

Determinant of Waqif Decisions in Cash Waqf Donating Through Dompot Dhuafa South Sulawesi in Makassar City

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Abstract: waqf is one of the philanthropic instruments in Islam that allows Muslims to donate their assets for public benefit in a sustainably. However, public participation in this practice is relatively limited. The fundamental objective of this study is to identify and analyse the determinants of Dompot Dhuafa South Sulawesi cash waqf in Makassar City. This study incorporates the Theory of Planned Behaviour, coupled with external variables, such as trust and waqf literacy. Questionnaires distributed to 80 respondents were used to collect data. Data analysis used various statistical tests, namely, partial, simultaneous and determinant tests. The results show that attitudes and subjective norms have no effect on waqf decisions. However, perceived behavioural control, trust, and waqf literacy influence this decision. In addition, this study concludes that trust in waqf institutions is the strongest predictor of waqf decisions. The research findings that attitude, subjective norms, perceived behavioural control, trust, and waqf literacy each contribute 43.35%. These findings provide strategic insights for Dompot Dhuafa South Sulawesi in designing more effective programmes and campaigns. The emphasis on trust and waqf literacy suggests that the organisation needs to develop communication and education strategies to increase people's trust and knowledge about waqf.

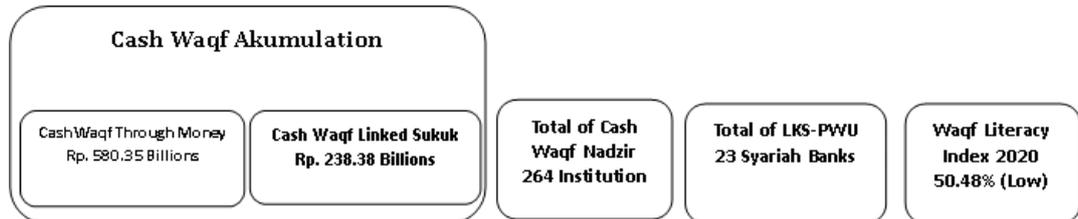
Keywords: Cash Waqf; Theory of Planned Behavior; Waqf Literacy, Trust

Introduction

Cash Waqf has been identified as a solution for individuals with limited assets who wish to contribute to waqf. A comprehensive review of the literature on the subject shows that the optimal utilisation of cash waqf corresponds with the increasing public awareness of the importance of contributing to cash waqf.¹ In Indonesia, waqf serves not only as a means for charitable giving, but also as a tool to improve the welfare of the community through various social and economic programmes. In some Islamic countries, cash waqf serves as a substitute for the majority of income tax, thus providing funding for social programmes.² Through cash waqf, the mobilisation of money in the community is easier as the target audience of waqf donors is wider. People can also donate without large capital, and trustworthy management will certainly have a more significant impact on the welfare of the community. Recognising its substantial potential, it is observed that public participation in waqf is still relatively limited. This is due to the fact that public understanding of waqf, both in theoretical and practical aspects, is significantly more limited compared to the more widely recognised zakat, which has gained a more substantial presence and level of understanding in society.

Picutre 1

Accumulation Report of 92 Registered Cash Waqf Nazirs, unaudited (2021)



Sources: Badan Wakaf Indonesia per Januari 2021

In BWI's records, cash waqf collected until 2020 reached IDR391 billion. This does not match the potential of waqf per year, which reaches Rp180 trillion. There are many conditions that cause this, one of which is due to the lack of literacy, governance, waqf portfolios, and ease of waqf methods. Meanwhile, BWI data as of 20 January 2021, the accumulation of cash waqf reached IDR 819.36 billion. Consisting of waqf through money of IDR 580.53 billion and cash

¹ Nurul Izzah; Andri Soemitra, "The Role Of Cash Waqf In Alleviating Poverty: Literature Study," *Jurnal Ilmiah Ekonomi Islam* 8, no. 3 (2022): 3464.

² Nafisah Maulidia Chusma, Halimatus Sa'diyah, and Fitri Nur Latifah, "Wakaf Uang Sebagai Instrumen Perkembangan Ekonomi Islam," *Wadiah: Jurnal Perbankan Syariah* 6, no. 1 (2022): 76–97, <https://doi.org/10.30762/wadiah.v6i1.163>.

waqf of IDR 238.83 billion. Meanwhile, the number of cash waqf nazirs in Indonesia reached 264 institutions, while the number of LKS-PWU reached 23 Islamic Banks. In addition, the waqf index index in 2020 has only reached 50.48 and is categorised as low. Meanwhile, the number of waqifs or people who offer their assets to be waqfed through BWI reached 1,041 people.

The level of literacy is a priority issue that influences waqf to donate cash.³ According to the Waqf Literacy Index Report in 2020, national score 50,48 which is in the low category, consisting of a basic waqf understanding literacy score of 57,67 and advanced waqf understanding literacy score of 37,97.⁴ The waqf literacy index score recorded by the waqf agency in 2020 was 50.48, which places it in the low category. This underscores the necessity of enhancing public awareness and understanding of waqf, as it is identified as a central focus in the development of various scientific products.

