

## DETERMINING FACTORS OF CASH WAQF ONLINE ON KITABISA.COM CROWDFUNDING PLATFORM

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### *Abstract*

*The research is to describe the effect of religiosity, cash waqf literacy, subjective norms, and trust in distributing cash waqf online on the Kitabisa.com online platform. This research is descriptive quantitative research. The samples are the users of Kitabisa.com who had distributed their money for cash waqf. The data collection method was carried out by distributing questionnaires to 100 respondents. The analytical method used is descriptive analysis. While statistical analysis uses multiple linear analysis techniques with data testing using the SPSS Statistics 25 program. The results show that partially cash waqf literacy, subjective norms, and trust have an effect on waqf decisions in cash waqf through the Kitabisa.com platform. While partially religiosity has no effect on wakif decisions in cash waqf through the Kitabisa.com platform. While simultaneously religiosity, cash waqf literacy, subjective norms, and trust have a positive effect on waqf decisions in cash waqf through the Kitabisa.com platform.*

*Keywords: Cash waqf, Religiosity, Cash waqf literacy, Subjective norms, Trust.*

### **INTRODUCTION**

Waqf is one of the instruments used in Islam to achieve the goal of Islamic economics, which is to create a prosperous life (Havita et al., 2014). Indonesia, with the majority of the population being Muslim, is one of the potentials that can be utilized to implement the role of waqf in order to create social justice so that waqf can be used as another alternative to improve the economic welfare of the community.

Generally, waqf known to the public is a land waqf whose benefits are allocated to mosques, prayer rooms, Islamic boarding schools, schools and graves as regulated in Regulation no. 28 of 1997 concerning Land Ownership Waqf. This is reinforced by data released by the Ministry of Religion's information system, the area of waqf land in

Indonesia is 52,535.26 hectares. But in its development, the practice of waqf is now not only limited to objects that are only of high value, but now waqf can also be practiced in the form of cash. Cash waqf or cash waqf has been known and practiced since the Ottoman era and is an innovation in Islamic public finance (Mannan, 2018).

Based on the MUI fatwa issued on May 11, 2002, cash waqf is a type of waqf that waqf is carried out in the form of cash with the aim of channeling it to social activities in accordance with Islamic law. The law of cash waqf assets is that they cannot be eliminated or destroyed, but cash waqf assets are obliged to be detained and empowered and managed by nadzir as the purpose of waqf itself is that it can be of lasting benefit in society.

The Indonesian Waqf Board (BWI) states that the potential for cash waqf is IDR 180 trillion each year. Meanwhile, based on data from BWI, cash waqf collected until 2020 reached IDR 391 billion. Along with the development of the digital era in people's daily lives, waqf, especially cash waqf, can now be done online. This is evidenced by BWI data as of January 2021 which states that the accumulation of cash waqf reached 819.36 billion. According to Hidayat (2021), one of the factors causing an increase in cash waqf is that with the convenience of cash waqf that can be done online, people can easily pay cash waqf.

In some aspect, cash waqf has advantages over other waqf because it is more flexible because it can be given in varying amounts. Not only that, through cash waqf, waqf assets in the form of vacant land can be used for productivity activities. The funds provided by wakif can also help Islamic institutions that face financial challenges and make Muslims more independent in developing them, namely by utilizing the waqf funds.

Kitabisa.com as a facilitator by offering convenience for people with cash waqf online. Based on data from the Kitabisa.com annual report, the increase in the amount of funds disbursed in 2019-2020 reached 130% and as many as 63 thousand projects were funded through fundraising and more than 3 million users were involved. By digitizing cash waqf online through kitabisa.com, it is hoped that it will increase the number of cash waqf in Indonesia and the public's understanding of cash waqf.

Individual interest in making decisions can be described using the theory of planned behavior. The theory of planned behavior is a theory that describes an

individual's behavior towards something, coupled with applicable subjective norms and perceived behavioral control, all of these devices can affect the intensity or interest of an individual to perform a certain behavior (Ajzen, 1991).

The theory of planned behavior (TPB) is generally used to explain social behavior where intention is a key element that exists in individuals before acting. Thus, this study examines cash waqf based on the theory of planned behavior (TPB) where the intention that leads to the decision to waqf is the main focus of research.

