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## The Influence Of Waqf Literacy, Online Media and Social Media on The Intention of Waqf Money (Study in Sharia Finance and Banking Students Study Program at Medan State Polytechnic)

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**Abstract:** This study was conducted to determine the influence of waqf literacy, online media and social media on the intention to waqf study money in students of the Sharia Finance and Banking Study Program of the Medan State Polytechnic. In this study, there are independent variables, namely waqf literacy, online media, and social media, while dependent variables, namely the intention to waqf money. The sample used in this study was 75 respondents, namely students of the Sharia Finance and Banking Study Program, Medan State Polytechnic and used questionnaires as primary data. The questionnaire data collection technique was assessed using a Likert scale, validity test and reliability test. Prerequisite tests include normality tests, heteroscedasticity tests and multicollinearity tests. The data analysis technique to answer the hypothesis used multiple linear regression analysis, simultaneous test (F), determination test and partial test (t) with a significance level of 5% ( $\alpha = 0.05$ ) processed with the help of SPSS 25 software. The results of the partial test showed that the variable of waqf literacy was partially ineffectual and insignificant on the intention to waqf money with a significance level of 0.418, the variable of online media was influential and significant to the intention of waqf money with a significance level of 0.002 and the social media variable was partially influential and significant on the intention to waqf money with a significance level of 0.020. Simultaneously, the variable influence of waqf literacy, online media and social media had an effect and significance on the intention to waqf study money in students of the Sharia Finance and Banking Study Program at the Medan State Polytechnic with a significance level of 0.000.

**Keywords:** Waqf Literacy; Online Media; Social Media; Intention to Cash Waqf

## 1. Introduction

Indonesia is a country with a large population. In March 2025, Indonesia will have a population of 285,078,946 people. Currently, there are 247.7 million Muslims in Indonesia according to statistics from *The Muslim 500* 2025 edition published by *The Royal Islamic Strategic Studies Center (RISSC)*. This places Indonesia as the country with the largest Muslim population, both in the ASEAN region and at the global level (RISSC, 2025). As a country with the largest Muslim population in Southeast Asia, it reaches 242.7 million people or 88% of the total population. This figure confirms that Indonesia is the country with the largest Muslim population.

Seeing this potential, data from the Ministry of Religious Affairs provides a clearer picture of the state of waqf in Indonesia. The Indonesian Waqf Agency (BWI) needs to accelerate so that its potential can be absorbed to the maximum. BWI stated that the potential for national waqf in 2024 will reach IDR 180 trillion, but the realization is only IDR 2.23 trillion or less than 2%. Commission VIII of the House of Representatives of the Republic of Indonesia appreciated BWI's performance achievements in 2024. However, in 2025, they urge BWI to increase the target of achieving the potential of the money waqf ecosystem by IDR 180 trillion (Nurhidayah, 2024). Money waqf is expected to move Islamic banking to play the role of a professional nazir, by investing waqf funds in various halal business sectors that are productive and provide social and economic benefits (Zuhirsyan et al., 2022).

Waqf is one of the fundamental concepts in Islam that has a strategic role in the social and economic development of the people. Waqf generally refers to the surrender of ownership rights to an asset or property to be used in useful social activities, either in the form of property or money. In the context of Islam, waqf is not only a charity, but also functions as an instrument of economic empowerment of the community that can provide benefits long-term. So far, waqf has generally been carried out in the form of land or buildings, but in recent decades, money waqf has begun to develop as a new alternative that is more flexible and easy to apply (Irfany et al., 2022).

Intention is an important factor that influences a person to perform an action, especially when the behavior is considered positive and supported by his social environment and believes that the people around him or her think that the behavior should be done (Adelia, 2022). *Planned Behavior Theory (TPB)* stated that the intention to behave is influenced by three main factors, namely attitudes towards behavior, subjective norms, and perception of control (Ainurrahman, 2025).

Students who have the intention to do waqf are very relevant in the current situation, considering that waqf not only distributes social benefits to the community, but also becomes a field of charity whose rewards continue to flow until the hereafter (Ferry Rizki, 2022). Students as agents of change are expected to be able to disseminate literacy and productive waqf practices from an early age.

Research conducted by (Adistii et al., 2021) shows that waqf literacy has a positive and significant influence on the intention to waqf money. However, these results are different from the findings (Irtifa'ul Ulum, 2022) which concludes that waqf literacy does not have a significant effect on a person's intention to waqf money. The public, especially the younger generation, now has more access to news and information through digital media than print media. Online media is considered more efficient, easy to access at any time, and presents information that is always updated. In addition, old news can be easily rediscovered through online media.