Awareness of waqf in Makassar is still relatively low, despite the huge potential of waqf funds. People tend to understand waqf more in the context of charity, so many do not realise the importance of cash waqf that can have a long-term impact. Dompot Dhuafa South Sulawesi is one of the leading philanthropic institutions that aims to increase waqf participation and optimise the effectiveness of its management. Dompot Dhuafa is officially a waqf management institution registered with the Indonesian Waqf Board (BWI). Productive waqf in the form of cash waqf at Dompot Dhuafa Republika is considered more advanced than other institutions in Indonesia. The following is a collection of humanitarian funds collection collected by Dompot Dhuafa South Sulawesi institution from 2018-2021.⁵

Tabel 1
Collection of Waqf Fund LAZ Dompot Dhuafa South Sulawesi in 2018-2021

WAQF FUND		
Year	Target	Realization
2018	750.000	34.949.000
2019	10.530.000	416.611.679
2020	190.000.000	154.770.822

³ Hendra Wijaya and Azwar Azwar, "Peningkatan Literasi Dan Pemahaman Tentang Wakaf Uang Bagi Para Dosen Dan Tenaga Kependidikan Di Lingkungan Sekolah Tinggi Islam," *WAHATUL MUJTAMA': Jurnal Pengabdian Masyarakat* 5, no. 1 (2024): 1–15, <https://doi.org/10.36701/wahatul.v5i1.1400>.

⁴ BWI, "Laporan Indeks Literasi Wakaf Nasional 2020," 2020, 7, <http://jurnal.untad.ac.id/jurnal/index.php/kovalen/article/view/6719>,p.6.

⁵ Nur Rohmat,Fadlil; Jaenal Effendi; Endriatmo Sutarto, "Analisis Faktor-Faktor Yang Mempengaruhi Sikap Dan Keputusan Wakif Dalam Berwakaf Produktif Di Indonesia (Studi Kasus Di Dompot Dhuafa)," *Jurnal Penyuluhan* 18, no. 01 (2022): 16.

2021	447.323.690	120.335.653
Total	648.603.690	726.667.154

Sources: Dompét Dhuafa South Sulawesi

Based on the data, it can be seen that the waqf funds collected in 2019 amounted to the highest value of Rp.416.611.679 and the following year there was decrease until in 2021 it was Rp.120.335.653. The collection of waqf funds at Dompét Dhuafa South Sulawesi is still minimal, especially in its productive waqf, but at the end of 2022 it will be intensified in terms of waqf especially productive.⁶ Seeing the fluctuation in the data obtained, it caused by covid-19 which deeply affected the economy in Indonesia. It means that under critical circumstances, people become aware of the need to give, whether in the form of zakat, charity, donation or waqf.⁷ However, funds are still collected, showing Islamic philanthropy's role in the economic crisis caused by the pandemic and it increase public for ZISWAF donate.

This research is intended to provide a deeper understanding of the role of the theory of planned behaviour variables. Individuals' reluctance to cash waqf can be analysed through the Theory of Planned Behavior framework, which includes three main components: attitude, subjective norms, and perceived behavioural control. In the theoretical framework of Theory of Planned Behaviour, it is defined as a person's intention to engage. In a particular action is influenced by 3 main components, namely attitude, subjective norms, and perceived control behaviour.⁸ The lack of interest in waqf in South Sulawesi can be explained through the Theory of Planned Behaviour (TPB) framework, which emphasises that individual intention to waqf is influenced by existing attitudes and social norms and perceived behavioural control of waqf. Negative attitudes towards cash waqf often arise from a lack of understanding of the benefits and positive impacts of waqf. In addition, unsupportive social norms or a lack of community influence in encouraging waqf practices also contribute to low participation. Uncertainty regarding the mechanism and process of waqf makes individuals feel that they have no control over the action, thus reducing their intention to contribute.

⁶ Budi Setiadi; Neneng Nurhasanah; Siska Lis Sulistiani, "Perbandingan Efektivitas Penghimpunan Dana Wakaf Melalui Uang Berbasis Online Di Global Wakaf Dan Dompét Dhuafa," *Jurnal Riset Ekonomi Syariah* 1, no. 1 (2021): 35.

⁷ Sukriyanto; Kasim Yahiji; Muhibbuddin, "Spirit Muzakki Sebagai Konfigurasi Filantropi Islam Di Masa Pandemi Covid-19 Pada Badan Amil Zakat Nasional (Baznas) Kota Gorontalo," *MUTAWAZIN (Jurnal Ekonomi Syariah)* 3, no. 2 (2022): 106.

⁸ ICEK AJZEN, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Process* 50 50, no. 1 (1991): 182.

Research conducted by Yusuf Sufyan and Fuad Mas'ud with the title "Determinant Model of Decision to Use the Online Donation Platform: Technology Acceptance Model and Theory of Planned Behaviour Approach" the results obtained from the research indicate a significant and positive influence on the online sadaqah platform kitabisa.com by perceived behavioural control, attitudes, and subjective norms.⁹

Also explained by Muthiah, Lukman Mohammad Baga, Imam Teguh Saptono,¹⁰ "Cash Waqf Literacy Index and Determinants of Public Intention to Pay Cash Waqf" the result indicates that all variables contained in the Theory of Planned Behavior (TPB) have a significant impact on an individual's decision to donate money in cash waqf. Based on the findings from these studies, it has been determined that the variables contained in the theory of planned behavior have a substantial influence on a personal decision to engage in cash waqf. And according to Banu Haidlir, Bambang S Laksmono, Rahmatina A Kasri, Azizon, Djoni Hartono,¹¹ "Public Behaviour on Cash Waqf: Evidence from Indonesia" the result indicates that the intention to endow cash waqf is positively influenced by all of the Theory of Planned Behaviour.