In this study, the first factor that influences decision in distributing cash waqf is religiosity. Religiosity or religious belief is one of the factors that can influence waqf decisions in distributing cash waqf. According to Mokhlis (2006) religion is something that has universal characteristics and has a significant influence on the values and actions or character of society both at the community level and at the individual level. Previous research conducted Aufa (2018) showed that the religiosity factor had a positive and significant effect through the donor's decision to channel infaq with SNS.

Cash waqf literacy also affects decisions in distributing cash waqf. Based on an online survey conducted by the Ministry of Finance, the cash waqf literacy index is 0.472. This means that people's literacy is in the low category. Research conducted by Hiyanti et al., (2020) shows that literacy has a significant and positive effect on the decision to donate to cash waqf related to sukuk.

Subjective norms also have an influence on decisions in distributing cash waqf. According to Mada (2005) subjective norms are a person's understanding of an

opinion or other person's opinion that can influence a person's intention to do or not do a certain behavior. Research conducted by Faisal (2019) found that subjective norms had a positive and significant effect on cash waqf participation.

Then the next factor that can influence the decision to distribute cash waqf is trust. Waqf is an instrument of Islam with the aim of helping someone in need as well as zakat, infaq, shadaqah, gifts by expecting rewards from Allah. For this reason, the management must be professional by using all operational tools to maintain the trust of the community. The research that has been carried out by Paradhita Sari & Ridwan (2019) shows that trust has a positive and significant effect on donating decisions on Kitabisa.com

Based on the above phenomenon, the researcher try to understand the factors that encourage people to distribute cash waqf on the Kitabisa.com crowdfunding platform. So the research question is: Do religiosity, cash waqf literacy, subjective norms, and belief partially and simultaneously influence the decision to waqf on the Kitabisa.com crowdfunding platform?

## LITERATURE REVIEW

To explain a person's behavior, Theory of planned behavior (TPB) is applied appropriately to describe a person's behavior in giving cash because this theory is relevant in predicting voluntary behavior (Ajzen, 1991). In the context of giving cash, compliance to choose cash waqf is basically a voluntary behavior. By using the basic TPB model, this study includes other variables outside of subjective norms, namely religiosity, cash waqf literacy, and trust.

### *The Impact of Religiosity to the Decision of Waqf*

Mansour & Diab (2016) stated that religiosity is the level of individual adherence to his religious practice beliefs in everyday life. According to Osman et al., (2016) religiosity has the potential to affect cash waqf. The level of religiosity is able to be one of the predictors of online cash waqf decisions on the Kitabisa.com crowdfunding platform. So, in this study it is assumed that Kitabisa.com users are Muslim with a higher level of religiosity, so they are believed to be more religious so that their decision to waqf is higher than others.

Previous research conducted by Faisal (2019) also showed that religiosity had a significant effect on the decision to participate in cash waqf. Another study conducted by Aziz et al., (2019) also shows that religiosity has a positive and significant influence on people's decisions to channel donations through online-based crowdfunding. Based on the description above, the proposed hypothesis is:

*H1: Religiosity has a positive influence on the decision to waqf*

### **The Impact of Cash Waqf Literacy to the Decision of Waqf**

According to Alberta (2009) literacy is the ability to read and write, increase knowledge and skills, think critically in solving problems, and the ability to communicate effectively which can develop potential and participate in community life. Currently, there is no definite or absolute definition related to waqf literacy either in textual books or in research research, so the direct definition of waqf literacy is uncertain. According to BAZNAS (2019) if the definition of waqf literacy is adjusted to the notion of general literacy, then waqf

literacy is the individual's ability to read, understand, calculate and access information related to waqf which ultimately increases one's awareness of waqf.

