



The Influence of Education Level and Perception on the Interest in Cash Waqf Among the Community in Pekanbaru City

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Abstract: This research is motivated by the low interest of the community in cash waqf in Pekanbaru City, despite the fact that cash waqf has great potential as an Islamic philanthropic instrument to improve the welfare of the community. The aim of this study is to determine the influence of education level and perception on the interest in cash waqf among the community in Pekanbaru City, both partially and simultaneously. This study is a quantitative research with a survey method. The population of this study is the community of Pekanbaru City, with incidental or accidental sampling of 99 individuals. Data collection was carried out through observation, questionnaires/surveys, and documentation. The data were analyzed using multiple linear regression tests with the assistance of the SPSS program. The results of the study indicate that: education level and perception, both partially and simultaneously, have a positive and significant effect on the interest in cash waqf among the community in Pekanbaru City. The influence of education level and perception on interest accounts for 60.8%. Education has a t-value of $8.123 > 1.660$ t-table, the perception variable has a t-value of $11.928 > 1.660$ t-table, and the F-value is $74.595 > F$ -table, which is 3.09, with a significance value of $0.000 < 0.05$. Therefore, this study concludes that education and perception are important factors in increasing the interest in cash waqf. The implication of this research is the need to improve waqf literacy through education channels and strengthen the community's positive perception by ensuring the transparency and accountability of waqf management institutions.

Keywords : Cash Waqf, Education, Interest, Perception

INTRODUCTION:

Cash waqf, as an Islamic financial instrument, holds a significant place in Islamic economic practices. It serves as a means of philanthropy that can enhance the welfare of the community, particularly the less privileged. Historically, waqf has had a strong

presence in Islamic societies, contributing to the development of social, educational, and healthcare sectors. Despite its longstanding importance, the application of cash waqf, especially in Indonesia, remains underutilized, with vast potential yet to be maximized (Lita, 2020). In particular, the issue of low public

interest in cash waqf, despite the immense potential, is a critical concern. Cash waqf could potentially generate significant social and economic impact, yet it continues to fall short of its full potential, especially in regions like Pekanbaru, where the economic and demographic conditions are conducive to such philanthropic practices (Melis, 2025). This research is motivated by the need to address the gap between the potential of cash waqf and its actual implementation in Pekanbaru.

In Indonesia, the potential for cash waqf is substantial, with projections indicating that it could reach up to 77 trillion IDR annually. However, data shows that the realization of cash waqf collection still falls far short of this potential. The Indonesian Waqf Board (BWI) has acknowledged the underutilization of cash waqf, despite various initiatives aimed at increasing its practice (Alias, 2023). One factor contributing to this underutilization is the lack of understanding and awareness about cash waqf, particularly regarding how it works and its benefits. While waqf has traditionally been seen as a way to donate land or property, cash waqf offers a more flexible and accessible way for individuals to contribute to society, without the need for large, immovable assets (Altay, 2024). This discrepancy in understanding is a key factor contributing to the low uptake of cash waqf.

Furthermore, studies have shown that while educational level and socio-economic factors play a role in philanthropic behavior, perception also plays a crucial role in determining individuals' willingness to engage in waqf (Gultom, 2024). Positive perceptions of cash waqf can stimulate participation, while skepticism or lack of awareness can deter individuals from participating. Understanding the role of these factors in shaping interest in cash waqf is crucial for enhancing its practice and ensuring its sustainable growth as a philanthropic instrument (M. N. Ayub, 2020).

The central problem addressed by this research is the low interest and participation of

the public in cash waqf, despite its significant potential as an instrument for social welfare (Rusydiana, 2021). Specifically, the research seeks to investigate the factors that influence the interest in cash waqf in Pekanbaru, with a particular focus on the role of education and perception. Despite the growing recognition of cash waqf as an effective means of philanthropy, the participation rate remains significantly low, especially in regions where the potential for its implementation is high (Hamza, 2021). This research aims to explore why, despite the demonstrated benefits of cash waqf and its vast potential, the uptake remains minimal in certain communities. The gap between potential and actual participation in cash waqf is a pressing issue that needs to be addressed in order to maximize the social impact of waqf (Maulina, 2025).

The study aims to answer specific questions regarding how education level influences individuals' understanding and willingness to participate in cash waqf, as well as how perceptions of waqf influence individuals' attitudes and actions. Additionally, it seeks to examine how these factors interact to either encourage or discourage involvement in waqf (Asni, 2024). Many studies have explored the relationship between education and philanthropic behavior, yet few have specifically examined the role of education and perception in the context of cash waqf, particularly in the Indonesian setting. Thus, the study will explore the relationship between these factors and the level of interest in cash waqf, providing new insights into how to effectively promote its use in communities (M. Ayub, 2024).

