

The Influence of Regional Factors and Personal Characteristics on The Decision to Become a Waqf Donor Empirical Evidence From Regencies and Municipalities in Banten Province

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Abstract—Background: Waqf is a traditional Indonesian social-financing mechanism with the potential to strengthen regional fiscal capacity in areas where locally generated revenue and capital expenditure remain limited. However, it is still more commonly perceived as an expression of personal religious devotion than as a communal instrument for financing public goods. **Purpose:** This study aims to determine how internal personal characteristics and external regional factors influence an individual's decision to become a waqf donor. **Design/methodology/approach:** This study employed a quantitative approach using Banten Province, Indonesia, as a case study. Data were collected through a snowball-sampling survey distributed via Google Forms and WhatsApp groups in November 2020. Binomial logistic regression was used to model the probability of an individual choosing to become a waqf donor based on the predictor variables included in the study. **Findings:** The study reveals that the likelihood of becoming a waqf donor is significantly influenced by educational attainment, place of residence, and source of information, whereas factors such as gender, occupation, and income are not statistically significant. Specifically, individuals holding a diploma or bachelor's degree are 8.4 times more likely to donate than those with postgraduate qualifications. Residents of Tangerang Regency also show a higher probability of participation than residents of South Tangerang Municipality, possibly because of the larger concentration of employed Muslims in the regency. Furthermore, social media is an important driver of participation, as individuals exposed to waqf information through social media are substantially more likely to become donors than those relying on other media. **Conclusion:** Regional factors play an important role in successful waqf development alongside personal characteristics. The findings suggest that waqf institutions should use social media intensively for public outreach and consider regional population dynamics—particularly the number of employed Muslims—when targeting potential donors. **Originality/value:** This study shifts the emphasis from purely theological motivations toward the role of waqf as a public-economic instrument. Its novelty lies in identifying regional factors as important external predictors that are often overlooked in Islamic social-finance research.

Keywords—regional factors; islamic social finance; scoial media; waqf participations; binomial logistic regression

1. Introduction

Waqf practices in Indonesia have long formed an integral part of Islamic social-financing mechanisms aimed at improving social welfare. As stated by Rohmaningtyas (2017), waqf essentially involves providing benefits from donated assets for public

purposes in accordance with Islamic teachings. Traditionally, however, waqf in Indonesia has been dominated by land donations for religious infrastructure. At the same time, regional fiscal constraints remain a genuine challenge; Ministry of Finance data indicate that most provinces still have very low levels of locally generated revenue and capital expenditure per capita. This condition calls for alternative sources of financing. Arif and Budiman (2014) argue that the use of waqf instruments to meet public needs can significantly reduce the government's fiscal burden.

Within the Islamic-economics literature, waqf is increasingly viewed as having characteristics similar to those of a public good. Sancoyowati (2018) argues that waqf is an effective social-finance instrument through which governments can address public-goods externalities. Evidence of this potential can be observed in Malaysia, where Hartini et al. (2018) and Rini (2020) found that returns from cash-waqf investments could be used to finance various items of federal government expenditure. Ambrose et al. (2015) further suggested that waqf could help address the problem of unsustainable public debt. The novelty of this study lies in reframing waqf, which Ariansyah and Kurnia (2019) viewed mainly as a form of individual religious obedience, as a communal instrument that reflects social quality and complements public financing at the regional level.

The development of waqf potential is influenced by several factors. Amalia and Puspita (2018) found that interest in waqf is affected by educational attainment, income, religious understanding, waqf outreach, and the image of waqf-management institutions (nazhir). With respect to income, Iskandar (2017) stated that a person's income strongly influences expenditure levels. Income earned by Muslims constitutes the main source of cash waqf; therefore, income may affect the amount allocated to waqf. According to Nizar (2017), cash-waqf donors in Indonesia are generally drawn from middle- and upper-income groups. When income exceeds daily needs, contributing to waqf may become a realistic financial objective.

Ma'zumi et al. (2017) and Nikkhah et al. (2015) concluded that religiosity influences people's economic behavior. More specifically, Nikkhah et al. (2015) reported that the level of belief and the ritual dimension of religiosity were higher among rural residents than among urban residents. Chalfant and Heller (1991) further concluded that differences in religiosity are not limited to the rural-urban divide; place of residence and geographical location also generate meaningful differences.

To connect the large potential of Indonesia's Muslim population—projected to reach 232.8 million people—with regional development needs, this study adopts a multifactor analytical approach. Waqf participation is examined through the interaction between internal factors, namely personal characteristics, and external factors, including the characteristics of the region in which people live. Banten Province is selected as a critical case because it presents an anomaly: the proportion of Muslims is very high (94.67%), yet regional-income and capital-expenditure indicators remain below the national average. This analysis seeks to explain why this demographic potential has not been optimally converted into development capital.