This study also incorporates additional external factors of trust level and waqf literacy level in influencing individuals' decision to engage in waqf practices in Makassar city. The level of waqf literacy emerges as an important concern, exerting a significant influence on the waqif's propensity to donate cash waqf.¹² Research Conducted by Wan Nuraihan Ab Shatar, Jalal Rajeh, Putri Rozita Tahir,¹³ with title "Internal Factors Affecting Continuous Donations among Cash Waqf Donors" The study reveals that the all of selected factors include trust convenience positively affect cash waqf contributions in Malaysian IBIs.

⁹ Yusuf Sufyan and Fuad Mas'ud, "Determinant Model of Decision to Use the Online Donation Platform: Technology Acceptance Model and Theory of Planned Behavior Approach," *Jurnal Ekonomi Syariah Teori Dan Terapan* 9, no. 6 (2022): 884, <https://doi.org/10.20473/vol9iss20226pp884-897>.

¹⁰ Muthiah, Lukman Mohammad Baga, and Imam Teguh Saptono, "Cash Waqf Literacy Index and Determinants of Public Intention to Pay Cash Waqf," *International Journal of Research and Review* 8, no. 12 (2021): 249–59, <https://doi.org/10.52403/ijrr.20211231>.

¹¹ Banu M Haidlir et al., "Public Behaviour on Cash Waqf: Evidence from Indonesia," *Jejak* 14, no. 2 (2021): 316–32, <https://doi.org/10.15294/jejak.v14i2.32032>.

¹² Amirul Faiz, Osman. "An Analysis of Cash Waqf Participation Among Young," *9th International Academic Conference*, no. April (2014): 581.

¹³ Wan Nuraihan Ab Shatar, Jalal Rajeh Hanaysha, and Putri Rozita Tahir, "Determinants of Cash Waqf Fund Collection in Malaysian Islamic Banking Institutions: Empirical Insights from Employees' Perspectives," *ISRA International Journal of Islamic Finance* 13, no. 2 (January 1, 2021): 177–93, <https://doi.org/10.1108/IJIF-06-2020-0126>.

An additional explanation relates to waqf literacy, based on research by Ambardi, Nur Aini and Aam Aminah,¹⁴ "Fundamental Literacy of Cash Waqf and Its Impact on Interest in Waqf Among Students with Religiosity as a Moderating Variable" the result of study that waqf literacy has a positive effect on students' interest in cash waqf. Also the research by Siti Fazriah, Citra Sukmadilaga, Indri Yuliafitri,¹⁵ "Analysis of Factors Affecting Waqf Perceptions through the Hasanah Waqf Platform" the findings of this study demonstrate a positive correlation between literacy and trust on the intention to donate through the Hasanah Waqf Platform.

It is hypothesised that the results of this study will provide recommendations for Dompot Dhuafa and other institutions in increasing community participation in cash waqf programmes. The interaction between Theory of Planned Behaviour variables has been shown to produce an environment conducive to the formation of waqf decisions. These five factors have been shown to support each other. Because there is no theory that directly discusses about waqf decisions, this study relates waqf decisions to purchase decision theory. The interpretation of this term is that individuals who are in a process of making a decision must have one choice among several alternatives. When a consumer is faced with two choices that relate to whether buy or not to buy, then the consumer is in a situation to make decisions. Consumer behavior is very essential in the purchase decision process that they are going to make. Moreover, the decision-making process is a problem-solving approach which consist of the following five steps.¹⁶

Picture 2.
Consumer Buyin Stages¹⁷



¹⁴ Ambardi Ambardi, Nur Aini, and Aam Aminah, "Fundamental Literacy of Cash Waqf and Its Impact on Interest in Waqf Among Students With Religiosity as a Moderating Variable," *JESI (Jurnal Ekonomi Syariah Indonesia)* 13, no. 2 (2023): 313, [https://doi.org/10.21927/jesi.2023.13\(2\).313-324](https://doi.org/10.21927/jesi.2023.13(2).313-324).

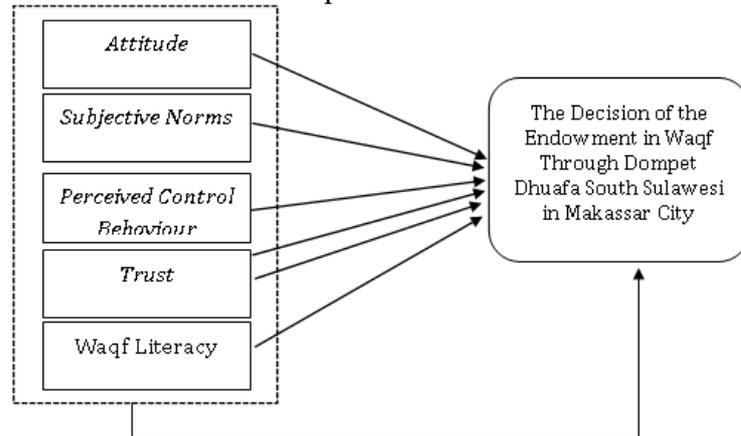
¹⁵ Siti Fazriah, Citra Sukmadilaga, and Indri Yuliafitri, "Analisis Faktor-Faktor Yang Mempengaruhi Persepsi Wakif Dalam Berwakaf Melalui Platform Wakaf Hasanah," *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship* 13, no. 1 (2023): 246, <https://doi.org/10.30588/jmp.v13i1.784>.

¹⁶ Philip Kotler; Gary Armstrong. "Principles of Marketing ".(New Jersey: Pearson Education, n.d.). p. 237.