In the increasingly advanced digital era, the existence of online media and social media in Indonesia has become very important and plays a significant role (Redondo, 2023). Readers, especially the younger generation, now have more access to news and information through digital media than print media. Online media is considered more efficient, easy to access at any time, and presents information that is always updated. In addition, old news can also be easily found again through online media (Saputra et al., 2023). The position of online media and social media plays an important role in shaping understanding and encouraging the intention of the community, especially students, in giving money waqf. Online media acts as a source of formal and educational information, such as news sites or official web portals, which present content about money waqf in an accurate, relevant, and easily accessible manner. This media is widely used by

students in learning activities, such as compiling academic assignments. Meanwhile, social media has a different but complementary role, namely as a channel for disseminating information that is interactive. Through platforms such as WhatsApp, YouTube, TikTok, and Instagram, students engage in digital interactions that reinforce religious and philanthropic values, including information related to waqf.

As individuals who have entered adulthood, students are expected to be able to manage their finances wisely in accordance with Islamic teachings. Universities such as the Medan State Polytechnic play an important role through integrated education about waqf (Irliani et al., 2023). Based on this background, it is important to further examine how waqf literacy, online media, and social media affect the intention to waqf money, especially among students. This is important considering that students are the younger generation who have great potential in the development of waqf in the future. Therefore, this study was conducted to analyze the Influence of Waqf Literacy, Online Media, and Social Media on the Intention to Waqf Money in Students of the Sharia Finance and Banking Study Program of the Medan State Polytechnic.

## 2. Results

### Identification of Respondents

This study involved 75 respondents of Sharia Finance and Banking Study Program students of the Medan State Polytechnic with diverse characteristics. In terms of gender, the majority of respondents are women, so it can be seen that this group is more dominant in responding to research on waqf. Based on semesters, most of the respondents are in the final semester, which means that they have received courses related to waqf so that their understanding is more mature. The distribution of respondents by gender shows that women dominate with a percentage of 79%, while men only 21%. This illustrates that female students fill out more questionnaires in this study. This fact is in line with the phenomenon that women are more active in academic and social activities, including in providing responses to the topic of waqf which is the focus of research.

The majority age is in the range of 18–21 years, which is a young age group that is familiar with digital technology. This is important because they are more receptive to information from online media and social media, which is the main focus of the study. All respondents were Muslim, in accordance with the research object which was directly related to sharia teachings. However, all respondents have also participated in non-formal education such as madrasas or recitation, so that Islamic values have been embedded from an early age.

Overall, this characteristic shows that respondents are a group of young students who have the potential to be driven in literacy and the practice of money waqf, especially through digital approaches through online media and social media.

### Validity Test

A questionnaire is declared valid if each question contained in it is able to measure exactly what should be measured according to the research objectives (Dharma, 2021). Each statement item is considered valid if the value of  $r$  calculate  $> r$  table. So, the value  $r$  of the table = 0.2272 or in other words, the correlation value of each statement item must be  $> 0.2272$ . After the validity test was carried out, it can be said that the 24 statements in this study are valid because the correlation value is  $> 0.2272$ . The full results of the validity test can be seen in Table 1 below.

Table 1 Validity Test Results

Variable	Statement	r Count	r Table	Information
Waqf	LW1	0,866	0,2272	Valid
Literacy	LW2	0,716	0,2272	Valid
(X1)	LW3	0,817	0,2272	Valid
	LW4	0,780	0,2272	Valid

<b>Online Media (X2)</b>	MO1	0,681	0,2272	Valid
	MO2	0,684	0,2272	Valid
	MO3	0,796	0,2272	Valid
	MO4	0,789	0,2272	Valid
	MO5	0,822	0,2272	Valid
	MO6	0,765	0,2272	Valid
	MO7	0,698	0,2272	Valid
	MO8	0,636	0,2272	Valid
<b>Social Media (X3)</b>	MS1	0,641	0,2272	Valid
	MS2	0,839	0,2272	Valid
	MS3	0,851	0,2272	Valid
	MS4	0,862	0,2272	Valid
	MS5	0,851	0,2272	Valid
	MS6	0,744	0,2272	Valid
<b>Intention to waqf money (Y)</b>	NBU1	0,689	0,2272	Valid
	NBU2	0,688	0,2272	Valid
	NBU3	0,702	0,2272	Valid
	NBU4	0,807	0,2272	Valid
	NBU5	0,569	0,2272	Valid
	NBU6	0,496	0,2272	Valid

### Reliability Test

The reliability test is carried out after all statements are declared valid. The purpose of the reliability test in this study is to find out the extent of the internal consistency level of the research instrument used. The test technique was carried out by calculating the value of Cronbach's Alpha coefficient using the help of the SPSS version 25 program. An instrument is said to be reliable if the Cronbach's Alpha value obtained  $> 0.60$  after a reliability test is performed. The full results of the test can be seen in Table 2 below.