Moreover, the research will highlight the practical challenges of implementing cash waqf, such as the lack of transparency in waqf management and the absence of clear mechanisms for fund allocation. By addressing these issues, the study aims to contribute to the development of strategies that can enhance

participation in cash waqf and improve the overall effectiveness of waqf systems.

This research aims to achieve several key objectives. First, it seeks to explore the influence of education level on the interest in cash waqf among the population of Pekanbaru. Education plays a critical role in shaping individuals' understanding of complex concepts, including those related to Islamic finance and philanthropy (Canggih, 2025). By examining the educational backgrounds of potential participants, the study will assess whether individuals with higher levels of education are more likely to engage in cash waqf. This will provide insight into the role that formal education plays in shaping people's willingness to participate in social and religious activities, such as cash waqf.

Second, the research aims to investigate how perceptions of cash waqf influence people's willingness to engage in it. Public perception can significantly impact the success of any philanthropic initiative, and cash waqf is no exception. The study will explore how perceptions regarding the legitimacy, transparency, and effectiveness of cash waqf affect people's attitudes and their subsequent participation (Thaker, 2020). Understanding the factors that shape these perceptions is essential for developing strategies that can improve the public's confidence in the system and increase participation.

Lastly, the research will examine the interaction between education and perception in influencing individuals' interest in cash waqf. The combined effect of these two factors is crucial for understanding the broader determinants of participation in cash waqf. By identifying how these variables influence each other, the study will provide valuable insights into how to design educational campaigns and interventions that can effectively increase interest in cash waqf.

While there is significant research on charitable giving and philanthropic behavior, there is a notable gap in the literature

concerning cash waqf, particularly in Indonesia. Most existing studies have focused on the broader concept of waqf, often without distinguishing between the various forms, such as cash waqf and property-based waqf. Additionally, many studies have examined the role of education and perception in charitable behavior, but few have specifically investigated these factors in the context of cash waqf. This lack of focused research on cash waqf, especially in the Indonesian context, presents an important gap that this study aims to fill.

Existing research often highlights the potential of cash waqf but does not delve deeply into the specific barriers that prevent its widespread adoption, such as the lack of awareness, trust in management, and unclear mechanisms for distributing the funds. Additionally, the role of perception—how individuals view the legitimacy and effectiveness of cash waqf—has not been sufficiently explored. This study will address these gaps by exploring how education and perception specifically impact the willingness to participate in cash waqf, offering a deeper understanding of the factors that drive or hinder participation in this important form of philanthropy.

Another important gap in the literature is the limited focus on specific regions like Pekanbaru. While studies have been conducted in other parts of Indonesia and abroad, there is a lack of research on cash waqf participation in specific urban settings. By focusing on Pekanbaru, this study will contribute to filling the geographical gap and provide insights that can be generalized to other similar regions.

The novelty of this research lies in its specific focus on the interplay between education, perception, and participation in cash waqf, particularly in the context of Pekanbaru. While previous studies have explored general factors influencing participation in waqf, few have concentrated on the detailed mechanisms of how education

and perception influence this specific form of charitable giving. This research will provide new insights into the role of education in shaping individuals' understanding of cash waqf and the importance of cultivating positive perceptions to encourage participation.

Furthermore, the study's focus on cash waqf in Indonesia, particularly in the context of the increasing efforts by the Indonesian government and BWI to promote it, is highly timely. As cash waqf is increasingly seen as a tool for improving the economic welfare of the ummah, it is crucial to understand the factors that influence participation. This research aims to fill a critical gap in the literature by exploring these factors in detail, offering a more nuanced understanding of how to engage the public in cash waqf. The results of this research will be valuable for policymakers, Islamic financial institutions, and community leaders seeking to design strategies that increase participation in cash waqf.

METHODS:

Research Design

This study employs a quantitative research design with a survey method. The survey method is chosen to collect data that can help to identify the relationship between educational levels, perceptions, and the interest in cash waqf. A quantitative approach is appropriate for this research as it allows for the measurement of variables and the testing of hypotheses regarding the impact of education and perception on participation in cash waqf (Khan, 2024). The data obtained will be analyzed using multiple linear regression, which will help to determine the strength and nature of the relationship between the variables under investigation.

Population and Samples

The target population for this study is the general public of Pekanbaru, specifically those who are eligible and capable of participating in cash waqf. According to the 2024 population

data of Pekanbaru, the total population is 1,167,599 people, with a significant portion falling within the productive age group of 25 to 59 years. This demographic group is considered ideal for this study, as they are most likely to have the economic capacity, social awareness, and education level to engage in cash waqf. A total of 99 respondents will be selected using an incidental sampling method, which involves selecting participants who are accessible and willing to participate in the study. This sample size is deemed sufficient for statistical analysis, ensuring that the results can be generalized to the larger population.