¹⁷ Philip Kotler; Kevin Lane Keller."Manajemen Pemasaran'.Dua belas (Jakarta: PT. Indeks, 2018).p106.

These recommendations will be outlined in the following conceptual framework.

Picture 3
A Conceptual Framework



Research Methods

In the context of scientific inquiry, this research is classified as explanatory research, employing a quantitative research approach based on the philosophy of positivism. The data is collected using research instrument and analyzed quantitative or statistically to test the established hypothesis. This research study was located at Dompot Dhuafa South Sulawesi in Makassar City. The population recorded was 312 people. The population was obtained based on the SANDRA (Fundraising Administration System) website-based application used by Dompot Dhuafa to recapitulate waqif data and information.¹⁸ The study sample size was determined using the Slovin formula¹⁹

$$n = \frac{N}{1 + N(e)^2}$$

In this particular instance, n signifies the sample size, while N represents the population size. The sampling error was established at 10%. These values were entered into a mathematical model to determine the required sample size, which resulted in a total of 76 respondents. However, for the sake of precision, the rounded value of 80 respondents was allocated. The collection of data was executed through the implementation of a questionnaire comprising five Likert scale measurements. The subsequent analysis of the data was conducted by

¹⁸ "SANDRA (Sistem Administrasi Fundraising) Dompot Dhuafa," accessed January 8, 2025, <https://sandra.dompetchhuafa.org/>. (28 November 2024).

¹⁹ Hamdi Agustin. *Metode Penelitian Ekonomi Dan Bisnis, Universitas Pendidikan Indonesia, Pertama*, vol. 1 (Jawa Barat: CV. Mega Press Nusantara Alamat, 2023). P. 38.

employing t-test, F-test, and the determinant coefficient test for simultaneous results.

Research Result

General Description of Dompot Dhuafa South Sulawesi

Dompot Dhuafa has been recognised as a humanitarian philanthropic organisation with the fastest and most responsive response to disasters. Working sincerely and tirelessly is part of the spirit of the Dompot Dhuafa crew that has been honed in various fields of caring activities in various fields.²⁰ In order to expand the scope of work and benefits, Dompot Dhuafa opened branch offices in several regions, one of which is a branch in South Sulawesi. Dompot Dhuafa South Sulawesi branch office was inaugurated on 27 October 2008 by the Governor of South Sulawesi. Dompot Dhuafa South Sulawesi is one of 20 branch offices of Dompot Dhuafa Centre in Makassar City. Conducting activities to collect Zakat, Infaq, Sadaqah and Waqf (ZISWAF) funds which are then channeled to finance LKC (Free Health Services) for the poor, and *Disaster Management Center* (Humanitarian Volunteers for Disasters), Free Schools and economic empowerment for the poor, the realisation of an empowered society that relies on local resources through an equitable system.²¹ The implementation of Dompot Dhuafa South Sulawesi's waqf system integrates aspects of education, health, and economic empowerment. Currently, Dompot Dhuafa South Sulawesi branch is headquartered at Andi Pangeran Pettarani Street, 33, No. 24 Makassar.

1. Reasearch Instrument Test Results

a. Validity Test

Validty test is a measure of the precision and relevance of instrument outcomes in relation. Validity test, the purpose of validity test is to measure how correctly a testing tool carries out its function, wheter the measung tool used can really measure what it needs to measure. Validity testing is one of the measuring tools to determine wheter a questionnaire is valid or not. The summary of the results of the validity test in the research is as follows:

Table 2

Table of Validity Test of Questionnaire

Variabel	Questionnaire	Icount	Itable	Explanation
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²⁰ Tenri Femy Femy Farasiah; Nurfiah Anwar; Zulfikar Darussalam, "Filantropi Islam Melalui Program Kerja Lembaga Amil Zakat Dompot Dhuafa Dalam Meningkatkan Pemberdayaan Masyarakat Di Sulawesi Selatan," *Jurnal Dirosah Islamiyah* 6, no. 1 (2023): 162.

²¹ Nur Rohmat Fadlil; Jaenal Effendi; Endriatmo Sutarto, "Analisis Faktor-Faktor Yang Mempengaruhi Sikap Dan Keputusan Wakif Dalam Berwakaf Produktif Di Indonesia (Studi Kasus Di Dompot Dhuafa)," *Jurnal Penyuluhan* 18, no. 01 (2022): 114.

	Statement Items		Significant 5%	
<i>Attitude (X1)</i>	X1_1	0,592	0,220	Valid
	X1_2	0,843	0,220	Valid
	X1_3	0,871	0,220	Valid
	X1_4	0,826	0,220	Valid
<i>Subjective Norms (X2)</i>	X2_1	0,767	0,220	Valid
	X2_2	0,631	0,220	Valid
	X2_3	0,564	0,220	Valid
	X2_4	0,730	0,220	Valid
<i>Perceived Behavioural Control (X3)</i>	X3_1	0,790	0,220	Valid
	X3_2	0,662	0,220	Valid
	X3_3	0,912	0,220	Valid
	X3_4	0,823	0,220	Valid
<i>Trust (X4)</i>	X4_1	0,392	0,220	Valid
	X4_2	0,699	0,220	Valid
	X4_3	0,874	0,220	Valid
	X4_4	0,868	0,220	Valid
	X4_5	0,879	0,220	Valid
<i>Waqf Literacy (X5)</i>	X5_1	0,690	0,220	Valid
	X5_2	0,828	0,220	Valid
	X5_3	0,806	0,220	Valid
<i>Waqf Decision (Y)</i>	Y_1	0,769	0,220	Valid
	Y_2	0,896	0,220	Valid
	Y_3	0,877	0,220	Valid
	Y_4	0,839	0,220	Valid