Table 2 Validity Test Results

Variable	Cronbach's Alpha	N Of Item	Information
Waqf Literacy (X1)	0,805	4	Reliable
Online Media (X2)	0,877	8	Reliable
Social Media (X3)	0,883	6	Reliable
Intention to waqf money (Y)	0,707	6	Reliable

### Normality Test

The normality test is used to test whether the distribution of residual values of a regression is normal or not. This normality test uses the Kolmogrov-Smirnov approach *Monte Carlo*. If the significance is above 0.05 or 5%, the data is declared to be normally distributed (Ghozali, 2018). The following are the results of the Kolmogrov-Smirnov normality test:

Table 3 Normality Test Results  
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		75	
Normal Parameters, b	Mean	,0000000	
	Std. Deviation	1,94425582	
Most Extreme Differences	Absolute	,142	
	Positive	,142	
	Negative	-,079	
Test Statistic		,142	
Asymp. Sig. (2-tailed)		.001c	
Monte Carlo Sig. (2-tailed)	Sig.	,092d	
	99% Confidence Interval	Lower Bound	,084
		Upper Bound	,099

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

Based on Table 3, it can be seen that the significance value is 0.092. Then it can be stated that the significance value is  $0.092 > 0.05$ . Thus, it can be concluded that the residual value is stated to have a normal distribution

### Heteroscedasticity Test

The heteroscedasticity test through scatterplot, the Spearman's Rho test is carried out. The basis for decision-making in the Spearman's Rho test, namely the Sig. 2-tailed value  $> 0.05$ , then there are no symptoms of heteroscedasticity and the value of Sig. 2-tailed  $< 0.05$ , then there are symptoms of heteroscedasticity The following are the results of the heteroscedasticity test with the Spearman's Rho test:

Table 4 Heterogeneity Test Results

		Correlations				
		Waqf Literacy	Media Online	Social Media	Unstandardized Residual	
Spearman's rho	Waqf Literacy	Correlation Coefficient	1,000	,560**	,507**	,032
		Sig. (2-tailed)	.	,000	,000	,787
		N	75	75	75	75
	Media Online	Correlation Coefficient	,560**	1,000	,551**	,145
		Sig. (2-tailed)	,000	.	,000	,216
		N	75	75	75	75
	Social Media	Correlation Coefficient	,507**	,551**	1,000	,083
		Sig. (2-tailed)	,000	,000	.	,478
		N	75	75	75	75
		Correlation Coefficient	,032	,145	,083	1,000

Unstand	Sig. (2-tailed)	,787	,216	,478	.
ardized	N	75	75	75	75
Residual					

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Based on table 4, it can be seen that the significance value of the free variable to the residual value is  $> 0.05$  with the significance value of the waqf literacy variable of 0.787, the significance value of the online media variable of 0.216 and the significance value of the social media variable of 0.487. Therefore, it can be concluded that there are no symptoms of heteroscedasticity.

### Multicollinearity Test

The multicollinearity test is tested with the condition that if the Tolerance value  $> 0.1$ , then it is declared that the regression model is free from multicollinearity or that multicollinearity does not occur and If the value of the Variance Inflation Factor is less than 10 ( $VIF < 10$ ), then it is declared free of multicollinearity or multicollinearity does not occur

Table 5 Multicollinearity Test Results

Variable	Tolerance	VIVID	Conclusion
Waqf Literacy (X1)	0,639	1,564	Multicollinearity does not occur
Online Media (X2)	0,489	2,045	Multicollinearity does not occur
Social Media (X3)	0,503	1,986	Multicollinearity does not occur

Based on table 5, it shows that the tolerance value for each independent variable is  $> 0.1$  and the VIF value is  $< 10$ . Therefore, it can be stated that there is no multicollinearity in the independent (free) variable.