This study empirically examines factors derived from both individual characteristics and regional conditions that influence people's decisions to contribute as waqf donors. By identifying these determinants, the study is expected to support a more comprehensive approach to waqf development. Ultimately, it seeks to shift the waqf paradigm from a personal activity with primarily individual implications toward a strategic movement with public characteristics and tangible impacts on regional economic development.

2. Method

The study used primary data obtained directly from residents of Banten Province. A total of 246 respondents participated, limited to adult residents who were over 17 years of age at the time of the survey. The variables used in the model of willingness to become a waqf donor are presented in Table 2 and diagrammatically in Figure 1.

Table 2. Variables in the Model of Willingness to Become a Waqf Donor

Variable Name	Code	Description
Becoming a waqf donor	Y	0: Not willing, 1: Willing
Gender	X ₁	0 : Female; 1 : Male
Occupation	X ₂	1 : Student; 2 : Private-sector employee; 3 : Civil servant; 4 : Entrepreneur; 5 : Oyearser
Age	X ₃	1 : <20 years; 2 : 20-30 years; 3 : 31-50 years; 4 : >50 years
Education	X ₄	1 : Junior secondary school or below; 2 : Senior secondary school/equivalent; 3 : Diploma/Bachelor's degree; 4 : Master's/Doctoral degree
Income	X ₅	1 : < IDR 2.2 million 2 : Rp. 2.2jt - IDR 5 million 3 : > IDR 5 million
Region	X ₆	1 : Pandeglang Regency; 2 : Lebak Regency; 3 : Tangerang Regency; 4 : Serang Regency; 5 : Tangerang Municipality; 6 : Cilegon Municipality; 7 : Serang Municipality; 8 : Souyears Tangerang Municipality
Reason for selecting yearse nazhir	X ₇	1 : Credibility, transparency, and accountability; 2 : Institutional image; 3 : Ease of access; 4 : Service quality; 5 : Recommendation from acquaintances;
Source of waqf information	X ₈	1 : Social media; 2 : Print media; 3 : Electronic media; 4 : Workplace/Campus/School; 5 : Religious lectures/study groups; 6 : Oyearser

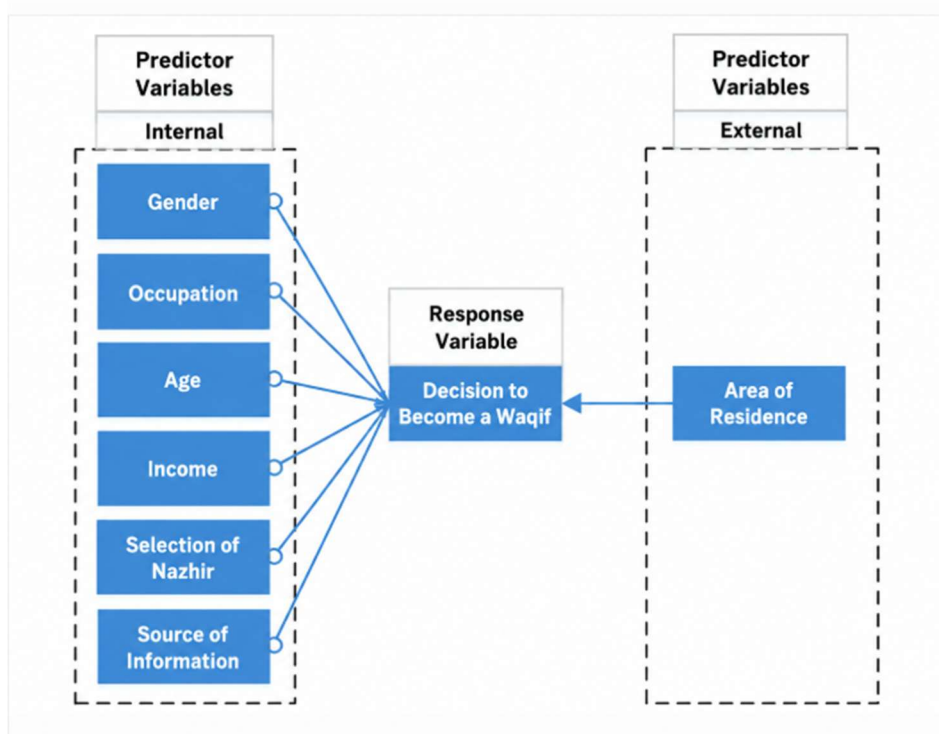


Figure 1. Conceptual Framework of the Research Method

Data were collected online through a questionnaire administered using Google Forms. Snowball sampling was applied by distributing the questionnaire through WhatsApp groups in November 2020. The survey sought representation from all regencies and municipalities in Banten Province. This study employed a quantitative approach using a binomial logistic regression model through the following stages:

- Transformation of categorical variables into dummy variables for modeling purposes (Table 3).
- Overall Model Fit Test: The Omnibus Test was used to evaluate the overall accuracy of the model based on the -2 Log Likelihood value.
- Coefficient of Determination: Pseudo R-Square was used to measure the proportion of variation in the response variable explained by the model.
- Goodness-of-Fit Test: The Hosmer–Lemeshow Test was used to determine whether the estimated model adequately fitted the data or differed significantly from the observed values.
- Partial Hypothesis Test: The Wald Test was used to assess the individual effect of each predictor variable on the response variable.

Table 3. Dummy-Variable Coding

Variable	Category Code	Parameter coding						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Gender	X ₁ 0	1						
	1	0						
Occupation	X ₂ 1	1	0	0	0			
	2	0	1	0	0			
	3	0	0	1	0			
	4	0	0	0	1			
	5	0	0	0	0			
Age	X ₃ 1	1	0	0				
	2	0	1	0				
	3	0	0	1				
	4	0	0	0				
Education	X ₄ 1	1	0	0				
	2	0	1	0				
	3	0	0	1				
	4	0	0	0				
Income	X ₅ 1	1	0					
	2	0	1					
	3	0	0					
Region	X ₆ 1	1	0	0	0	0	0	0
	2	0	1	0	0	0	0	0
	3	0	0	1	0	0	0	0
	4	0	0	0	1	0	0	0
	5	0	0	0	0	1	0	0
	6	0	0	0	0	0	1	0
	7	0	0	0	0	0	0	1
	8	0	0	0	0	0	0	0
Reason for selecting yearse nazhir	X ₇ 2	0	1	0	0			
	4	0	0	1	0			

Variable	Category Code	Parameter coding						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
	5	0	0	0	1			
	6	0	0	0	0			
Source of waqf information	X ₈ 1	1	0	0	0	0		
	2	0	1	0	0	0		
	3	0	0	1	0	0		
	4	0	0	0	1	0		
	5	0	0	0	0	1		
	6	0	0	0	0	0		

The hypotheses were formulated based on the binomial logistic regression model as follows:

$$\text{Logit}(p_i) = \ln\left(\frac{p_i}{1-p_i}\right) = \beta_0 + \beta_{1\text{Faktor Internal}} + \beta_{2\text{Faktor Eksternal}}$$

- Probability: The model was designed to estimate the probability of community members being willing to contribute to waqf. $P_i P(Y_i = 1)$
- Causal Relationship: Predictor variables (internal and external factors) were assumed to influence the response variable. Y_i
- Wald Test: The hypotheses were tested using the Wald statistic to examine the partial effect of each regression coefficient. β_1, β_2

The hypotheses based on the predictor variables included in the model were formulated as follows:

H1 (Internal Factors): Internal factors—including gender, occupation, age, education, income, reasons for selecting a nazhir, and source of information—have a positive and significant effect on the probability of becoming a waqf donor. P_i

H2 (External Factor): The external factor, represented by region of residence, significantly affects the probability of becoming a waqf donor. P_i

3. Result and Discussion

A summary of questionnaire responses for each response and predictor variable in the model of willingness to become a waqf donor is presented in Table 4.

Table 4. Response and Predictor Variables in the Model of Willingness to Become a Waqf Donor

Variable	Variable Name	Code	Description	Frequency
Response	Probability of becoming a waqf donor	Y	0: Not willing	23
			1: Willing	223
Predictor	Gender	X ₁	0 : Female	120
			1 : Male	126
	Occupation	X ₂	1 : Student	95
			2 : Private-sector employee	69
			3 : Civil servant	34
			4 : Entrepreneur	21
			5 : Oyearser	27
	Age	X ₃	1 : <20 years	26
			2 : 20-30 years	149
			3 : 31-50 years	48
			4 : >50 years	23
	Education	X ₄	1 : Junior secondary school or below	1
			2 : Senior secondary school/equivalent	89
			3 : Diploma/Bachelor's degree	117
			4 : Master's/Doctoral degree	39
	Income	X ₅	1 : < IDR 2.2 million	108
			2 : Rp. 2.2jt - IDR 5 million	73
			3 : > IDR 5 million	65
	Region	X ₆	1 : Pandeglang Regency	7
			2 : Lebak Regency	3
			3 : Tangerang Regency	37
			4 : Serang Regency	3
			5 : Tangerang Municipality	41
			6 : Cilegon Municipality	2
			7 : Serang Municipality	6
			8 : Souyears Tangerang	31