Source: Data Processed in 2024

b. Reliability Test

Reliable refers to the ability of a measurement instrument to provide consistent and reliable results. Reliability is a measure of the extent to which a measuring instrument can produce stable and consistent data when used under the same conditions. In this study the author used a cronbach alpha value of 0.6. The summary of the results of the reliability test in the research is as follows:

Table 3
Table of Reliability Test of Questionnaire

No	Variabel	Cronbach' Alpha	Standar	Explanation
1	Attitude	0,812	0,600	Reliabel

2	Subjective Norms	0,766	0,600	Reliabel
3	Perceived Behavioural Control	0,815	0,600	Reliabel
4	Trust	0,797	0,600	Reliabel
5	Waqf Literacy	0,812	0,600	Reliabel
6	Waqf Decision	0,828	0,600	Reliabel

Source: Data Processed in 2024

The result of the reliability test coefficient value for the questionnaire were above Cronbach alpha standardization it can be concluded that all questionnaire in this study are reliabel or consistent, so they can be used as instrument in research.

2. Analysis Prerequisite Test

a. Normality Test

The normality test aims to test whether in the regression model, the perturbing or residual variables have a normal distribution. There are two ways to detect if the residue is well distributed.²² The researcher in this case uses the Kolmogorov-Smirnov Test (KS) which is a statistical method used to test the suitability of data distribution with certain theoretical distributions, such as normal distributions. One approach that can be used in this context is the exact test, which provides an accurate p-value, especially when the sample size is small or when the assumptions for parametric testing are not met.

In the Kolmogorov-Smirnov test, researchers used exact test values to see if the data were normal. The exact test serves to calculate the exact probability of the difference between the empirical cumulative distribution and the theoretical cumulative distribution. This method is especially useful when sample sizes are small, where asymptotic approaches may not provide accurate estimates. Using the exact test, the analysis can be performed by calculating all possible data sequences and determining how likely it is to get the same or more extreme results than observed, without relying on the assumption of a large distribution.

Tabel 4

Kolmogorov-Smirnov Test		
One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		80
Normal Parameters ^{a,b}	Mean	.0000000
	Std.	2.37926177
	Deviation	

²² Ghozali Imam, *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (Semarang: Badan Penerbit Universitas Diponegoro, 2018). Hal. 44

Most Extreme Differences	Absolute Positive	.097
	Negative	-.097
Test Statistic		.097
Asymp. Sig. (2-tailed)		.062 ^c
Exact Sig. (2-tailed)		.418

Source: Data Processed in 2024

In this test, the guidelines used for decision-making are:

- If the significant value > 0.05, the distribution is normal, and
- If the significant value < 0.05, then the distribution is abnormal.

The results of the normality test conducted showed that the data was normally distributed. This is shown by the normality test of Kolmogorov Smirnov Asymp. Sig of 0.062>0.05 and using an exact test of 0.418> 0.05. It can be conclude that the residual value is normally distributed.

b. Heteroscedasticity Test

The heteroscedasticity test with the Park test method is a statistical technique used to detect the presence of variance inequality from residual in the regression model. This test is important to ensure that the basic assumptions of regression analysis, namely homokedasticity (constant residual variance), are met. In this study, the researcher used the Park Test method to predict whether heteroscedasticity symptoms occur or not. If a significant value of >0.05 is obtained, it can be concluded that the data in this study do not have symptoms of heteroscedasticity.

Tabel 5
Heteroscedasticity Test

No	Variabel	Sig	Explanation
1	<i>Attitude</i>	0.100	Heteroscedasticity does not occur
2	<i>Subjective Norms</i>	0,130	Heteroscedasticity does not occur
3	<i>Perceived Behavioural Control</i>	0,182	Heteroscedasticity does not occur
4	<i>Trust</i>	0,348	Heteroscedasticity does not occur
5	<i>Waqf Literacy</i>	0,168	Heteroscedasticity does not occur

Source: Data Processed in 2024

Based on the results of the heteroscedasticity test using the Park method, it shows that there are no symptoms of heteroscedasticity in the data. This is evidenced by assessing the significance of each variable that exceeds the confidence level of 0.05 in the significance table above.

3. Hypotesis Testing

a. Multiple Linear Regression Analysis

The data analysis process utilizes the SPSS (Statistical Product and Service Solution) program. It is utilized for the purpose of predicting the value of the

influence of multiple independent variables on the dependent variable. The multiple linear regression equations employed in this study are as follows:

Tabel 6
Multiple Linear Regression Analysis

Coefficients ^a					
	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	
Model	B	Std. Error	Beta		
1	Constant	-1.172	2.828	-.414	.680
	Attitude	-.095	.168	-.564	.574
	Subjective norms	.006	.159	.039	.969
	Perceived behavioural control	.279	.149	1.870	.065
	Trust	.527	.120	4.383	.000
	Waqf literacy	.338	.149	2.272	.026

Source: Data Processed in 2024

Based on the data processed, the result of the regression equation are obtained as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + e$$

$$Y = -1,172 - 0,061X_1 - 0,006X_2 + 0,279X_3 + 0,527X_4 + 0,338X_5 + e$$

1. The estimation of the Waqf Decision is indicated by a constant value of -1,172 when all independent (X1 to X5) are zero. In this context, the negative values obtained may not have a direct practical interpretation; however, they serve as a foundational starting point for further analysis.
2. The coefficient indicates a negative relationship between attitude and wakif decisions, such that every one-unit increase in attitude will be followed by a decrease in wakif decisions by 0,061 unit, assuming the other variables remain constant, this indicates that an unfavorable attitude toward waqf can result in a decreased inclination to engage in it.
3. This coefficient demonstrates that an augmentation of one unit in the subjective norms will result in a diminution of waqif decisions by 0,006 units. While the impact is modest in magnitude, these findings imply that less supportive social norms may exert influence on an individual's decision to waqf.

