

Developing the Theory of Planned Behavior in the Realm of Cash Waqf

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ABSTRACT

Purpose — According to the Indonesian Waqf Board (BWI), the potential for cash waqf in Indonesia reaches IDR 180 trillion per year. However, the large potential of waqf cannot yet be optimized properly. Therefore, this research aims to examine the influence of religiosity, subjective norms, attitudes, and perceived behavioral control (PBC) on the cash waqf intention.

Method — This research was carried out in Pekanbaru City. Data was collected using a questionnaire distributed online using an accidental sampling technique. A total of 160 respondents participated in this research. Data were analyzed using multiple linear regression analysis.

Result — The results found that religiosity, subjective norms, attitudes, and perceived PBC had a positive and significant effect. The contribution of these four variables was 47.2%, while the remaining 52.8% was influenced by other variables not studied.

Novelty — This is the first research in Pekanbaru City that add the religiosity variable to the Theory of Planned Behavior.

Keywords: Attitudes, Cash Waqf Intention, PBC, Religiosity, Subjective Norms.

INTRODUCTION

As a country with a majority Muslim population, Indonesia's potential to collect zakat, infaq, alms and waqf is very high. As part of the pillars of Islamic economics, waqf has the character of rahmatan lil 'alamin. Waqf is present in society, which is able to create peace and compassion for fellow humans and nature. Waqf is a form of application of a Muslim's faith through generosity of wealth to help others (Widianti, 2022). However, according to the data, it was found that there is still a gap between the potential of waqf and its realization. Based on data from the Indonesian Wakf Board (BWI), cash waqf revenues as of March 2022 amounted to 1.4 trillion rupiah while the potential for cash waqf in Indonesia reaches IDR 180 trillion per year. Anyway, this figure has increased compared to the cash waqf proceeds collected throughout 2018 - 2021 worth 855 billion rupiah.

Even though waqf in Indonesia has shown quite good development, there are still challenges that must be faced. Increasing waqf awareness, increasing government support, accelerating waqf certification, improving nazhir management, as well as digitizing waqf and integrating waqf data must continue to be pursued to improve waqf performance. Waqf performance measurement needs to be carried out as a means of increasing awareness of waqf management and as a tool for monitoring waqf development (Siraj, 2012; Khalil et al., 2014; Siswantoro et al., 2017).

To measure the impact of waqf activities in society and provide a strong basis of information for designing strategies and programs that can significantly increase participation in waqf, it is necessary to conduct a National Waqf Index (IWN) survey. In calculating the IWN in 2022, all provinces filled out the questionnaire so that the national IWN score would be better. The five provinces with the highest IWN values are Banten, Riau, Riau Islands, Aceh and West Sumatra. Of all the factors that make up IWN, the Regulatory factor has the greatest weight (bwi.go.id). Considering that Riau Province is one of the provinces that has a high IWN, it is important to research the intention to donate cash. The aim of this research is to determine the influence of the variables religiosity, attitude, subjective norms, and perceived behavioral control on the intention to donate cash. Through this research, it is hoped that we will increase our knowledge regarding cash waqf intention so that it can achieve its optimal potential.

RESEARCH METHODS

This research is quantitative research. The research location is in Pekanbaru City, Riau Province. Data was collected using a questionnaire distributed online using an accidental sampling technique. The questionnaire consists of several parts. The first part is related to the identity of the respondent, the next part is related to the variables studied. Alternative answers consist of five levels where 1 indicates strongly disagree to 5 indicates strongly agree. A total of 160 respondents participated in this study. The data were analyzed using multiple linear regression analysis. Once collected, the data is first tested for quality through validity and reliability tests. To answer the next research question, the data was analyzed using multiple linear regression.

HYPOTHESIS DEVELOPMENT

Cash Waqf

Cash waqf is the legal act of a wakif to separate and/or hand over part of his money within a certain period of time or forever to be managed productively with the proceeds being used for religious purposes and/or general welfare according to Sharia (bwi.go.id). Mohsin, (2008) state cash waqf refers to the pledge of a specific sum of money by a benefactor, with the continuous dedication of its benefits for an indefinite period towards prescribed purposes. This represents a distinctive charitable endowment fund and has the potential to function as an alternative tool for global poverty eradication initiatives. The utilization of waqf extends beyond non-moveable assets like mosques and burial grounds. It encompasses movable assets as well, such as cash waqf. This form enables individuals to engage in voluntary cash donations that can be used to support the financial requirements of small and micro entrepreneurs (Shaikh et al., 2017). These endeavors demand significant funds beyond the capacity of the government to supply. Within the framework of cash waqf, a Mutawalli (Cash-waqf or Fund manager) gathers funds from the Waqif and strategically invests the capital in the real sector, primarily focusing on Small and Medium-sized Ventures, as well as in opportunities aligned with Shariah principles (Khademolhoseini, 2012).