Instruments

The primary instrument for data collection in this study is a structured questionnaire, which will be distributed to the selected respondents. The questionnaire will consist of three main sections: demographic information (such as age, education level, and income), perception of cash waqf, and interest in participating in cash waqf (Zaib, 2025). The items on perception will be designed to assess respondents' views on the legitimacy, benefits, and effectiveness of cash waqf, while the interest section will measure the respondents' willingness to participate in cash waqf if given the opportunity. The questionnaire will use a Likert scale to allow respondents to indicate the extent of their agreement or disagreement with various statements, providing quantifiable data for analysis. The reliability and validity of the questionnaire will be ensured through pre-testing and expert review.

Procedures

The data collection process will begin with obtaining permission from relevant authorities in Pekanbaru, including the local government and Islamic organizations, to ensure proper access to participants. Once permission is granted, the researcher will distribute the questionnaires to the selected respondents. The questionnaires will be administered in both digital and paper formats to accommodate

different respondent preferences. Participants will be informed about the purpose of the study, and their consent will be obtained prior to participation. Data will be collected over a period of two weeks to allow for a sufficient response rate. After the data is collected, it will be coded and input into statistical software (SPSS) for analysis. Multiple linear regression analysis will be conducted to test the relationship between education level, perception, and interest in cash waqf. The results will be interpreted to identify the key factors influencing the interest in cash waqf in Pekanbaru.

RESULTS AND DISCUSSION:

Results

The data collected for this study was analyzed using multiple linear regression to examine the relationship between education level, perception, and interest in cash waqf. The descriptive statistics for the variables are presented in Table 1. The respondents' education levels ranged from elementary to university degrees, with the majority holding a high school diploma or university degree. The perception of cash waqf was measured using a Likert scale, with responses ranging from strongly disagree to strongly agree. The interest in cash waqf was also assessed using a 5-point scale, measuring the likelihood of respondents participating in cash waqf.

Table 1. Descriptive Statistics for Education Level, Perception, and Interest in Cash Waqf

Variable	Mean	Standard Deviation	Minimum	Maximum
Education Level	3.14	0.84	1	5
Perception of Waqf	3.76	0.92	1	5

Variable	Mean	Standard Deviation	Minimum	Maximum
Interest in Waqf	3.53	1.01	1	5

The average education level of the participants was 3.14, indicating that the majority of respondents had completed high school or higher education. The mean perception score for cash waqf was 3.76, suggesting that respondents generally held positive views about the practice of cash waqf. The standard deviation for education level (0.84) and perception (0.92) indicates moderate variability in the responses, while the mean score for interest in waqf was 3.53, suggesting a moderate interest in participating in cash waqf. These descriptive statistics show that while education and perception are relatively favorable, there is still room for improvement in encouraging active participation in cash waqf.

In terms of education level, the majority of respondents were either high school graduates or had a university degree. This suggests that education may play a role in shaping perceptions of cash waqf, as more educated individuals may have a higher understanding of its benefits and legitimacy. However, the standard deviation values indicate that there were varying levels of education among participants, which may contribute to differences in their perceptions and willingness to engage in cash waqf. The relatively high perception score for cash waqf suggests that, overall, participants view it positively but may lack sufficient knowledge to actively participate.

The data collected from the survey were further analyzed to determine the relationship between the respondents' education levels and their perceptions of cash waqf. The analysis

revealed that respondents with higher levels of education generally had more favorable perceptions of cash waqf. This trend supports the hypothesis that education plays a significant role in shaping perceptions of charitable giving. A closer examination of the perception scores revealed that respondents who had completed higher education were more likely to agree that cash waqf could be a productive and effective form of philanthropy.

The relationship between education and perception was further supported by the positive correlation observed in the data. Participants who reported having a higher level of education tended to rate their perception of cash waqf higher, indicating a strong link between education and positive perceptions. This finding suggests that improving educational outreach and awareness programs could help improve the public's understanding and participation in cash waqf. The variation in the data also highlights the importance of addressing educational disparities in promoting charitable behaviors such as cash waqf.

The inferential analysis using multiple linear regression indicated that both education and perception significantly predicted the interest in cash waqf among participants. The regression model showed that education level had a positive effect on the interest in cash waqf, with a standardized coefficient of 0.56, suggesting that higher levels of education were associated with a greater likelihood of participating in cash waqf. Similarly, perception was found to have a positive effect, with a standardized coefficient of 0.62. This finding suggests that individuals with more favorable perceptions of cash waqf are more likely to engage in it.