The results of research conducted by Hiyanti et al., (2020) show that literacy has a significant and positive effect on the decision to waqf on cash waqf linked sukuk. This finding is in line with the research conducted by Hayati et al., (2020) which showed the results that literacy had a significant effect on the decision of the guardian of Kuttab Al-Fatih's students with cash waqf. Based on the description above, the proposed hypothesis is:

*H2: cash waqf literacy has a positive influence on the decision to waqf*

#### **The Impact of Subjective Norms to the Decision of Waqf**

(Ajzen, 1991) defines subjective norms as perceived social pressure whether to perform a certain behavior. This refers to the individual's perception of the relevant opinion of others about whether or not to perform the behavior. According to Suprapti, (2010) subjective norms can be measured by assessing the relevance of being role models for a person or group such as family, friends or relatives who want or do not want the action to be taken. Subjective norms originate from the internal party of the individual which is then influenced by the tendency of someone's interest to behave. This relates to beliefs that encourage or inhibit behavior. According to Venkatesh & Davis (2000), subjective norms will have a stronger effect when someone is in a more pressing situation.

The environment can be one of the factors that explain why a person performs certain behaviors. When someone gets

support from his family, Muslim friends and people who are considered important for online cash waqf at kitabisa.com, the decision to waqf will be stronger. The results of research conducted by Nuraini et al., (2018) show that subjective norms have a positive and significant effect on the decision to pay cash waqf. This is in line with research conducted by Faisal (2019) that subjective norms have a positive and significant influence on the decision to participate in cash waqf. Based on the description above, the proposed hypothesis is:

*H3: Subjective norms has a positive influence on the decision to waqf*

#### **The Impact of Trust Knowledge to the Decision of Waqf**

In a study conducted by Falcone & Castelfranchi (2001), it was found that trust is one of the key success factors for crowdfunding. Trust is the willingness of a person to rely on the parties or institutions involved because they have confidence in the parties or institutions. The trust that a person has in an institution will determine all actions to be taken, including when determining the decision to waqf. Because in building a trust in a waqf institution it is different from the trust of Islamic financial institutions because the waqf institution is not an institution where money is deposited for personal interests or wealth. With trust, the reputation of an institution will be maintained.

Previous research by Paradhita Sari & Ridwan (2019) that trust has a significant effect on the decision to donate at kitabisa.com. Research conducted by Nafidzah (2020) also shows that trust has a significant influence on the decision to donate online on the kitabisa.com platform.

Based on the description above, the proposed hypothesis is:

*H4: Trust has a positive influence on the decision to waqf*

## RESEARCH METHOD

This study uses a quantitative approach with multiple linear regression analysis method. The independent variables used consist of indicators derived from TPB theory, namely subjective norms with addition of religiosity, cash waqf literacy and trust. The dependent variable used is decision waqf. The population in this study were users who had cash waqf on the Kitabisa.com crowdfunding platform. The sampling method used in this study was a non-probability sampling technique with a purposive sampling approach.

The data sources used are primary and secondary data. Primary data obtained directly through a questionnaire with a Likert scale (1-5 points). Due to the unknown population size in this study, several samples were taken to represent the population with Widiyanto (2008) formula to determine the minimum sample size as follows:

$$n = \frac{z^2}{4(Moe)^2}$$

$$n = \frac{1,96^2}{4(0,10)^2}$$

$$n = 96,04$$

Based on the calculation above, the number of samples used in this study is 96,04, rounded up to 100 people to facilitate research. Secondary data is in the form of books, journals, internet and previous research.

## RESULT AND DISCUSSION

### Validity Test

**Table 1. Validity Test Result**

Variabel	Item	r Value
Religiosity (X1)	X1.1	0,519
	X1.2	0,751
	X1.3	0,654
	X1.4	0,543
	X1.5	0,737
	X1.6	0,752
	X1.7	0,650
	X1.8	0,722
	X1.9	0,600
	X1.10	0,679
	X1.11	0,639
	X1.12	0,664
	X1.13	0,483
	X1.14	0,647
	X1.15	0,779
	X1.16	0,602
Cash Waqf Literacy (X2)	X2.1	0,649
	X2.2	0,687
	X2.3	0,717
	X2.4	0,666
	X2.5	0,583
Subjective Norms (X3)	X3.1	0,629
	X3.2	0,746
	X3.3	0,771
	X3.4	0,815
	X3.5	0,637
Trust (X4)	X4.1	0,634
	X4.2	0,645
	X4.3	0,790
	X4.4	0,757
	X4.5	0,695
Waqf Descision (Y)	Y1	0,629
	Y2	0,725
	Y3	0,669
	Y4	0,760
	Y5	9,708

Source: Processed primary data, 2021

Based on Table 1, it can be seen that the results of the validity test on all indicators used in this study have r value that is greater than the r table 0.195 (r table

value for N = 100). The conclusion from the results of the validity test carried out is that all of these indicators are declared valid.