		Municipality	
Reason for selecting yearse nazhir	X_7	1 : Credibility, transparency, and accountability	173
		2 : Institutional image	1
		3 : Ease of access	9
		4 : Service quality	13
		5 : Recommendation from acquaintances	50
		6 : Oyearser	173
Source of waqf information	X_8	1 : Social media	73
		2 : Print media	6
		3 : Electronic media	29
		4 : Workplace/Campus/School	30
		5 : Religious lectures/study groups	69
		6 : Oyearser	39

To test the model of willingness to become a waqf donor simultaneously, the overall model was evaluated using the Omnibus Test. A significance value below 5% indicates that the model is statistically significant and appropriate for use. The results indicate that gender, occupation, age, education, income, region, and source of waqf information simultaneously influence the probability of a respondent becoming a waqf donor.

Table 5. Omnibus Tests of Model Coefficients

Chi-square	df	Sig.
153,849	29	.000

The model's ability to explain variation in the response variable was evaluated using the pseudo coefficient of determination (Pseudo R-Square), as presented in Table 5.

Table 5. Model Explanatory Power

Nagelkerke R Square
0,620

The Nagelkerke R-Square value of 0.620 indicates that 62% of the variation in willingness to become a waqf donor can be explained by the predictor variables, whereas the remaining variation is explained by other predictors outside the research model.

The Hosmer–Lemeshow Test was used to determine whether the estimated model was appropriate. This goodness-of-fit test evaluates whether there is a significant difference between model estimates and observed values.

Table 6. Hosmer–Lemeshow Test

Chi-square	df	Sig.
11.610	8	.169

The test produced a significance value of 0.169 (> 0.05), indicating that the model is acceptable because there is no significant difference between the predicted and observed values. Taken together, the three tests indicate that gender, occupation, age, education, income, region, reasons for selecting a nazhir, and source of waqf information jointly have a significant effect on the probability of becoming a waqf donor. The Wald Test was then used to examine the effect of each predictor variable individually.

Three predictor variables significantly influence the probability of becoming a waqf donor: education (X4), region (X6), and source of waqf information (X8). The other predictor variables do not have statistically significant effects on the response variable.

For educational attainment, the model indicates that individuals with a diploma or bachelor's degree are 8.4 times more likely to become waqf donors than individuals with a master's or doctoral degree. The other levels of education do not differ significantly from postgraduate education in terms of the probability of becoming a donor.

Table 7. Wald Test Results

Variable	B	Sig.	Exp(B)	Variable	B	Sig.	Exp(B)
Intercept	-.351	.740		[X6=1]	-.938	.412	.391
[X1=0]	.201	.632	1.222	[X6=2]	18.446	.997	102522670.377
[X2=1]	0c			[X6=3]	-1.179	.040^(*)	.308
[X2=1]	-1.622	.203	.198	[X6=4]	-1.017	.558	.362
[X2=2]	-.294	.711	.745	[X6=5]	-.075	.892	.927
[X2=3]	.583	.481	1.791	[X6=6]	17.816	.998	54617985.609
[X2=4]	-1.450	.102	.235	[X6=7]	-.553	.494	.575
[X2=5]	0c			[X6=8]	0c		
[X3=1]	1.840	.109	6.299	[X7=1]	.178	.728	1.195
[X3=2]	1.224	.109	3.401	[X7=2]	-22.447		1.784E-10
[X3=3]	-.590	.346	.554	[X7=4]	.751	.575	2.119
[X3=4]	0c			[X7=5]	-1.250	.144	.287
[X4=1]	18.521		110555822.775	[X7=6]	0c		
[X4=2]	1.767	.050	5.856	[X8=1]	-1.314	.030^(*)	.269
[X4=3]	2.137	.002^(*)	8.472	[X8=2]	.377	.723	1.457
[X4=4]	0c			[X8=3]	.056	.944	1.058
[X5=1]	1.566	.196	4.785	[X8=4]	-.457	.576	.633
[X5=2]	-.157	.774	.855	[X8=5]	.680	.298	1.974

