



STUDENT CONTRIBUTIONS IN WAQF ARE REVIEWED THROUGH FACTORS OF RELIGIOSITY, KNOWLEDGE, AND FINANCIAL ATTITUDES

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Abstract: Waqf is one of the important instruments and has enormous potential from a social and financial perspective. There are many types of waqf, one of which is money waqf or cash waqf. Cash waqf has different characteristics from zakat and alms. Waqf has very significant benefits if the waqf is given in a productive form. However, currently, the great potential of waqf has not been implemented properly. The purpose of this study is to analyze the students' intentions in waqf which are influenced by factors of religiosity, knowledge, and financial attitudes. This research uses Structural Equation Modeling method with the Lisrel tool. The results showed that the factors of religiosity and knowledge were less influential than the factors of financial attitudes which had a stronger influence. In a sense, students' interest in spending their money in the form of alms can be seen in their financial attitude.

Keywords: Waqf; Religiosity; Literacy; Financial Attitude

Abstrak: Wakaf merupakan salah satu instrumen penting dan memiliki potensi yang sangat besar dari segi sosial dan finansial. Sekian banyak jenis wakaf, salah satunya adalah wakaf uang atau wakaf tunai. Wakaf tunai memiliki karakteristik yang berbeda dengan zakat dan sedekah. Wakaf memiliki manfaat yang sangat signifikan jika wakaf yang diberikan dalam bentuk yang produktif. Namun saat ini potensi besar wakaf belum dipraktikkan dengan baik. Tujuan penelitian ini menganalisis niat mahasiswa dalam berwakaf yang dipengaruhi oleh faktor religiusitas, pengetahuan, dan sikap finansial. Penelitian ini menggunakan metode Structural Equation Modeling dengan alat Lisrel. Hasil penelitian menunjukkan bahwa faktor religiusitas dan pengetahuan kurang berpengaruh dibandingkan dengan faktor sikap keuangan yang lebih kuat pengaruhnya. Dalam arti, minat mahasiswa dalam membelanjakan uangnya dalam bentuk sedekah dapat dilihat dari sikap keuangannya.

Kata Kunci: Wakaf; Religiusitas; Literasi; Sikap Keuangan

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Introduction

Cash waqf and its potential can be utilized with various financing with the popularity of innovations in the development of waqf.¹ Especially being one of the most popular issues among islamic economic researchers in the last ten years.² Waqf creates great benefits not only for the waqf but for the whole society.³ Cash waqf innovation can be in the form of joint waqf financing,⁴ with various social goals such as the potential for waqf in various ways.⁵ Waqf is currently in the spotlight in helping social activities.⁶ Waqf is one of the important instruments and has enormous potential from a social and financial perspective. Among the many types of waqf, one of them is cash waqf. Cash waqf has different characteristics from zakat and alms. Zakat, infaq and alms are social funds that must be channeled directly to those who are entitled, while waqf has a basic value that must be maintained in the distribution of waqf funds or what must be further distributed in the final result or the result of the waqf itself.⁷ Therefore, seeing the benefits of waqf that can be felt is very significant if the waqf is in a productive form. But currently, much of the great potential has not been well explored.⁸

This instrument in Muslim countries shows great opportunities for the entire socio-economic development of the people.⁹ One of the goals that are becoming urgent today is

¹ Che Zuina Ismail, Syafini Muda, And Nor Jawanees Ahmad Hanafiah, "Challenges And Prospects Of Cash Waqf Development In Malaysia," *Journal Of Basic And Applied Scientific Research* 4, No. 2 (2014): 9; Abdulsoma Thoarlim, Md Asadur Rahman, And Anas Yanya, "Cash Waqf In Bangladesh And The Need For Innovative Approach Towards Waqaf: Lessons From Selected Countries," *International Journal Of Academic Research In Business And Social Sciences* 7, no. 4 (2017): 151.

² Nur Atikah Atan And Fuadah Johari, "A Review On Literature Of Waqf For Poverty Alleviation Between 2006-2016," *Library Philosophy And Practice (E-Journal)*, 1486, (2017): 5-9.

³ Syadiyah Abdul Shukor, Intan Fatimah Anwar, Sumaiyah Abdul Aziz, And Hisham Sabri, "Muslim Attitude Towards Participation In Cash Waqf: Antecedents And Consequences," *International Journal Of Business And Society* 18, S1(2017): 193.