**Reliability Test**

**Table 2. Reliability Test Result**

Variabel	Cronbach's Alpha	Standard Alpha
Religiosity (X1)	0,908	0,600
Cash Waqf Literacy (X2)	0,646	0,600
Subjective Norms (X3)	0,758	0,600
Trust (X4)	0,767	0,600
Waqf Decision (Y)	0,733	0,600

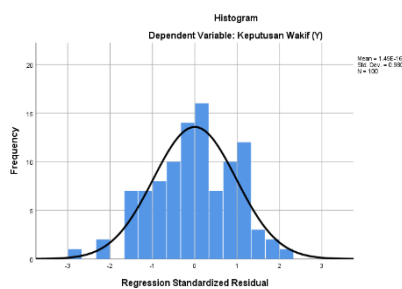
Source: Processed primary data, 2021

Table 2 shows that the reliability test results of Cronbach's Alpha values of variables X1, X2, X3, X4 and Y are greater than Standard Alpha (0.6). The conclusion from the results of the reliability test carried out is that all of these indicators are declared reliable.

**Classic Assumption Test**

The classical assumption test is done as an analysis to determine whether the regression estimation results carried out are free from the symptoms of classical assumptions before performing multiple linear regression.

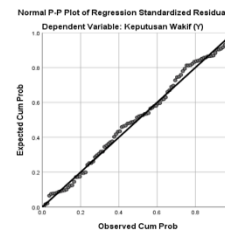
**Figure 1. Histogram Normality Test Result**



Source: Processed primary data, 2021

Figure 2 shows that the histogram graph is bell-shaped so that the distribution pattern that is formed is normal.

**Figure 2. Normal P-Plot Test Result**



Source: Processed primary data, 2021

Figure 2 shows the plotting points that represent the data spreads around the diagonal line and does not move away from the diagonal line and follows the direction of the diagonal line so that it can be concluded that the regression model is normally distributed.

**Table 3. Kolmogorov Smirnov Test Result**

	Unstandardized Residual
N	100
Kolmogorov – Smirnov Z	,072
Asymp. Sig. (2-tailed)	,200

Source: Processed primary data, 2021

Table 3 shows the results of the Kolmogorov Smirnov test with the Asymp value. Sig. is 0.200 which means the value is greater than 0.05. Thus, it can be concluded that the regression model is normally distributed.

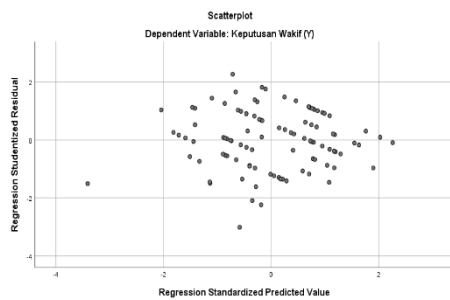
**Table 4. Multicollinearity Test Result**

Variable	Tolerance	VIF
Religiosity (X1)	0,772	1,290
Cash Waqf Literacy (X2)	0,874	1,145
Subjective Norms (X3)	0,828	1,208
Trust (X4)	0,730	1,370

Source: Processed primary data, 2021

Based on Table 4, it is found that the tolerance value of all independent variables has a value greater than 0.10 and the VIF value of all variables has a value less than 10, so there is no correlation between each independent variable. It can be concluded that there are no multicollinearity symptoms in the regression model.

**Figure 3. Heteroscedasticity Test Result**



Source: Processed primary data, 2021

Figure 3 shows the distribution of points randomly spread above and below the 0 and Y axis and the points do not form a certain pattern or do not converge at a certain point. So it can be concluded that the regression model does not have heteroscedasticity symptoms, or it can be called a homoscedasticity regression model.