Cash waqf has been implemented in diverse ways across different regions. Turkey stands out as the pioneer in formalizing cash waqf institutions, with the Ottoman Empire, under Sultan Murad in the 15th to 16th centuries, establishing a systematic approach (Iskandar, 2022). This structure has proven to be highly liquid, allowing for a variety of contracts and projects to operate, contingent upon the approval of religious authorities in each respective country. Donors commit movable or immovable assets to serve as a lasting benefit for society, ensuring that the beneficiaries can continually utilize the usufruct in a perpetual manner (Shaikh et al., 2017).

Theory of Planned Behavior

The Theory of Planned Behavior, established by Ajzen in 2020, is a widely recognized psychological theory investigating the connection between cognitive reasoning and individuals' actions. Over time, this theory has been applied across diverse contexts to analyze human behavior. Its core focus lies in understanding how behavioral intentions manifest in individuals prior to the execution of the behavior itself, emphasizing the significance of intention as a crucial factor in human actions. The theory finds practical application in the examination of social behaviors. The Theory of Planned Behavior (TPB) can be applied to the context of waqf behavior, linking the intention to contribute cash waqf with the subsequent engagement in waqf activities involving monetary donations (Alifiandy & Sukmana, 2020). This theory comprises three key components: behavioral beliefs (attitudes), normative beliefs, and control beliefs (religiosity).

Subjective Norms

Subjective norms refer to the perceived societal pressures influencing behavior. This pertains to an individual's understanding of the judgments from others regarding the appropriateness or inappropriateness of specific actions. Amin and Chong, (2011) highlight that subjective norms play a significant role in shaping one's behavioral intentions. For instance, in the context of Islamic banking, there exists a pronounced connection between subjective norms and the intention to use Islamic banking services. Subjective norms are closely tied to the social milieu, illustrating how the surrounding social environment can mold the behavior of certain individuals. In terms of its influence on cash waqf, subjective norms have a significant influence on a person's decision or intention to carry out cash waqf (Osman et al., 2023; Yusoff et al., 2018; Witjaksono, 2019). However, these results are inversely proportional to the research results of Razak and Zulmi, (2022) which stated that subjective norms have no significant effect on a person's interest in conducting cash waqf.

Therefore, the existing hypothesis is:

H1: There is a significant and positive influence between subjective norms towards cash waqf

Attitude

Attitude can be defined as an evaluative action directed towards specific behaviors, serving as a responsive expression to the addressed object (Osman & Muhammed, 2017). Attitudes are typically associated with an individual's psychological stance, representing an evaluative perspective toward the entity under consideration. A positive attitude, as indicated by good behavior, correlates with a more favorable response, encouraging active engagement in said behavior (Amin & Chong, 2011). Therefore, the more positive the attitude a waqf exhibits towards waqf money behavior, the greater the level of participation and involvement in waqf activities. Many previous studies have similar results, namely that attitude has a positive and significant influence on interest in conducting cash waqf, such as research by Osman et al., (2023), Yusoff et al., (2018), Razak and Zulmi, (2022) where attitude has a positive and significant influence on a person's interest in conducting cash waqf. Therefore, the existing hypothesis is:

H2: There is a significant and positive influence between attitude towards cash waqf

Perceived Behavioral Control

Perceived behavioral control refers to an individual's perception of how easy or difficult it is to perform a particular behavior (Lee & Jan, 2018). In the context of determining tourist destination decisions, perceived behavioral control can refer to an individual's perception of how easy or difficult it is to visit a particular destination. Therefore, perceived behavioral control plays an important role in determining how interested a person is in conducting cash waqf. Research by Yusoff et al., (2018) states that perceived behavioral control has a significant positive influence in determining a person's interest in making cash waqf. This is also supported by research by Witjaksono et al. (2019) who also stated that perceived behavioral control has a significant positive influence on interest in conducting cash waqf. Therefore, the existing hypothesis is:

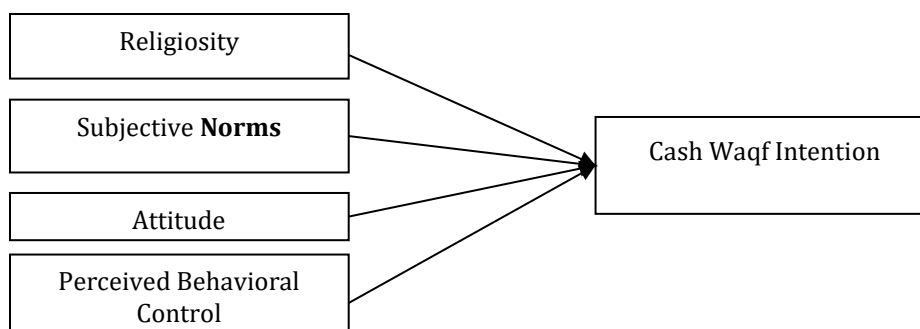
H3: There is a significant and positive influence between perceived behavioral control towards cash waqf

Religiosity

Referring to the results of the keyword mapping, the definition of religiosity is teachings, religious values and ethics that are internalized, believed, known, understood, interpreted and lived by religious people to become a commitment that must be carried out in the form of worship, rituals, and carried out in daily life activities. As per Osman et al., (2021), an individual's religious principles can significantly act as a potent force in shaping actions related to cash waqf, as these values serve as motivating factors for waqf involvement. A person's elevated religious commitment holds the potential to impact their intentions regarding cash waqf. The importance of religious values lies in their capacity to mold an individual's behavior in adhering to religious laws and fulfilling their religious duties. Research by Osman et al., (2023) states that in determining a person's interest in conducting cash waqf, it can be influenced by a person's religiosity, and this religiosity has a significant positive influence. This is also in line with research by Oftafiana and Siswahyudianto, (2023) where religiosity has a significant positive influence on interest in making cash waqf. Therefore, the existing hypothesis is:

H4: There is a significant and positive influence between religiosity towards cash waqf intention

Research Model



RESULT AND DISCUSSION

Result

This section will present research results and discussion. The discussion begins with data regarding gender, age and income. More than half of the respondents in this study were men. Generally speaking, the majority of respondents were aged 21-30 years. In terms of income, the majority of respondents have an income of less than IDR. 1.500.000. More complete data can be seen in Table 1.

Respondent Identity

Table 1. Respondent Identity

Category	Number of respondents	Percentage
Gender		
Man	86	54%
Women	74	46%
Age		
Less than 21	5	3%
21 – 30	119	74%
31 – 40	24	15%
More than 40	12	8%
Income		
Less than IDR 1.500.000	63	40%
IDR 1.500.000 – IDR 2.500.000	24	15%
IDR 2.500.000 – IDR 3.500.000	25	15%
More than IDR 3.500.00	48	30%
Total	160	100%

Validity and Reliability Test

Validity and reliability testing is a crucial step in research because it helps ensure that the instruments used to collect data are accurate and consistent. Validity measures the extent to which the instrument actually measures what it is supposed to measure. Reliability, on the other hand, refers to the consistency of a measurement instrument. A reliable instrument must produce consistent results when used repeatedly on the same subjects under similar conditions. Without adequate validity and reliability, research results may not be reliable or interpreted appropriately. Therefore, the process of testing the validity and reliability of research instruments is very important to ensure the accuracy and reliability of the data obtained. Based on the data in Table 2, it can be seen that the instruments in this study all passed the validity and reliability tests.

Table 2. Validity and Reliability

Variable	Item	Pearson Correlation	Cronbach's Alpha
Cash Waqf Intention	N1	.668	.909
	N2	.625	
	N3	.437	
	N4	.633	

Variable	Item	Pearson Correlation	Cronbach's Alpha
	N5	.657	
	N6	.583	
Religiosity	R1	.721	.859
	R2	.785	
	R3	.760	
	R4	.827	
	R5	.791	
	R6	.760	
Subjective Norms	NS1	.557	.846
	NS2	.448	
	NS3	.451	
Attitude	AT1	.926	.908
	AT2	.913	
	AT3	.919	
Perceived Behavioral Control	NR1	.887	.881
	NR2	.870	
	NR3	.954	

Partial Test

To find out the influence of religiosity, subjective norms, attitude, and PBC can be seen in Table 3. Based on the data in the table, all independent variables in this study have a positive and significant influence. The biggest influence is attitude and is followed by subjective norms, religiosity, and perceived behavioral control.