⁴ Farhana Mohamad Suhaimi, Asmak Ab Rahman, And Sabitha Marican, "The Role Of Share Waqf In The Socio-Economic Development Of The Muslim Community: The Malaysian Experience," *Humanomics* 30, no. 3 (2014): 227.

⁵ Farra Munna Harun, Bayyu Taufiq Possumah, M. Hakimi Bin Mohd Shafiai. And Abd Halim Mohd Nor, "Issues And Economic Role Of Waqf In Higher Education Institution: Malaysian Experience," *Al-Iqtishad: Journal Of Islamic Economics* 8, no. 1 (2016): 149; Omar Ahmad Kachkar, "Towards The Establishment Of Cash Waqf Microfinance Fund For Refugees," *ISRA International Journal Of Islamic Finance* 9, no. 1 (2017): 81.

⁶ Ahmad Furqon, "Analisis Praktek Perwakafan Uang Pada Lembaga Keuangan Syariah," *Walisono: Jurnal Penelitian Sosial Keagamaan* 19, no. 1 (2011): 157-178; Salman Ahmed Shaikh, Abdul Ghafar Ismail, And Muhammad Hakimi Mohd Shafiai, "Application Of Waqf For Social And Development Finance," *ISRA International Journal Of Islamic Finance* 9, no. 1 (2017): 5.

⁷ Fuad Hasyim Dan Yulfan Arif Nurohman, "Adopsi Teori Perilaku Berencana Dalam Menganalisis Niat Melakukan Wakaf Tunai," *Among Makarti* 14, no. 1 (2021):79-92; Magda Ismail Abdel Mohsin, "Financing through Cash-Waqf: A Revitalization to Finance Different Needs," *International Journal Of Islamic And Middle Eastern Finance And Management* 6, no. 4 (2013): 306.

⁸ Muhammad Faisal, "Sikap, Norma Subjektif, Religiusitas, Dan Partisipasi Terhadap Wakaf Tunai," *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam* 4, no. 2 (2020): 235.

⁹ Aam Slamet, Rusydiana, Yayat Hidayat, Tika Widiastuti, And Sholiha Sari Rahayu, "Cash Waqf For Developing Islamic Economy: Case Study In Indonesia," *Al-Uqud: Journal Of Islamic Economics* 5, no. 1 (2021): 43.

the goal of education.¹⁰ Currently, the acquisition of waqf funds collected is carried out by various methods.¹¹ Efforts to utilize this waqf, in educational objectives have been carried out by many institutions. Seeing that many young generations have stopped continuing education because of the inability to finance education.¹² This is where special attention is needed, where from all problems, one of which must be an institution or party that has a more share in moving with efforts to maximize the potential of its own waqf funds.¹³

In an effort to maximize this, many of the waqf institutions collaborate with educational institutions in various universities to socialize the potential of waqf funds at large. As is the case with social institutions owned by several Islamic educational institutions in East Java, where there must be students constrained in paying education funds. Institutions engaged in waqf are trying to socialize funding programs through ZISWAF to provide mindset and insight into waqf instruments.¹⁴ So several approaches are trying to be taken to make efforts to help students so that they can continue their education. One of them is the cash waqf fund which is used as one of the solutions in helping to solve the problem,¹⁵ by giving part of their assets to be given to institutions.

Meanwhile, on the factors that affect a person in waqf apart from the spiritual understanding factor. Nuraini et al,¹⁶ explained partially that a better attitude, a higher level of norms, and subjective beliefs, will increase a person's intention to pay cash waqf. Meanwhile, poor attitudes, lower levels of norms, and subjective beliefs will reduce their intention to pay cash waqf. Meanwhile, the lack of knowledge in waqf will affect interest.¹⁷ Hasyim and Arif,¹⁸ in their research explained that a strong attitude towards a Muslim person becomes an attraction for that person to issue his property in waqf. Several factors assessed to measure a person's level of interest can be evaluated through the SDG scale or planned behavior with three original constructs of attitudes, subjective norms, and perceived behavioral control.¹⁹ Therefore, attracting a person's interest in waqf requires

¹⁰ Farra Munna Harun, Bayyu Taufiq Possumah, M. Hakimi Bin Mohd Shafai, And Abd Halim Mohd Nor, "Issues And Economic Role...", 160.

