7 so it can be said to be high. These results measure the variable influence on the level of cash waqf literacy quickly.

Table 5. Cross Loading Test Results

Variables	X1	Y
X1.1	0,714	0,519
X1.2	0,747	0,537
X1.3	0,728	0,622
X1.4	0,765	0,652
X1.5	0,72	0,6
X1.6	0,797	0,622
X1.7	0,763	0,612
X1.8	0,779	0,615
X1.9	0,767	0,662
X1.10	0,767	0,645
X1.11	0,791	0,698
X1.12	0,787	0,688
X1.13	0,746	0,57
X1.14	0,747	0,714
Y1	0,852	0,852
Y2	0,801	0,801
Y3	0,796	0,796

Source: SmartPLS2 Processing Results, 2023

The discriminant validity test with PLS software can be seen from the cross-loading value by comparing the correlation between indicators and latent variables must be greater than the correlation between indicators and other latent variables or by comparing the square root of the AVE for each construct with the correlation value between constructs in the model (Juliandi, 2018). Good discriminant validity is indicated by the square root of the AVE for each construct which must be greater than the correlation between constructs in the model.

Table 6. Comparison Test of Root AVE with Latent Variable Correlation

Latent Variable	AVE	Correlation Between Latent Variable	
Literasi Wakaf (X)	0,576	1,000	0,830

Minat Berwakaf Uang (Y)	0,667	0,830	1,000
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Source: SmartPLS4 Processing Results, 2023

In the table above, it can be seen that the AVE root value for each variable is greater than the correlation value between latent variables so the latent variables are declared to have good discriminant validity. Based on the description above, the size of the cross-loadings and the comparison of the AVE root with the latent variable correlation have met the requirements, so it can be concluded that the discriminant validity requirements have been met.

Table 7. Composite reliability test results

Latent Variable	Composite reliability (rho_a)	Composite Reliability
Cash Waqf Literacy (X)	0,945	0,950
Interest in cash waqf (Y)	0,751	0,857

Source: SmartPLS4 Processing Results, 2023

The table above shows that the composite reliability value on the cash waqf literacy variable is 0.950 and the interest in the cash waqf variable is 0.857. So the variables have good composite reliability because they are ≥ 0.8 . In addition, it also sees the value of rho_a on the cash waqf literacy variable 0.945 and the interest in cash waqf variable 0.751. So the four variables have good composite reliability because they are above the value ≥ 0.7 .

Table 8. AVE Test Results

Latent Variable	AVE
Cash Waqf Literacy (X)	0,576
Interest in cash waqf (Y)	0,667

Source: SmartPLS4 Processing Results, 2023

In the table above, it can be seen that the latent variables have AVE and communality values greater than the specified value of 0.5, so that all manifest variables regarding waqf literacy (X) and interest in cash waqf (Y) are declared to have met the requirements of convergent validity.

Table 9. R-Square and Q-Square

	R-square	Q-square
Interest in cash waqf (Y)	0,688	0,681

Source: SmartPLS4 Data Processing Results, 2023

The R Square statistical measure illustrates the amount of variation in endogenous variables that can be explained by other exogenous or endogenous variables in the model. According to Chin, the interpretation value of R Square qualitatively is 0.19 (low

influence), 0.33 (moderate influence), and 0.66 (high influence). Based on the processing results above, it can be said that the magnitude of the influence of waqf literacy on interest in cash waqf is 0,688 (high influence).

The Q square value above 0 states that the model has predictive relevance but in Hair et.al., the qualitative Q square interpretation value is 0 (low influence), 0.25 (moderate influence), and 0.50 (high influence). Based on the processing results above, the Q square value of the interest in cash waqf is $0.681 > 0.50$ (high prediction accuracy).

Table 10. SRMR

	Estimated Model
SRMR	0,065

Source: SmartPLS4 Data Processing Results, 2023

In Hair, an SRMR value below 0.08 indicates a model fit. The model estimation result is 0.065, which means that the model has an acceptable fit. Empirical data can explain the influence between variables in the model.

Table 11. GoF Index

Average Communality	R Square	GoF Index
0,830	0,688	0,756

Source: SmartPLS4 Processing Results, 2023

According to Wetzels in Yamin, the interpretation of the GoF index value is 0.1 (low GoF), 0.25 (medium GoF), and 0.36 (high GoF). The calculation results show that the GoF value of the model is 0.756, including the high GoF category. Empirical data can explain the measurement model and measurement model with a high level of fit.

The results of this study reinforce previous findings that state the level of sharia financial literacy, particularly waqf, is positively correlated with community participation in Islamic financial activities. Better knowledge of the definition, law, benefits, and management of cash waqf encourages students to be more interested and motivated to engage in it.

One strong indicator is the understanding of the beneficiaries and *sighah* (the declaration of waqf), both of which have a high loading factor in the model. This shows that participants who understand who will benefit from the waqf and how the declaration is made tend to have a greater interest in engaging in cash waqf.

Educational programs such as the Indonesian Waqf Awareness Movement (GISWAF) run at UNIDA Gontor have proven to contribute to the increase in waqf literacy. However, there is still much room for improvement, especially in targeting the

student segment that lacks a deep understanding and more applied learning strategies. This study also highlights the importance of educational institutions in spreading awareness and knowledge about cash waqf, especially to the younger generation. In the long term, improving waqf literacy not only increases the financial participation of Muslims but also strengthens the sharia economy and community-based social welfare.

CONCLUSION

Based on the results of data processing, it shows that waqf literacy has a significant effect on interest in cash waqf of (0.830) with a t statistic ($37.188 > 1.96$) or p-value ($0.000 < 0.05$). Any change in waqf literacy influences increasing interest in cash waqf. In the 97,5% confidence interval, the effect of waqf literacy on interest in cash waqf lies between (0.776) and (0.867). When literacy is increasingly promoted with various activities then the effect on interest in cash waqf will increase to 0.854. The variable of cash waqf literacy on interest in cash waqf states that the hypothesis in this study rejects H_0 and accepts H_a , which means that cash waqf literacy has a positive and significant effect on interest in cash waqf at student of Universitas Darussalam Gontor. Cash waqf literacy is a form of knowledge and understanding so that each student better understands and knows how she manages or makes decisions in terms of using money to achieve prosperity. The results of this study prove that cash waqf literacy affects interest in cash waqf, which means that the more cash waqf literacy a person has, the more it contributes significantly to the achievement of interest in cash waqf.

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