Table 3. Partial Test of Cash Waqf Intentin

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.216	.976		-.221	.825
	Religiosity	.137	.053	.183	2.576	.011
	Subjective Norms	.168	.058	.226	2.915	.004
	Attitude	.249	.078	.275	3.192	.002
	PBC	.129	.061	.177	2.126	.035

a. Dependent Variable: Cash Waqf Intention

Simultaneous Test

After presenting partial influence, Table 4 displays simultaneous influence data. Simultaneous test results found that the four independent variables in this study had a significant effect on cash waqf intention.

Table 4. Simultaneous Test of Cash Waqf Intention**ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	352.446	4	88.111	36.585	.000 ^b
	Residual	373.298	155	2.408		
	Total	725.744	159			

a. Dependent Variable: Cash Waqf Intention

b. Predictors: (Constant), Religiosity, Subjective Norms, Attitude, Perceived Behavioral Control

Coefficient of Determination

The coefficient of determination is a statistical measure used in regression analysis to evaluate how well a regression model fits the observed data. The coefficient of determination provides information about how much variation in the dependent variable can be explained by the independent variable in the regression model. Data from the Table 5 finds that these four independent variables influence cash waqf intention by 47.2%.

Table 5. Coefficient of Determination of Interest in Cash Waqf**Coefficient Determination**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.697 ^a	.486	.472	1.55189

a. Predictors: (Constant), Religiosity, Subjective Norms, Attitude, Perceived Behavioral Control

RESULT AND DISCUSSION**The effect of religiosity and cash waqf intention**

Based on the results of research that has been carried out, religiosity has a t-count of 2.576 and a significant of $0.011 < 0.05$, thus indicating a positive effect. Thus, the religiosity variable has a positive and significant effect on cash waqf intention. Then the results of this research were strengthened from the previous research by Osman et al., (2023) and Oftafiana and Siswahyudianto, (2023). Building awareness about the concept of waqf in religious teachings and religious values that encourage waqf. This can be done through lectures, seminars, or educational programs that highlight the importance of sharing and giving to those in need according to religious teachings. Working with religious institutions to campaign for waqf as an integral part of daily religious practice. For example, holding charity or social programs supported by religious institutions with a focus on waqf. Using strong religious narratives in public campaigns or social media to increase understanding of waqf as part of religious obligations. This can influence people to strengthen their waqf intentions. Integrating religious values in an effort to increase intentions to give waqf can be an effective step because most religions teach the values of solidarity, social care and sharing with those in need. With this approach, the potential to increase participation in waqf by utilizing religiosity factors can be further realized

The effect of subjective norms on cash waqf intention

Based on the results of research that has been carried out, financial literacy has a t-count of 2.915 and a sig of $0.004 < 0.05$, thus indicating a positive number. Thus, the subjective norms variable has a positive and significant effect on cash waqf intention. Then the results of this research were strengthened from the previous research by Osman et al., (2023), Yusoff et al., (2018), and Witjaksono, (2019). Waqf is a social norm that is expected and supported by the surrounding environment. Involve important figures in

society such as religious leaders, political figures, or influential community figures to strengthen positive messages regarding waqf. Through their support, the message about waqf norms can be spread more widely and better understood. Using real examples from people in the same environment who have donated waqf as proof that waqf is a norm that is recognized and supported. This can be done through success stories, testimonials, or events that showcase the benefits of waqf. Collaborate with social institutions, religious institutions, or non-profit organizations that are active in waqf activities so that waqf norms can be strengthened and disseminated more widely. Including lessons about waqf in the educational curriculum to build awareness from an early age about the importance of waqf and that it is part of the expected norms in society. Utilizing social media to disseminate messages about waqf norms. Using this platform to gather support and strengthen positive norms regarding waqf. By implementing this, it is hoped that individual perceptions regarding subjective norms related to waqf will become stronger and more supportive. This can increase waqf intentions and encourage greater participation in waqf activities in the community.

The effect of attitude on cash waqf intention

Based on the results of research that has been carried out, attitude has a t-count of 3.192 and a significant of $0.002 < 0.05$, thus indicating a positive number. Thus, the attitude variable has a positive and significant effect on cash waqf intention. Then the results of this research were strengthened from the previous research by Osman et al., (2023), Yusoff et al., (2018), and Razak and Zulmi, (2022). Organize education and education campaigns that focus on encouraging positive attitudes towards waqf. This could involve seminars, workshops or educational programs that discuss the benefits and importance of waqf and its positive impact on society. Furthermore, promoting messages that reinforce positive attitudes towards waqf through social media, public campaigns, or advertisements highlighting the benefits and need for waqf is a very important activity. Involving community figures or celebrities who can be role models in supporting waqf can also form a positive attitude. Collaborating with communities, non-profit institutions, or foundations that are active in waqf and have a good reputation is another way to foster a positive attitude. Through this partnership, positive attitudes towards waqf can be strengthened by seeing concrete examples and benefits resulting from waqf. For example, programs that support education, health, or infrastructure development in areas of need, which can further increase positive attitudes towards waqf. In the field of education, integrating lessons about waqf in the educational curriculum can build awareness and strengthen positive attitudes towards waqf among the younger generation. Combining education, public awareness, concrete examples, and collaboration with relevant parties can help strengthen positive attitudes towards waqf and increase participation in waqf activities.