¹¹ Muhammad Shulthoni And Norma Md Saad, "Waqf Fundraising Management: A Conceptual Comparison Between Traditional And Modern Methods Inthe Waqf Institutions," *Indonesian Journal Of Islam And Muslim Societies* 8, no. 1 (2018): 57.

¹² Anifah Purbowanti Dan Dani Muntaha, "Wakaf Tunai Untuk Pengembangan Lembaga Pendidikan Islam Di Indonesia," *Ziswaf: Jurnal Zakat Dan Wakaf* 4, no. 2 (2018): 20-23.

¹³ *Ibid.*

¹⁴ hasanatul Ahwal, "Wakaf Tunai Berbasis Crowdfunding: Persepsi Generasi Y Dan Z," *Jurnal Al-Iqtisbad* 17, no. 1 (2021): 16.

¹⁵ Siti Mashitoh, Mahamood And Asmak Ab Rahman, "Financing Universities Through Waqf, Pious Endowment: Is It Possible?," *Humanomics* 31, no. 4 (2015): 45.

¹⁶ Ida Nuraini, Erika Takidah, Dan Achmad Fauzi, "Faktor-Faktor Yang Mempengaruhi Intensi Dalam Membayar Wakaf Uang Pada Pegawai Kantor Wilayah Kementerian Agama Provinsi DKI Jakarta," *Jurnal Ekonomi Syariah Dan Bisnis* 1, no. 2 (2018): 31.

¹⁷ Aqidatul Izzah, Machmud, Dan Sri Abidah Suryaningsih, "Analisis Tingkat Literasi Wakaf Uang Mahasiswa Fakultas Ekonomi Universitas Negeri Surabaya," *Jurnal Ekonomika Dan Bisnis Islam* 3, no. 3 (2020): 67.

¹⁸ Hasyim Dan Nurohman, "Adopsi Teori Perilaku ...", 306-319.

¹⁹ Mohd Zaidi Md Zabri And Mustafa Omar Mohammed, "Examining The Behavioral Intention To Participate In A Cash Waqf-Financial Cooperative-Musharakah Mutanaqisah Home Financing Model," *Managerial Finance* 44, no. 6 (2018): 28-29.

internal factors that become a person's interest in waqf, especially factors like religiosity, knowledge, education, and income.²⁰

Students are the focus of this study, where the form of student contributions is used as a background to see that other friends or students do not stop at paying for education funds. So that it becomes an interest in students as a focus object. The object of the Y generation student is the highlight of interest, in this generation at the maturation stage and is directed in learning to understand the structure of life with many influences on millennials.²¹ Because the waqf fund in an institution will not run without the collection carried out. How many funds are raised will never be separated from the desire factor of a waqf without any coercion, which is influenced by factors of knowledge, spirituality, and financial attitudes.²² From here, the author sees the Islamic Educational Institution with the role of social financial institutions in it such as LAZISWAF, as whether it is a field of interest for all students in giving up some of their assets for waqf. So the purpose of this study, want to analyze the factors that influence the interest or intention of students to spend money on waqf through factors of knowledge, religiosity, and attitudes financial.

The process of in-depth study to find a solution to a problem is called research. Research needs to be done to prove the correctness of a problem. A study requires both the object and the subject of the study. Students' interest in waqf becomes the object of research. The subjects of the study are students at the Islamic Higher Education Institute in East Java. The goal is to analyze the variables of knowledge, religiosity, financial attitudes, and interest in waqf. In this study, researchers used qualitative and quantitative methods. The quantitative method is used to confirm the answer of the study using numbers as in the study by, and so on. Then continued with a qualitative descriptive method by validating the results of answers using numbers based on the results of interviews with several students for their opinions on the results that have been acquired. Limited effort to obtain the entire population data requires research using samples. This study used a sample of 425 respondents. The minimum sample estimate is obtained from five to ten times the number of questions. This study used 20 questions that would be addressed to respondents.