4. The positive coefficient indicates a direct relationship between perceived behavioural control and waqf decisions, with a statistically significant correlation coefficient of 0,279 unit. This suggests that individuals who perceive greater autonomy in their actions are more inclined to engage in waqf.
5. The coefficient indicates a direct relationship between trust and the decision to participate in waqf, with an increase of one unit in trust resulting in 0,527 unit increase in participation. These findings underscore the pivotal role of trust in the decision-making process concerning waqf. Individuals with a high level of trust in the waqf system and its mechanisms are more likely to engage in it.
6. The coefficient indicates that an increase of one unit in waqf literacy will result in a 0.338-unit increase in waqf decisions. This suggests that a more profound comprehension and awareness of waqf concepts and practice can motivate individuals to make informed waqf decisions.

b. t-Test

The t-test is a statistical method used to determine the individual impact of an independent variable on the variation of dependent variables. It is performed by comparing the difference between the values of two means and the standard error of the mean difference between two samples. In the statistical test, the t-test conducted at significance level of 0.05, with the following criteria:

- 1) In the event that the level significance ($Sig < 0,05$), then H_a accepted dan H_0 is rejected, signifying that the independent variable exerts an effect on the dependent variable.
- 2) Conversely, if the level is significant ($Sig > 0,05$), then H_a rejected dan H_0 accepted, denoting that the independent variable lacks an effect on the dependent variable.

Tabel 7
t-Test Table

Model	t	Sig.
Attitude	-564	.574
Subjective Norms	.039	.969
Perceived Behavioural Control	1.870	.065
Trust	4.383	.000
Waqf Literacy	2.272	.026

a. Dependent Variable: Waqf Decision

Source: Data Processed in 2024

Based on the above equation, it can be explained that :

- a) The hypothesis in this study states that *Attitude* has a negative effect on the decision to donate through Dompot Dhuafa South Sulawesi in Makassar City. Based on the test results, the value of $t_{count} < t_{(table)}$ or $-0.564 < 1.665$ is obtained. And the significance value is greater than 0.05, so it can be concluded that there is no influence and no significance between *Attitude* and the Waqf Decision in donating at Dompot Dhuafa South Sulawesi.
- b) The hypothesis in this study states that *Subjective Norms* have a negative effect on the decision to donate through Dompot Dhuafa South Sulawesi in Makassar City. Based on the test results, the value of $t_{count} < t_{(table)}$ or $0.039 < 1.665$ is obtained. And the significance value is greater than 0.05, so it can be concluded that there is no influence and no significance between *Subjective Norms* and the Waqf Decision in donating at Dompot Dhuafa South Sulawesi.
- c) The hypothesis in this study states that *Perceived Behavioural Control* has a positive effect on the decision to donate through Dompot Dhuafa South Sulawesi in Makassar City. Based on the test results, the value of $t_{count} > t_{(table)}$ or $1.870 > 1.665$ is obtained. And the significance value is greater than 0.05 so it can be concluded that there is an influence but not significant between *Perceived Behavioural Control* and the Wakif's decision to donate at Dompot Dhuafa South Sulawesi.
- d) The hypothesis in this study says that *Trust* has a positive effect on the decision to donate through Dompot Dhuafa South Sulawesi in Makassar City. Based on the test results obtained the value of $t_{count} > t_{(table)}$ or $4.383 > 1.665$. And the significance value is smaller than 0.05 so it can be concluded that there is a significant influence between *Trust* and the Wakif's decision to endow at Dompot Dhuafa South Sulawesi.
- e) The hypothesis in this study states that Waqf Literacy has a positive effect on Waqf Decisions through Dompot Dhuafa South Sulawesi in Makassar City. Based on the test results, the value of $t_{count} > t_{(table)}$ or $2.272 > 1.665$ is obtained. And the significance value is greater than 0.05 so it can be concluded that there is a significant influence and between waqf literacy and the Wakif's decision to endow at Dompot Dhuafa South Sulawesi.

c. F-Test

The F- test was implemented to ascertain the extent to which the independent variables. The simultaneous test, which is frequently designated as the F-test, is a statistical methodology employed to determine whether all independent variables in a regression model collectively possess a substantial impact on the dependent variables.