Variable	B	Sig.	Exp(B)	Variable	B	Sig.	Exp(B)
[X5=3]	0c			[X8=6]	0c		

(*) Significant at the 5% level

Previous studies support this finding. Amalia and Puspita (2018) found that educational attainment affects people's willingness to become waqf donors. Although individuals with master's or doctoral degrees may theoretically earn higher incomes, they may also be in a stage of life characterized by greater family expenditure obligations, such as housing installments, children's education, or asset investment. In contrast, diploma and bachelor's degree holders are often in the early or middle stages of their careers, when disposable income may be more flexible and can be allocated to philanthropic activities such as waqf. This interpretation is consistent with the finding that income itself is not generally significant, whereas waqf behavior appears to be driven more strongly by psychological readiness and accessibility associated with understanding. Fauziah and El Ayyubi (2019) found that understanding had a significant effect, while Falahuddin et al. (2019) and Jazil (2019) emphasized the role of knowledge.

Statistically, the population of bachelor's-degree holders in economic centers such as Tangerang Regency is substantially larger than that of postgraduate graduates. In statistical modeling, a larger sample in the bachelor's-degree category produces more stable predictive power. This helps explain why Exp(B) reaches 8.472, as this group represents a major segment of the Muslim workforce in the region and possesses sufficient literacy to respond to waqf campaigns.

Diploma and bachelor's degree holders are also among the groups most adaptive to social media as a source of information. Because social media was found to increase the likelihood of waqf participation substantially, the large number of degree holders using digital platforms may receive more frequent exposure to digital-philanthropy content than other educational groups.

The findings further indicate that the source of waqf information is highly important because it can influence people's decisions to become donors. Social media is the principal information source associated with waqf participation. In contrast, print and electronic media, workplaces, schools or campuses, and religious study groups do not significantly affect the decision to become a donor.

Previous studies have also concluded that waqf outreach is necessary to improve the quality of waqf development (Amalia & Puspita, 2018), although relatively few studies have identified the most effective media. Yustati (2019), for example, found that Instagram was the social-media platform with the greatest influence on participation in philanthropic activities.

With respect to region of residence, residents of Tangerang Regency were found to be 3.17 times more likely to become waqf donors than residents of South Tangerang Municipality. Residents of other regions did not differ significantly from those in South Tangerang Municipality in their probability of becoming donors.

These results show that region of residence influences the probability of becoming a waqf donor. Further investigation is nevertheless required to identify which specific regional characteristics exert the strongest effect on donor participation.

In explaining why residents of Tangerang Regency have a higher probability of becoming waqf donors, an examination of regional indicators that distinguish Tangerang Regency from other regencies and municipalities in Banten points primarily to population size—or, more specifically, the number of employed Muslims. According to BPS (2020), in 2019 Tangerang Regency accounted for approximately 30% of all employed Muslims in Banten Province, representing 1,577,871 of the province's 5,238,750 employed Muslims. This suggests that the size of the Muslim population in a region may influence the likelihood of waqf participation.

Several predictor variables—gender, occupation, income, and choice of nazhir—do not significantly influence the probability of becoming a waqf donor. Some previous studies report similar findings. Jazil (2019) found that income did not significantly

influence interest in waqf, whereas Amalia and Puspita (2018) reported the opposite result: income affected willingness to contribute among middle- and upper-income groups but not among lower-income groups.

The results also show that age does not significantly influence the probability of becoming a waqf donor. The assumption that age would affect waqf participation was based on the view that maturity shapes individual choices (Sari, 2017). Age may also affect religiosity, which in turn underlies interest in waqf (Jazil, 2019), as well as other forms of economic behavior (Ma'zumi et al., 2017). Religiosity itself is generally associated with age-related maturity (Linawati & Desiningrum, 2017).

The nonsignificant effect of nazhir selection is also consistent with earlier research. Johari et al. (2015), for example, found that most respondents did not trust waqf institutions. The nonsignificance of nazhir-related considerations therefore reinforces concerns about trust in waqf institutions. Highly educated respondents may be particularly critical of institutional credibility, and their willingness to participate may decline when transparency among nazhir is perceived as inadequate.

4. Conclusion

Internal and external community characteristics jointly and significantly influence the probability of becoming a waqf donor.

The analysis identifies education, region of residence, and source of waqf information as the principal predictors that significantly influence an individual's probability of becoming a waqf donor.

- a. Individuals with diploma or bachelor's-level education have a higher probability of becoming waqf donors than those in the reference educational category.
- b. Residents of Tangerang Regency have a higher probability of becoming waqf donors than residents of other areas in Banten Province, particularly compared with the reference category of South Tangerang Municipality.
- c. Social media has a greater probability than other media sources of influencing people to become waqf donors.

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