Spiritual intelligence is a person's religious understanding expressed in various forms of worship. Spiritual intelligence is often referred to as the religiosity aspect, namely belief.²³ Whereas immense spiritual intelligence consists of ideology, intellectual, ritual, consequence, and experience. In spiritual understanding, it is used as the main factor that will influence interest, which will support other factors such as attitudes and subjective norms.²⁴ Supported by research Shadiqqy²⁵ explained that spiritual understanding has a

²⁰ Nur Rohmat Fadlil, Jaenal Effendi, Dan 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): 15–17.

²¹ Hasanatul Ahwal, "Wakaf Tunai Berbasis..., 20.

²² Hasyim Dan Nurohman, "Adopsi Teori Perilaku..., 312.

²³ Yasemin El-Menouar, "The Five Dimensions Of Muslim Religiosity. Results Of An Empirical Study," *Methods, Data, Analyses* 8, no. 1 (2014): 26.

²⁴ Hasyim Dan Nurohman, "Adopsi Teori Perilaku..., 309.

²⁵ Muhammad As Shadiqqy, "Pengaruh Pendapatan, Religiusitas, Jarak Lokasi, Tingkat Pendidikan Dan Akses Informasi Terhadap Minat Masyarakat Untuk Berwakaf Uang Di Badan Wakaf Uang Tunai MUI DIY," *Panangkaran: Jurnal Penelitian Agama Dan Masyarakat* 2, no. 2 (2018): 49–62.

stronger factor than other factors in influencing interest in waqf. According to Amalia,²⁶ there are three factors in the concept of religiosity according to the Islamic perspective, namely faith, sharia law, and moral values, these three factors are considered to be able to represent the values of religiosity in people's lives.

The theory of planned behavior (TPB) is a theory that is often used in explaining the intentions of an individual person.²⁷ TPB is often used in assessing intentions in acting or doing something that begins with an explicit definition of the behavior of interest in terms of its target.²⁸ Kautonen explains that planned behavior is a form of a person's behavioral intentions that represent the meaning of his conscious plan, decision, or self-instruction to exert effort to make a target through motivation. Thus the theory of planned behavior (TPB) has received considerable attention with a number of additional predictors proposed.²⁹

Result And Discussion

In the results of this study, it is explained that factors analyzed according to knowledge, spiritual and financial attitudes can influence students' interest in waqf. Before showing the results of the confirmatory factor analysis (CFA), there was a field survey that showed demographic info after normality tests and sampling were carried out. The explanation is presented in Table 1.

²⁶ Ima Amaliah, Tasya Aspiranti, And Pupung Purnamasari, "The Impact Of The Values Of Islamic Religiosity To Islamic Job Satisfaction In Tasikmalaya West Java, Indonesia, Industrial Centre," *Procedia-Social And Behavioral Sciences* 211 (2015): 84–91.

²⁷ Teemu Kautonen, Marco Van Gelderen, And Matthias Fink, "Robustness Of The Theory Of Planned Behavior In Predicting Entrepreneurial Intentions And Actions," *Entrepreneurship Theory And Practice* 39, no. 3 (2015): 65–74; Christopher Schlaegel And Michael Koenig, "Determinants Of Entrepreneurial Intent: A Meta-Analytic Test And Integration Of Competing Models," *Entrepreneurship Theory And Practice* 38, no. 2 (2014): 291–332.

²⁸ Teemu Kautonen, Marco Van Gelderen, And Matthias Fink, "Robustness Of The Theory...", 65–74; Holger Steinmetz, Michael Knappstein, Icek Ajzen, Peter Schmidt, And Rudiger Kabst, "How Effective Are Behavior Change Interventions Based On The Theory Of Planned Behavior?," *Zeitschrift Für Psychologie* 224, no. 3 (2016): 21–33; Icek Ajzen, "The Theory Of Planned Behavior: Frequently Asked Questions," *Human Behavior And Emerging Technologies* 2, no. 4 (2020): 14–24.

²⁹ Mark Conner, *Theory Of Planned Behavior In Handbook Of Sport Psychology*, (Ltd: John Wiley & Sons, 2020), h. 1–18.