Tabel 8
F-Test Table

Model	F	Sig.
Attitude, Subjective Norms, Perceived Behavioural Control, Trust, Waqf Literacy.	11.318	.000 ^b

a. Dependent Variable: Cash Waqf Decision

Source: Data Processed in 2024

The results obtained from the simultaneous testing conducted can be seen in Table 3. The independent variables, namely attitude, subjective norms, perceived behavioural control, trust and waqf literacy are recorded simultaneously to influence waqf decisions. The evidence is that the significance level is 0.000, so it can be understood that the independent variables consisting of attitude, subjective norms, perceived behavioural control, trust and waqf literacy have a simultaneous influence. The results of this study are in line with research that found five independent variables, namely attitude, subjective norms, perceived behavioural control, trust and waqf literacy, will have an impact on cash waqf decisions.

d. Coefficient of Determination Test (R2)

The determination coefficient (R2) test is a statistical method used to assess the degree to which a independent variable can explain the the variability in a dependent variable. When the value of the determination coefficient in a regression analysis is minimal, it indicates that the influence of all independent variables on the dependent variable is negligible.²³

Tabel 9
Coefficient of Determination Test

Model	R	R.Square
1	.658 ^a	.433

a. Dependent Variable: Cash Waqf Decision

Source: Data Processed in 2024

The findings of the R-square (R2) coefficient of determination test revealed that the R2 value was 0.433, representing 43.3% of the total data variation. The results showed that attitude, subjective norm, perceived behavioural control, trust and waqf literacy collectively contributed 43.3%. The remaining 56.7% of the variance is attributed to factors not included in this study. These collective findings underscore the importance of a holistic approach in understanding the factors that influence waqf decisions, as well as the need for

²³Sugiyono. "Metode Penelitian Kuantitatif Kualitatif dan R&D. (Bandung: Alfabeta, 2018)

collaborative efforts to increase community participation in waqf as a means of social and economic empowerment.

Constructing Waqif Decisions in Cash Waqf Donating Through Dompot Dhuafa South Sulawesi In Makassar City

The research results are in accordance with previous research, as explained as follow:

1. Attitude has no effect on the decision to endow. The influence of individual attitudes towards waqf can be attributed to a variety of factors, including personal experience, negative perceptions of waqf fund management, or a lack of social support from their environment. In this case, other factors such as controlling behaviour and transparency are more dominant.²⁴ Individuals who regard waqf with scepticism or negatively perceive its management as ineffective, especially those with limited knowledge of waqf.²⁵ This can be attributed to the understanding within the community that waqf is not an obligation for every Muslim, unlike zakat and donations. Which are clearly mentioned in the Qur'an and the Hadith of Prophet Muhammad saw. The absence of explicit references to waqf suggests that the community has the discretion to decide whether to distribute cash waqf or not. In essence, although waqf is highly recommended and has many benefits, its implementation is not legally required like zakat and this affects the stigma of the community regarding the existence of waqf.
2. Subjective Norms have no effect on people's decision to donate. One reason for this lack of influence is the absence of substantial social support from the neighbourhood. The concept of social norms is understood to vary significantly across individuals. While subjective norms include the opinions of an individual's immediate social environment regarding acceptable behaviour associated with the concept of waqf, not all individuals tend to prioritise their personal values or religious beliefs over social pressure. As a result, their decision to endow is based less on intrinsic motivation than on

²⁴ Muthiah, Baga, and Saptono, "Cash Waqf Literacy Index and Determinants of Public Intention to Pay Cash Waqf."

²⁵ Heriyati Chrisna, Noviani, and Hernawaty, "Faktor - Faktor Yang Mempengaruhi Minat Berwakaf Tunai Pada Jamaah Majelis Taklim Istiqomah Kelurahan Tanjung Sari Medan," *Jurnal Akuntansi Bisnis & Publik* 11, no. 2 (2021): 84–93.

external normative influences.²⁶ The research suggests that even in circumstances where subjective norms are highly influential to increase participation, individuals may show reluctance if they harbour doubts about the benefits or reliability of waqf institutions. This underscores the need to increase socialisation and educational initiatives within the community in order to better understand its benefits. Furthermore, concerted efforts are essential to foster trust and transparency in waqf management, thereby fostering an environment where individuals feel empowered and motivated to engage, even in the absence of substantial social support from their immediate environment.²⁷

3. Perceived Behavioural Control has an effect on waqf intention. Perceived Behavioural Control reflects individuals' beliefs about their ability to perform the act of waqf. If an individual feels that they have sufficient resources, both financially and in terms of knowledge on how to donate, then they are more likely to make the decision to donate. Research shows that individuals who feel capable and have control over their actions are more likely to participate in social activities, including waqf.²⁸
4. Trust has been identified as the strongest predictor of waqf decisions. This suggests that the presence of trust in waqf institutions can positively influence an individual's decision to engage in waqf programmes. The research findings show that trust has the strongest influence on increasing students' intention to use online waqf services. However, to achieve that level of trust, cash waqf services must be supported by technology-assisted audit and verification.²⁹ The study found that knowledge-based trust towards Dompot Dhuafa South Sulawesi (South Sulawesi) plays an important role in fostering public trust in the institution, especially in the context of managing Zakat, donation, Charity and Waqf (ZISWAF) funds.

²⁶ T W Putra et al., "The Effect of Religiosity and Subjective Norms on The Interest of Generation Z In Cash," *Jurnal Ekonomi Islam* 5, no. 2 (2022): 162–70.

²⁷ Neng Cucu Rosmini, Agus Luthfi, and Agus Mahardiyanto, "Sikap , Norma Subjektif Dan Pengetahuan Terhadap Minat Berwakaf Tunai Pada Koprasi Syariah," *Jurnal Manajemen Revenue* 1, no. 2 (2023): 7–8.

²⁸ Muhammad Hamdan Ainulyaqin, Adrianna Syariefur Rakhmat, and Done Kudana, "Determinants Of Waqf Interest In Jakarta Al-Azhar Waqf Institution," *ILTIZAM Journal of Shariah Economics Research* 6, no. 2 (2022): 250–66, <https://doi.org/10.30631/iltizam.v6i2.1533>.