**Table 5. Heteroscedasticity Test – Glejser**

Variabel	Sig.
Religiosity	0,650
Cash Waqf	0,311
Literacy	
Subjective Norms	0,823
Trust	0,322

Source: Processed primary data, 2021

Table 5 shows that the regression results with the Abs\_RES variable acting as the dependent variable, all independent variable values have a significance value (Sig.) greater than 0.05. So, it can be concluded that the regression model does not have heteroscedasticity symptoms.

**Multiple Linear Regression Analysis**

**Table 6. Multiple Linear Regression Analysis Result**

Model	Standardized Coefficient Beta
1 (Constant)	
Religiosity	-.150
Cash Waqf	.251
Literacy	
Subjective Norms	.244
Trust	.431

Source: Processed primary data, 2021

Table 6 shows the form of the multiple linear regression equation as follows:

$$Y = -0,150 X_1 + 0,251 X_2 + 0,244 X_3 + 0,431 X_4 + e$$

Based on the multiple linear regression equation, it shows that the independent variable is the literacy variable of cash waqf, subjective norms are positively related to waqf decisions. while religiosity is negatively related to waqf decisions. The trust variable (X4) is the most dominant variable influencing the waqf decision (Y). This is because the regression coefficient value for the X4 variable is the highest.

**Goodness of Fit Test**

The Goodness of Fit test is carried out to make decisions in rejecting or accepting the research hypothesis.

**Table 7. t Test Result**

Model	t	Sig.
(Constant)	3.837	.000
Religiosity	-1.643	.104
Cash Waqf Literacy	2.917	.004
Subjective Norms	2.757	.007
Trust	4.576	.000

Source: Processed primary data, 2021

Based on the results of the t test in Table 7, the variables of cash waqf literacy, subjective norms and trust have a positive

and significant effect on the waqf decision. Meanwhile, religiosity does not partially affect waqf decision.

**Table 8. F Test Result**

Model	F	Sig.
Regression	14.935	000 <sup>b</sup>
Residual		
Total		

Source: Processed primary data, 2021

Based on the results of the F test in Table 9, the independent variables, namely religiosity, cash waqf literacy, subjective norms, and trust have a positive and significant effect simultaneously on the waqf decision.

**Table 9. Coefficient of Determination Result**

Model	R Square
1	,586

Source: Primary processed data, 2021

Table 9 shows the results of the coefficient of determination test resulting in an R Square value of 0.586, which indicates that the independent variable affects the dependent variable by 58%. Meanwhile, the remaining 42% can be influenced by other independent variables outside the regression model in this study.

#### ***The Impact of Religiosity to the Decision of Waqf***

Based on the t-test, religiosity is not related to online cash waqf decisions through the Kitabisa.com platform. This is based on the results of the t-test that the significance value is 0.104 and the t-count value is -1.643. The t-count value of the religiosity variable is smaller than the t-table which is 1.989 and the significance value is greater than 0.05 so that the religiosity variable has no significant effect on the cash waqf decision variable through the kitabisa.com platform.

The results of this study indicate that there is a lack of respondents in considering the religiosity variable in making waqf decisions through the kitabisa.com platform. Religiosity is a factor from within a person where the understanding of each person in adhering to and implementing religious teachings is different from one another. Religiosity has a close relationship with the inner life of the individual. Religious attitudes that arise in a person will encourage him to behave according to the level of obedience of each individual to his religion. This is what causes religiosity does not affect the decision to waqf because each person's understanding is different, so in practicing their religious understanding is also different.

These results are in line with research conducted by Kurniaputri et al., (2020) which states that religiosity has no and insignificant effect on ZIS payment decisions through digital platforms because in their research the millennial group paying ZIS is dominated by social values, not just social values. of spiritual value. It can be concluded that the hypothesis of religiosity variable (H1) is rejected.

#### ***The Impact of Cash Waqf Literacy to the Decision of Waqf***

Based on t test, the t-count value was 2.197 and significance value was 0.004. It is known that the t count of the perceived usefulness variable is greater than t table of 1.985, and the significance value of 0.004 is smaller than 0.05. This shows that the cash waqf literacy variable has a partial positive effect on the cash waqf decision variable through the kitabisa.com platform.