### Multiple Linear Analysis Test

Table 6 Multiple Linear Analysis Results

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,636	2,365		3,652	,000
	Waqf Literacy (X1)	,125	,153	,088	,815	,418
	Online Media (X2)	,289	,089	,402	3,268	,002
	Social Media (X3)	,189	,079	,288	2,376	,020

Based on table 6 of the results of the multiple linear regression analysis test above, the regression equation can be written as follows:

$$NBU = 8.639 + 0.125LW + 0.289MB + 0.189MS$$

From the regression equation above, the value of the regression coefficient can be stated as follows:

1. The constant value of 8,639 states that if there is no literacy value of waqf, online media and social media, then the intention to waqf money is 8,639.
2. The value of the regression coefficient of the waqf literacy variable (X1) was 0.125. This means that the addition of

one waqf literacy unit will affect the intention to waqf money by 0.125 assuming other variables are fixed. The significance level of  $0.418 > 0.05$  can be interpreted that the waqf literacy variable (X1) has a positive and insignificant influence on the intention to waqf money (Y).

3. The value of the regression coefficient of the online media variable (X2) was 0.289. This means that the addition of one unit of online media will affect the intention to waqf money by 0.289 assuming other variables are fixed. The significance level of  $0.002 < 0.05$  can be interpreted that the online media variable (X2) has a positive and significant influence on the intention to waqf money (Y).
4. The value of the regression coefficient of the social media variable (X3) was 0.189. This means that the addition of one social media unit will affect social media by 0.189 assuming other variables are fixed. The significance level of  $0.020 < 0.05$  can be interpreted that the social media variable (X3) has a positive and significant influence on the intention to waqf money (Y)

### Coefficient of Determination Test (R<sup>2</sup>)

The determination coefficient (R<sup>2</sup>) is used to determine the extent of the research model's ability to explain the variations that occur in dependent variables. This analysis aims to measure the magnitude of the influence exerted by independent variables on the dependent variables as a whole. The value of the determination coefficient is in the range of 0 to 1, where the value getting closer to 1 indicates that the model is getting better at explaining the bound variable. The results of the determination coefficient test in this study can be seen in the following table 8.

Table 7 Determination Test Results (R<sup>2</sup>)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.689a	,475	,453	1,98491

Based on table 8, it can be seen that the results of the R correlation coefficient of 0.689 show a very strong relationship between the independent variable and the dependent variable because it is close to the number 1 (one)

### 3. Discussion

#### T-test (partial)

A statistical test t (partial test) is used to find out how much influence each independent variable has on the dependent variable separately. This test aims to see if each independent variable has a significant influence on the bound variable. The determination of whether or not there is an influence is done by looking at a significance level of 5% (0.05). Based on the test results presented in table 6, several things can be concluded as follows.

#### The Influence of Waqf Literacy on the Intention to Waqf Money

Based on table 6, it shows that the waqf literacy variable is  $0.815 < 1.993$  and the probability value (sig) is known to be  $> 0.05$  or  $0.418 > 0.05$ . Therefore, it can be concluded that H<sub>01</sub> was accepted and H<sub>a1</sub> was rejected, which means that waqf literacy partially does not have a significant effect on the intention to waqf study money for students of the Sharia Finance and Banking Study Program at the Medan State Polytechnic. This shows that waqf literacy in students of the Sharia Finance and Banking Study Program at the Medan State Polytechnic is very good but does not affect the intention to waqf money. The influence of waqf literacy variables measured with basic knowledge and advanced knowledge about waqf was shown to have no significant relationship with the intention of waqf money among students of the Sharia Finance and Banking Study Program of the Medan State Polytechnic.

This condition is influenced by external factors, especially related to trust in waqf management institutions. Therefore, the existence of nazhir or waqf institutions that have high accountability, transparency in fund management, and a good reputation are important determinants in the formation of waqf intentions. Without confidence in the integrity and professionalism of the management institution, even high waqf literacy is not able to encourage active participation in the practice of money waqf. This is supported by research findings which show that as many as 94.1% of respondents stated that they felt the need to know in advance the institution that would be chosen to give waqf.

### The Influence of Online Media on the Intention to Waqf Money

Based on table 6, it shows that the online media variable is  $3.268 > 1.993$  and the probability value (sig) is known to be  $< 0.05$  or  $0.002 < 0.05$ . Therefore, it can be concluded that H02 was rejected and Ha2 was accepted, which means that online media partially has a significant effect on the intention to waqf study money for students of the Sharia Finance and Banking Study Program at the Medan State Polytechnic. This finding indicates that students of the Sharia Finance and Banking Study Program of the Medan State Polytechnic actively use online media as a source of information in the learning process and carry out *class work* related to waqf.