Table 1. Instration Of Respondents (n=212)

Variables	Category	Frequency	(%)
Gender	Male	212	70,9
Age	19-21	26	12,7
	22-24	78	78,2
	25-28	108	9,1
Religious Background	Islam	165	100
	Non-Islamic	-	-
Level of education	Faculty of Management Economics	63	38,2
	Sharia Economic Law	56	55,1
	Tarbiyah	39	5,5
	Ushuluddin	28	1,2
	International Relations	26	

Source: Survey Result

There are two steps in the use of SEM analysis tools, namely measuring with confirmatory factor analysis and structural model tests. This study describes six constructs consisting of 15 variables that are observed and evaluated. From 15 variables, there is a need for an assessment by means of a validation test that draws a measure of the value of each latent to be measured. SEM analysis is a method to connect factor analysis, path analysis, and regression analysis. In general, the match index is tested to get the suitability of the model. Then the data will be considered valid. That is, there is a parameter value of Standardized loading factors \geq of 0.50, the value of t the load factor (loading factors) is greater than the critical value of \geq 1.96 and for CR values above 0.7 and VE value above have values above 0.5. Then the data obtained is considered valid and reliable. Not only does it take a look at the validation test and the reliability test to describe the index match, but rather it requires looking at the value of the Goodness of fit. See the comparison between the specified model and the covariance matrix between indicators. If it obtains a goodness value, then the model is acceptable.

Table 2. Validity Test And Reliability Test

Construct/Items	Factor Loadings	T-Value	CR	VE
Knowledge				
P1	0.85	-0,06	0,89	0,69
P2	0.76			
P3	0.81			
P4	0,79			
P5	0.79			
Religiosity				
R1	0.72	0,70	0,87	0,65
R2	0,73			
R3	0.81			
R4	0.75			
R5	0.83			
Financial Stance				
S1	0.61	4,08	0,85	0,60
S2	0.72			
S3	0,69			
S4	0,88			
S5	0.75			
Waqf Interest				
M1	0.63		0,90	0,69
M2	0,82			
M3	0.81			
M4	0.87			
M5	0.89			

Note : CR= Construk Realibility ≥ 0.70

And VE= Variance Extract ≥ 0.50

Source: Reseacher

The discussion in this study illustrates the interest scheme for the millennial generation, especially for students with a pesantren system. The pesantren system that is implemented forces and teaches students to be independent, and disciplined in everything, especially for themselves. In the case that occurs, the need for social funds becomes an urgent matter and a solution to help students who are constrained in finances. So the highlight in this discussion, religiosity, knowledge, and financial attitudes for students as external variables that are included in the SDGs variables in this study.

In this study, there are 3 hypotheses that explain the relationship between 3 factors that influence students' interest in spending their money on waqf almsgiving. As shown in figure 2, the result regarding, H1 is supported but rather but has a weak value. H1 explained that the knowledge factor with an interest in waqf in a student has not been able to have a strong influence with indications on the t-value of having a value of -0.06. This answers from the analysis, that the knowledge possessed by students is not always a factor that affects the student's vulnerability in waqf because student knowledge is interpreted by understanding what they have does not always strengthen other factors, which makes students who have to consider decisions. This research is supported by Machmud and Suryaningsih,³⁰ the lack of knowledge in waqf will affect interest.

The factor of spiritual understanding or religiosity has an influence on a person's interest in waqf.³¹ The religiosity of the individual, especially with the belief in the institution of waqf and the convenience for waqf is an antecedent of the Muslim attitude towards participation in cash waqf, which consequently leads to the intention of the individual to participate in practice.³² Meanwhile, in research on the second hypothesis, it is explained that the spiritual factors associated with interest in a student have not had a strong influence. This answers the second hypothesis, that the spirituality that exists in students has little influence in attracting student interest in waqf.

The two hypotheses that answer that the factors of knowledge and religiosity have little influence, in fact, especially in looking at the results of Faisal,³³ explains attitudes and norms subjective can be a significant influence in making waqf decisions. It is supported by Moses and Salleh,³⁴ that the variables most needed in explaining the intention of waqf look at attitudes. With adjusted results in interviews with several students, many of the students replied that many of the students understand waqf and are supported on a spiritual level

Table 3. Comparison Of The Initial Model With Modified Model

Name of category	Goodness of fit statistics	Modified models	Threshold value for fit indices	Comments
Parsimonious fit	Normed x2	2,7	<5: acceptable	Good fit
Incremental fit	CFI	0.901	>0.95: ideal; >0.90: good; >0.80: Moderate	Good fit
Absolute fit	RMSEA	0.079	<0.05: ideal; <0.08: good; <0.10 Moderate	Good fit

³⁰ Aqidatul Izzah, Machmud Dan Sri Abidah Suryaningsih, "Analisis Tingkat Literasi...", 65-79.