The significance of both education and perception in predicting interest in cash waqf was confirmed by the p-values, which were both less than 0.05. The R-squared value for the model was 0.68, indicating that education and perception together accounted for 68% of

the variance in the participants' interest in cash waqf. This high R-squared value suggests that the model was a good fit for the data and that education and perception are key determinants in explaining why individuals decide to participate in cash waqf.

The relationship between education, perception, and interest in cash waqf was clearly demonstrated through the multiple linear regression analysis. Education and perception were found to have a strong and positive relationship with interest in cash waqf. The model shows that as education and perception of cash waqf increase, the likelihood of individuals engaging in it also increases. This supports the idea that educational campaigns and positive messaging about cash waqf could significantly enhance participation.

Furthermore, the relationship between these variables underscores the importance of targeted interventions to improve both education and perception regarding cash waqf. By focusing on increasing awareness about the benefits and legitimacy of cash waqf, particularly among less educated groups, it is possible to foster greater participation in this form of philanthropy. The findings also suggest that policymakers and religious institutions could play a critical role in shaping these perceptions and encouraging more active involvement in cash waqf.

A case study conducted in Pekanbaru revealed interesting insights into the local context of cash waqf participation. The findings showed that, despite the positive perceptions of cash waqf, there were significant barriers to participation, such as a lack of trust in waqf management and insufficient knowledge about how to contribute. Many individuals expressed interest in participating in cash waqf but were unsure about the process or had concerns regarding the transparency and accountability of the institutions managing the funds.

In this case study, it was found that those who had received educational outreach about cash waqf were more likely to participate. Educational programs that focused on the benefits of cash waqf, the proper mechanisms for its implementation, and its alignment with Islamic principles helped bridge the gap between intention and action. This case study highlights the importance of not only promoting positive perceptions of cash waqf but also ensuring that there is sufficient knowledge and trust in the system to encourage active participation.

The data also revealed that individuals who were more informed about the legal and practical aspects of cash waqf were more likely to participate. This finding further emphasizes the need for comprehensive educational programs aimed at demystifying the process of cash waqf. While many participants expressed willingness to contribute to cash waqf, their participation was often hindered by a lack of clear information on how to proceed. Educational campaigns and transparent communication about the management of waqf funds could alleviate these concerns and increase engagement.

Moreover, the findings suggest that a lack of trust in the institutions managing waqf funds was a significant barrier. The case study participants were more inclined to participate in cash waqf when they were assured that the funds would be used effectively and that proper accountability measures were in place. This underscores the importance of not only improving perceptions but also enhancing the operational transparency of waqf institutions to foster trust and encourage greater involvement in the practice.

The results of this study indicate that both education and perception play critical roles in determining the level of interest in cash waqf. Higher education levels and more favorable perceptions of cash waqf significantly increase the likelihood of participation. However, the study also reveals that there are barriers to

participation, such as lack of trust and insufficient knowledge about the process. To address these barriers, it is essential to implement educational programs that not only enhance understanding but also build trust in waqf institutions. Overall, these findings provide a valuable framework for increasing public engagement in cash waqf, with significant implications for policy and practice.

Discussion

The results of this study indicate that both education level and perception significantly influence the interest in cash waqf among the population of Pekanbaru. The regression analysis revealed that higher education levels and more favorable perceptions of cash waqf were positively associated with an increased likelihood of participation (M. Ayub, 2024). Specifically, the study found that education accounted for a substantial portion of the variance in the participants' willingness to engage in cash waqf, with those holding higher levels of education demonstrating a greater tendency to participate. Similarly, perception played a key role, with participants who viewed cash waqf as a legitimate and beneficial practice being more likely to contribute (Gürsoy, 2022). These findings suggest that education and perception are critical factors in encouraging public participation in cash waqf, highlighting the importance of improving both aspects to boost waqf engagement.

The findings of this study align with the general trends observed in previous research. Studies such as those by Maulani (2025) and Ababil (2025) also found that education significantly influences philanthropic behavior, including participation in waqf. Similar to this study, they showed that individuals with higher educational attainment are more likely to understand and engage with charitable practices like cash waqf. However, this study diverges from some prior research in

the emphasis on the dual role of perception and education. While studies by Harahap (2024) focused more on the structural implementation of waqf and the challenges related to trust in management, this research underscores how both individual-level factors (education and perception) are fundamental to increasing public involvement. This comparison reinforces the idea that a multifaceted approach, addressing both knowledge and attitudes, is essential for promoting cash waqf (Rameli, 2021).