The significant influence of online media on the intention of waqf money can be explained through the tendency of students to access news and information sites such as *Kompas.com*, *Waspada*, and other web portals in order to complete academic tasks, such as making scientific journals or solving waqf material questions. This activity indirectly encourages the increase of student waqf literacy through online media, which ultimately forms a positive attitude and stronger intention to participate in money waqf. This is strengthened by the results of respondents' responses, where as many as 88.2% of students stated that they accessed information through online media such as *Kompas.com*, *Waspada*, and similar websites when given questions or materials related to waqf.

Research conducted by Ainurrahman, in 2025 that online media has a positive and significant effect on the intention to waqf money.

### The Influence of Social Media on the Intention to Waqf Money

Based on table 6, it shows that the social media variable is  $2.376 > 1.993$  and the probability value (sig) is  $< 0.05$  or  $0.020 < 0.05$ . Therefore, it can be concluded that H03 was rejected and Ha3 was accepted, which means that social media partially had a significant effect on the intention of waqf of study money for students of the Sharia Finance and Banking Study Program at the Medan State Polytechnic.

This shows that students feel directly exposed to digital content related to waqf, which ultimately forms the belief and internal drive to participate in waqf practices. The influence of social media in encouraging the intention to give waqf is also strengthened by data that as many as 94.1% of students have Islamic whatsapp groups and are actively involved in *Islamic whatsapp groups, which are often a means of discussion, dissemination of religious information, and invitations to waqf. In addition, all respondents (100%) have seen advertisements, uploads, or content related to money waqf on social media platforms such as YouTube, Instagram, and TikTok.* This is in line with research conducted Lutfiyah, 2024 that social media has a significant and significant effect on students' intentions to waqf money digitally

### F-Test (Simultaneous)

The statistical test F is used to find out whether independent variables, namely waqf literacy, online media, and social media, together have an influence on the dependent variable, namely the intention to waqf money. The significance level used as the basis for decision-making is 5% (0.05)

Table 8 F Test Results

Type	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	253,257	3	84,419	21,427	,000b
Residual	279,730	71	3,940		
Total	532,987	74			

Based on table 8, the results of the  $f$  statistical test were obtained of 21.427. So the value of  $f$  of the table was obtained of 2.734. Because  $f$  calculates  $> f$  table or  $21.427 > 2.734$  and it is known that the probability value ( $\text{sig}$ ) is smaller than the alpha value ( $\alpha$ ) which is  $0.000 < 0.05$ . Therefore, it can be concluded that  $H_0$  was rejected and  $H_a$  was accepted, which means that waqf literacy, online media and social media simultaneously have a significant effect on the intention to waqf money in students of the Sharia Finance and Banking Study Program at the Medan State Polytechnic.

#### 4. Materials and Methods

This research uses a quantitative approach, which is an approach that produces data in the form of numbers and is analyzed using statistical techniques. This approach is included in the category of scientific method because it meets the characteristics of scientific research that are concrete or empirical, objective, measurable, rational, and systematic. The main purpose of this study is to find out the causal relationship between the variables studied, so that in its implementation independent variables and dependent variables are used (Scott, 2023). Where the independent variables in this study consist of Waqf Literacy ( $X_1$ ), Online Media ( $X_2$ ), and Social Media ( $X_3$ ). While the dependent variable is the Intention to Waqf Money ( $Y$ ).

The population in this study is all students of the Sharia Finance and Banking Study Program of the Medan State Polytechnic which totals 262 students. The research instrument used a five-point Likert scale to measure respondents' responses to each statement. This scale consists of five assessment categories, ranging from Strongly Disagree (SD) with a score of 1 to Strongly Agree (SA) with a score of 5. Data collection is carried out by distributing questionnaires in digital format using Google Form or barcodes. The collected data is then systematically analyzed to obtain valid and reliable research results.

#### 5. Conclusions

Based on the analysis of data and discussions that have been carried out with reference to the formulation of the problem and the purpose of the research, it can be concluded that the waqf literacy variable partially has no effect on the intention to waqf money while Online media and social media partially and significantly affect intention to waqf money simultaneously. The variables of waqf literacy, online media and social media have an effect and significance on intention to give money waqf to students of the Sharia Finance and Banking Study Program, Medan State Polytechnic. Thus, increasing waqf literacy needs to be accompanied by the use of digital media so that the message and value of waqf can be conveyed more effectively to the younger generation, then researchers are further advised to expand the study by adding other variables that can affect the intention of waqf money, so that the results of future research can provide a more comprehensive and in-depth picture.

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