According to Osman et al., (2016) literacy is an important thing that can influence someone to waqf. The public's lack of understanding of the meaning and



nature of waqf resulted in few community members willing to participate in cash waqf. This is evidenced by a survey conducted by the Ministry of Finance of 0.472 or tends to be low. Thus, the results of this study confirm that when someone already knows and understands cash waqf well, it plays a very important role in increasing cash waqf decisions.

These results are in line with research conducted by Hiyanti et al., (2020) which states that literacy has a significant and positive effect on waqf decisions on cash waqf linked sukuk. It can be concluded that the hypothesis of cash waqf literacy variable (H2) is accepted.

#### ***The Impact of Subjective Norms Knowledge to the Decision of Waqf***

Based on t test, the t-count value was 2.757 and the significance value was 0.007. It is known that the t count of the trust variable is greater than t table of 1.985, and the significance value of 0.007 is smaller than 0.05. From these results it can be concluded that the subjective norms variable affects the cash waqf decision variable through the kitabisa.com platform

The results of this study describe that the attitudes and norms of each user of kitabisa.com with cash waqf tend to be influenced by the norms of belief they adhere to, as it is known that these belief norms are inherent in themselves and become reasons before acting on something. But it must be known that subjective norms are also influenced by several factors, while these factors come from people around them, namely friends, family, co-workers, and religious leaders. These factors become the driving force and provide strength because a person will need advice from the people around him. Thus, if someone perceives that their social

references support them to perform a behavior, then that person will tend to feel social pressure to bring up that behavior.

These results are in line with research conducted by Nuraini et al., (2018) and Faisal (2019) which states that subjectively norms have a positive and significant effect on the decision to pay cash waqf. It can be concluded that the hypothesis of trust variable (H3) is accepted.

#### ***The Impact of Trust Knowledge to the Decision of Waqf***

Based on t test, the t-count value was 4.576 and the significance value was 0.000. It is known that the t count of riba knowledge variable is greater than t table of 1.985, and the significance value of 0.000 is smaller than 0.05. From these results, it can be concluded that the trust variable has a partial effect on the cash waqf decision variable through the kitabisa.com platform.

The results of this study confirm that trust is one of the key success factors so that when someone already trusts a platform, it plays a very important role in increasing cash waqf decisions. The greater a person's trust in kitabisa.com, the greater the decision to make cash waqf through the kitabisa.com platform.

These results are in line with research conducted by Nafidzah (2020) which states that partially trust has a positive and significant effect on the decision to donate online at kitabisa.com. Trust will increase if the information received is considered accurate, complete, and relevant. It can be concluded that the hypothesis of trust variable (H4) is accepted.

#### **CONCLUSION**

Religiosity (X1) has no partial effect on the cash waqf decision through the crowdfunding platform kitabisa.com. This

is because the level of religiosity of each individual is different and when channeling money for cash waqf, it is more dominated by social values than spiritual values. This is supported by the validity test using CFA that the most dominant indicator is altruism.

Cash waqf literacy (X2) has a positive and significant impact on the cash waqf decision through the Kitabisa.com crowdfunding platform. This shows that when someone understands cash waqf, it will increase the decision to make cash waqf through the Kitabisa.com crowdfunding platform.

The subjective norm (X3) has a positive and significant impact on the cash waqf decision through the Kitabisa.com crowdfunding platform. Before deciding to make cash waqf, someone will consider or listen to the opinions of influential people from family and friends, relatives and the surrounding environment, if someone perceives that their social referrals support them to perform a behavior, then that person will tend to feel social pressure to act. give rise to this behavior.

Trust (X4) has a positive and significant effect on the cash waqf decision through the Kitabisa.com crowdfunding platform. This can be due to the increased trust that Kitabisa.com users get over the collection and distribution of funds.

Variables of religiosity, literacy of cash waqf, subjective norms, and trust simultaneously influence the cash waqf decision through the kitabisa.com platform. All independent variables in this study have an effect of 58%, which means that they can explain the reasons for online cash waqf through the kitabisa.com platform.

This research has limitations that can be taken into consideration for further research. The data obtained is still not in-

depth considering that data collection is only limited to filling out questionnaires and there are no interviews. When compared with the kitabisa.com, the sample of respondents in this study is still relatively small, which is only 100 people. If the respondents are more varied, the results obtained can be different.

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