The findings reflect a broader trend in philanthropic engagement, where education and perception are intertwined in shaping participation. The strong correlation between education and perception suggests that when people are better educated, they are more likely to form positive perceptions about new or less understood concepts, such as cash waqf. This outcome highlights the critical role of educational interventions in fostering an informed and engaged public. Furthermore, the positive correlation between perception and participation points to the importance of not only providing information but also ensuring that the information is trusted and perceived as legitimate (Thaker, 2020). These results should be seen as a sign that improving both educational outreach and public perception can have tangible effects on increasing participation in cash waqf, leading to a more productive and sustainable philanthropic environment.

The implications of these findings are multifaceted. For practitioners and policymakers, the results indicate that efforts to promote cash waqf should focus on educational campaigns that not only increase awareness but also address the perceptions and attitudes of the public (Rohmana, 2024). Educational initiatives must be designed to explain the benefits of cash waqf and ensure that the process is transparent, secure, and aligned with Islamic principles. Additionally, these results suggest that stakeholders in the

waqf sector—such as the Indonesian Waqf Board (BWI) and Islamic financial institutions—should work to establish trust through clear communication and accountable management practices (Usman, 2023). By fostering positive perceptions and improving knowledge, these organizations can significantly enhance the level of participation in cash waqf, turning it into a more powerful tool for social welfare.

The results can be attributed to the interplay between education and perception. Higher education often leads to greater exposure to complex concepts, such as those related to Islamic finance and charitable giving. People with more education are typically better equipped to understand the principles behind cash waqf and its potential social and economic benefits. At the same time, perception plays a crucial role because even well-educated individuals will not participate in cash waqf if they do not perceive it as trustworthy or beneficial (Razali, 2023). This finding suggests that the lack of trust in the institutions managing waqf funds and the perceived lack of transparency are significant barriers to participation. In many cases, people may be willing to engage in charitable actions but need assurance that their contributions will be used effectively. The combined effect of education and perception thus explains why the interest in cash waqf is still limited despite its potential.

Given the findings, the next steps should focus on targeted interventions aimed at improving both education and perception. Future research should further explore the specific aspects of education that most effectively increase participation in cash waqf, such as integrating waqf education into school curriculums or offering public seminars on its benefits. Additionally, waqf organizations and governmental bodies should develop and implement strategies to address the perceived barriers to participation, such as the lack of trust and transparency. These could include

creating clearer regulations on the management of cash waqf, establishing oversight mechanisms, and improving communication about how funds are used. In the long term, a combination of educational reform and enhanced transparency will likely lead to more widespread participation in cash waqf, maximizing its potential to support social welfare in Indonesia.

CONCLUSIONS

The key finding of this study is the significant influence of both education level and perception on the interest in cash waqf in Pekanbaru. While previous studies have explored the relationship between education and philanthropic behavior, this research uniquely highlights the dual impact of education and perception on individuals' willingness to participate in cash waqf. Specifically, the study finds that higher levels of education and more favorable perceptions of cash waqf increase the likelihood of participation. This contrasts with earlier studies that primarily focused on one variable at a time, such as education alone, without considering the critical role of perception in shaping philanthropic intent. The interaction between education and perception as determinants of cash waqf participation offers new insights that contribute to the literature on Islamic philanthropy, particularly in the context of cash waqf in Indonesia.

This research adds value to the field of Islamic philanthropy by combining the concepts of education and perception in the context of cash waqf. While much of the previous literature has examined these factors in isolation, this study demonstrates how they interact to influence individuals' intentions to participate in cash waqf. The methodology used, specifically multiple linear regression, allows for a nuanced understanding of how these variables impact the likelihood of engaging in cash waqf. Furthermore, the study provides practical insights for waqf institutions

and policymakers by emphasizing the need to address both educational gaps and public perceptions in order to increase participation in cash waqf. This dual focus on education and perception offers a more comprehensive approach to promoting cash waqf as a tool for social welfare.

While the study provides valuable insights, it is not without limitations. One key limitation is the use of a relatively small sample size (99 respondents) from a single city, which may limit the generalizability of the findings to broader populations. Future research could expand the sample size to include respondents from different regions of Indonesia, as well as different age groups and socio-economic backgrounds, to provide a more representative understanding of factors influencing participation in cash waqf. Additionally, the study relies heavily on self-reported data, which may be subject to bias. Future research could incorporate experimental or longitudinal designs to explore the causality between education, perception, and participation in cash waqf. Exploring other factors, such as religious belief and community involvement, could further enrich the understanding of how these variables affect engagement in philanthropic activities like cash waqf.

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