²⁹ Marina Kassim et al., "Internal Factors Affecting Continuous Donations among Cash Waqf Donors," *International Journal of Academic Research in Business and Social Sciences* 9, no. 9 (2019): 1304–11, <https://doi.org/10.6007/ijarbss/v9-i9/6464>.

This indicates that Dompét Dhuafa is a philanthropic institution dedicated to providing transparency in the use of funds by the public in a transparent manner so that this trust remains stable and increases. This is evidenced by Dompét Dhuafa's achievement of winning seven awards at the Indonesian Fundraising Award (IFA) 2024 and signifies not only official recognition, but also public trust in the institution as a reliable and transparent fund manager. The awards received by Dompét Dhuafa as a trusted institution at the Indonesian Fundraising Award (IFA) 2024 and Disway Award 2024 are proof of the high level of public trust in the management of ZISWAF fund institutions. The awards include categories such as Best Humanitarian Fundraising, Best Qurban Fundraising and Best Fundraising Team/Division, and these categories are an indication of the institution's commitment and dedication in managing ZISWAF funds and distributing donations. Dompét Dhuafa's success in winning this award shows the high level of public trust and the institution's commitment to provide better benefits to people in need.³⁰ One of the main factors contributing to increased public trust is the professionalism demonstrated by Dompét Dhuafa in the management of financial resources and the implementation of social programmes. The professional approach is in line with research findings that show a positive correlation between professional behaviour and donors' propensity to donate zakat and donations to national amil zakat institutions.³¹

5. Waqf literacy affects waqf decision. This suggests that a good understanding of the concept of waqf including its benefits, processes and social impacts can increase community participation in waqf programmes. High literacy will help individuals feel more confident in making the decision to endow. Dompét Dhuafa South Sulawesi has initiated a collaborative effort with mass

³⁰ Dompét Dhuafa Republika, "Borong 7 Penghargaan Di Indonesia Fundraising Award 2024, Dompét Dhuafa: Bukti Kepercayaan Publik," 2024, <https://www.dompetedhuafa.org/dompetedhuafa-borong-7-penghargaan-di-indonesia-fundraising-award-2024/>.

³¹ Rahman Ambo. Muslihah Ratnasari. Masse, "PENGARUH PROFESIONALISME DAN KOMPETENSI AMIL TERHADAP PENGELOLAAN ZIS PADA LAZNAS PPPA DAARUL QUR'AN SUL-SEL," *ANWARUL* 4 (2023): 169-78, <https://doi.org/doi.org/10.58578/anwarul.v4i1.2304>.

media to increase public awareness of ZISWAF.³² This initiative aims to promote an understanding of waqf that is expected to influence individual decisions regarding its allocation, as well as foster a broader culture of sharing in the community. Dompét Dhuafa recognises the urgent need to improve waqf literacy in Indonesia, considering it an important effort to maximise the substantial potential of waqf in improving people's welfare. It is important to recognise that experiential learning is often the most effective method of acquiring knowledge.³³ Individual involvement in waqf activities facilitates a deeper understanding of the benefits and processes of waqf. It encourages the development of real-life experiences that strengthen their knowledge of waqf literacy.

Conclusion

The decision to donate cash at Dompét Dhuafa South Sulawesi is not influenced by attitudes and subjective norms. However, perceived behavioural control does have an impact on this decision. Perceived behavioural control is often associated with individuals' beliefs in their ability to perform certain actions. In this context, if an individual feels that they lack sufficient support or resources to create an endowment, their propensity to do so may be inhibited. Trust, which is influenced by factors such as people's perception of Dompét Dhuafa South Sulawesi's competence and transparency in managing waqf funds, plays an important role in the decision-making process. Effective communication and transparency in financial reporting are essential in fostering this trust. Dompét Dhuafa South Sulawesi should promote the cultivation of public trust through transparency in the management of waqf funds, clear financial reporting, and effective communication regarding the utilisation of funds.

Waqf management institutions are obliged to provide clear and thorough financial reports on the receipt and allocation of waqf funds, with detailed information on projects funded, results achieved, and future initiatives. This includes information on projects funded, results achieved, and future plans. The waqf management institution should apply the principle of accountability in all aspects of its operations. This includes being accountable for any decisions made and providing adequate explanations to waqf on how their funds are managed.

³² Dompét Dhuafa, "Wakaferse Fair : FosSEI Nasional Dan Dompét Dhuafa Gencarkan Literasi Wakaf Bagi Generasi Milenial," 2022, <https://dmc.dompetedhuafa.org/wakaferse-fair-fossei-nasional-dan-dompetedhuafa-gencarkan-literasi-wakaf-bagi-generasi-milenial/>.

³³ Dompét Dhuafa, "Tingkatkan Literasi Wakaf Di Kalangan Muda, Dompét Dhuafa Gelar Seminar Nasional Wakaf Goes To Campus Di USU," 2024, <https://www.dompetedhuafa.org/dompetedhuafa-gelar-seminar-nasional-wakaf-goes-to-campus-di-usu/>.

Waqf literacy influences waqf decisions. More intensive education programmes on the concept and benefits of waqf need to be conducted to improve waqf literacy among the public. This objective can be achieved by seminars, workshops, and social media campaigns. The implementation of educational programmes is essential for the development of effective waqf literacy in the community. Such programmes should focus on the basic information conceptual framework of both basic and advanced waqf understanding, the advantages of waqf, and the most effective methods for its implementation. A comprehensive understanding of these factors is essential for public confidence in waqf.

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