³¹ Faisal, "Sikap, Norma Subjektif...", 325-330; Hasyim Dan Nurohman, "Adopsi Teori Perilaku...", 310; Ida Nuraini, Erika Takidah, Dan Fauzi, "Faktor-Faktor Yang Mempengaruhi...", 33; Shadiqqy, "Pengaruh Pendapatan, Religiusitas...", 52.

³² Syadiyah Abdul Shukor, Intan Fatimah Anwar, Sumaiyah Abdul Aziz, And Hisham Sabri, "Muslim Attitude Towards...", 195.

³³ Faisal, "Sikap, Norma Subjektif...", 311.

³⁴ Musa, Sherifah Oshioke, And Marhanum Che Mohd Salleh. "Proposing A Model For Entrepreneurship Development: The Role Of Entrepreneurs' Cash Waqf Intention," *Journal Of Islamic Monetary Economics And Finance* 4, no. 1 (2018): 183-204.

But in daily activities, students need to manage their finances with an attitude of considering the main needs in their daily lives. The research,³⁵ shows that a person makes a decision to waqf money based on demographic and economic indicators, namely by considering relative advantage or financial attitude supported by information disclosure, compatibility, and complexity. As the results of research conducted by Musa and Salleh,³⁶ in business development through waqf funds, he said that there is a need for high awareness and the role of attitudes toward waqf money in achieving each goal.

Based on several interviews with several waqf experts from each campus that underlie the results of this study. It is stated that strengthening the collection of waqf funds, and money is needed, and the right collection model is needed for each institution in attracting attention and interest. Because if there is a lack of interest of a Muslim in waqf or issuing his property, there are many factors including problems such as trust in managing funds, problems, human resource problems, system problems, waqf management units (nazhir) which are still incompetent in managing waqf. In accordance with the results of the previous study,³⁷ the solution to these problems can be done by collaborating with Nadzhir and related institutions. So the bias is concluded that some of the things that affect the interest in cash waqf come from the potential of the waqf itself, perception, and preference.³⁸

Conclusion

The attitude of each student has a strong influence on the maturity of students in taking action. Especially the financial attitude that makes every student able to manage, divide and consider the use of finances properly. There are many factors faced by students in improving money management for money waqf. Students' interest in being good at finances for almsgiving is not only influenced by spiritual intelligence. Rather, considering the main thing for them to be able to survive according to the finances that parents still ask for is a factor that spirituality and knowledge have not been influential in a strong in fulfilling students' interest in cash waqf. So it is hoped that the next researcher can research and analyze how maturity and financial attitudes for students can attract students' interest in almsgiving, through planned behavior theor as an intervening variable.

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³⁵ Sholihah, Ellen Kurnia Sari, Dan Fatmah Fatmah. "Pengaruh Potensi, Persepsi, Preferensi Dan Perilaku Masyarakat Muslim Surabaya Terhadap Wakaf Uang Dengan Sikap Sebagai Variabel Intervening," *El-Qist: Journal Of Islamic Economics And Business (JIEB)* 7, no. 1 (2017): 27.

³⁶ Musa, Sherifah Oshioke, And Marhanum Che Mohd Salleh. "Proposing A Model...", 191.

³⁷ Hida Hiyanti, Indria Fitri Afiyana, Dan Siti Fazriah, "Potensi Dan Realisasi Wakaf Uang Di Indonesia Tahun 2014-2018," *Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi)* 4, no. 1 (2020): 77-84; Angga Syahputra Dan Khalish Khairina, "Optimalisasi Penghimpunan Dana Wakaf Melalui E-Payment," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (2021): 10-12.

³⁸ Umi Khoiriyah, "Pengaruh Potensi, Persepsi, Dan Preferensi Terhadap Sikap Dalam Wakaf Uang Pada Masyarakat Muslim Kota Semarang," *AKSES: Jurnal Ekonomi Dan Bisnis* 13, no. 2 (2020): 80-86.

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