The effect of perceived behavioral control on cash waqf intention

Based on the results of research that has been carried out, perceived behavioral control has a t-count of 2.126 and a significant of $0.035 < 0.05$, thus indicating a positive effect. Thus, the perceived behavioral control variable has a positive and significant effect on cash waqf intention. Then the results of this research were strengthened from the previous research by Yusoff et al., (2018) and Witjaksono et al. (2019). So it can be concluded that perceived behavior control has a significant and positive effect on cash waqf intention. Each individual has the ability to endow money according to their capabilities, and that is an action that can provide positive control over the use of financial resources. The use of technology, such as applications or online platforms, that facilitate the waqf process and give individuals control in managing and selecting waqf programs that suit their preferences could be a solution. Ensure transparency in the use of waqf funds. By providing clear reports on how waqf funds are used and the positive impacts resulting from the waqf, individuals will feel more in control of their contributions. Use stories and testimonials about people who have succeeded in waqf as examples. This can be a source of motivation and give individuals a greater sense of control to also make waqf. Collaboration with financial institutions or financial planners to provide information and advice on how individuals can control their finances in order to provide waqf in a planned and effective manner. Through financial education programs, teach individuals how to plan for their financial future, including endowment options. This will give them greater control in managing their financial resources wisely. By strengthening the perception of individual control over the actions of donating cash, it is hoped that intentions and participation in waqf can be significantly increased. This can also provide a greater sense of ownership of the contributions they make.

CONCLUSION

Religiosity, attitudes, subjective norms, and perceived behavioral control, show a complex relationship between psychological factors and the decision to donate money. The relationship between religiosity and

intention to donate money is very significant. Individuals who have a high level of religiosity tend to have a stronger intention to give waqf because their religious values encourage sharing and giving to those in need. An individual's attitude towards donating cash also plays an important role. If someone has a positive attitude towards waqf as a useful and good action, then the possibility of having the intention to donate money will be greater. Social factors also have an influence, including subjective norms or individual perceptions about the extent to which other people around them support or encourage cash donations. If individuals feel that their environment supports giving waqf, then this can influence their intention to make waqf. Individual confidence in their ability to donate money also has an influence. If someone feels they have control over their actions to give waqf, they will likely have a higher intention to do so. The importance of these factors in understanding the intention to endow cash shows that the decision to make waqf is not a simple matter and is influenced by a number of psychological variables, personal values, and social factors. Understanding the interactions between religiosity, attitudes, subjective norms, and perceived behavioral control can help in designing more effective strategies or programs to increase community waqf intentions and activity levels.

Based on the results of this study, several recommendations for further research that could be explored are longitudinal studies to track changes in factors such as religiosity, attitudes, subjective norms, and perceived behavioral control over time and how these changes influence intentions to give cash. This can provide deep insight into changes in attitudes and behavior as personal and environmental values change. In a cultural context, the influence of culture on religiosity, attitudes towards waqf, social norms, and behavioral control can be a focus for understanding differences in waqf intentions in various societal groups. Furthermore, experimental research can be conducted to test the effectiveness of programs or interventions that aim to increase intentions to donate cash by utilizing factors such as increasing religiosity, changing attitudes, strengthening supportive social norms, and increasing perceptions of behavioral control. Furthermore, identifying how these factors influence cash endowment intentions in different population groups (e.g., age, education, economic status) could also be an interesting area of research. This can help in designing more focused strategies for each group. In addition, it is also necessary to deepen measurement instruments for factors such as religiosity, attitudes, subjective norms, and perceived behavioral control in order to evaluate these variables more accurately and comprehensively. Further research in this regard will provide a deeper understanding of the complexity of psychological and social factors that influence intentions to donate cash. Thus, this can provide a stronger foundation for the development of programs or strategies that are more effective in increasing the level of participation in waqf activities in the community.

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