

THE INFLUENCE OF FUNDRAISING, LEVEL OF FINANCIAL TRANSPARENCY, AND ORGANIZATIONAL REPUTATION ON THE LEVEL OF WAKIF'S TRUST IN PAYING AL-QUR'AN WAQF AT LAZIS NURUL FALAH SURABAYA WITH MOTIVATION AS A MODERATING VARIABLE

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Abstract

This study aims to evaluate the influence of fundraising, level of financial Transparency, and organizational Reputation on the level of wakif's trust in paying Al-Qur'an waqf at LAZIS Nurul Falah Surabaya. This study uses a quantitative method with moderation analysis using the Smart PLS 4 application in this study. For this study, a population of 183 was used and a sample of 126 wakifs using the accidental sampling technique. The results of the study indicate that in contrast to financial Transparency, which does not affect wakif's trust, the variables fundraising, organizational Reputation, and wakif's level of trust partially affect the interest in paying zakat. Moreover, fundraising, the level of financial Transparency, and organizational Reputation on the level of wakif's trust have a positive and significant effect on the interest in paying zakat, but in contrast to financial Transparency, which does not affect wakif's trust.

Kata Kunci: Fundraising, Transparency, Reutation of Institution, Wakif's Trust, Motivation

Abstrak

Penelitian ini bertujuan untuk mengevaluasi pengaruh penggalangan dana, tingkat transparansi keuangan, dan reputasi organisasi terhadap tingkat kepercayaan wakif membayar wakaf Al-Qur'an di LAZIS Nurul Falah Surabaya. Penelitian ini menggunakan metode kuantitatif dengan analisis moderasi menggunakan aplikasi Smart PLS 4 dalam penelitian ini. Untuk penelitian ini digunakan populasi sebanyak 183 orang dan sampel sebanyak 126 wakif dengan menggunakan teknik Accidental Sampling. Hasil penelitian menunjukkan bahwa berbeda dengan transparansi keuangan yang tidak mempengaruhi kepercayaan wakif, variabel penggalangan dana, reputasi organisasi, dan tingkat kepercayaan wakif secara parsial berpengaruh terhadap minat membayar zakat. Selain itu penggalangan dana, tingkat transparansi keuangan, dan reputasi organisasi pada tingkat kepercayaan wakif berpengaruh positif dan signifikan terhadap minat membayar zakat, namun berbeda dengan transparansi keuangan tidak berpengaruh terhadap kepercayaan wakif.

Kata Kunci: Penggalangan Dana, Transparansi, Reutasi Lembaga, Kepercayaan Wakif, Motivasi

INTRODUCTION

Waqf is a Sharia financial product that has many opportunities to strengthen the national economy and support development (Al Habibullah et al., 2024). According to Lubis et al. (2024), in Indonesian history, waqf is based on Law Number 41 of 2004, which provides support to the community through the progress of waqf in Indonesia to become better and more professional. Management of waqf assets in Indonesia is still not optimal because it is related to financial resources for managing waqf assets so waqf assets cannot be developed or utilized for certain purposes that are part of society. Meanwhile, waqf in Indonesia is not intended to strengthen the community's economy.

Buya Amirsyah Tambunan, the secretary general of the Indonesian Ulema Council (MUI), said that Indonesia has a lot of waqf potential. According to Buya Amir, there is a potential waqf asset of IDR 2,000 trillion, money of IDR 188 trillion, and 420 thousand hectares of waqf land in 2019, according to the Indonesian Waqf Board (BWI). Although the amount of waqf in Indonesia is very large, there are two reasons why the

achievement of waqf has not been optimal, according to Buya Amir. He stated that three factors contribute to this problem. First, according to him, the lack of knowledge about waqf. Second, the waqf program is less creative and innovative. Finally, the lack of strategic collaboration has occurred to maximize the use of social funds such as CSR/TJSL for waqf programs (BWI Editorial, 2023).

According to Yaqut Cholil Qoumas, as Minister of Religion, the Ministry of Religion's Al-Qur'an Printing Unit (UPQ) can only print 1 million copies each year. According to the official website of the Ministry of Religion, the current need for the Al-Qur'an in Indonesia is 5 million copies per year. Therefore, Wakaf Sukses wants to participate in purchasing the Al-Quran to be distributed to various places in Indonesia that need it, such as mosques, prayer rooms, religious study groups, schools, Islamic boarding schools, and religious communities. For that, we invite everyone to donate some of their money to the program.

The Waqf Literacy Index (ILW) shows the level of public trust in waqf in Indonesia. The national ILW score in 2020 was 50.48, indicating that the public still lacks an understanding of waqf. Not many people understand waqf, regarding one of the main factors that causes the difference between possibility and reality. One of the reasons why waqf in Indonesia has not developed well is the waqf program. The waqf literacy program needs to be improved in order to boost public confidence in waqf. According to Badan Pusat Statistik Provinsi Jawa Timur (2024), the list of words for developing public literacy in the city of Surabaya is 84.3200.

The number of certified nazhir has increased since the BNSP-licensed LSP BWI was established at the end of 2021 and has reached more than 1500 people. With the increasing certification trend, it is hoped that in 2023, the quality of waqf management will increase and the productivity of waqf assets will also increase by increasing the role and contribution of waqf in development (Beik, 2022). The number of certified nazhir has increased to more than 1500 since the establishment of the BNSP-licensed LSP BWI at the end of 2021. It will certainly contribute to improving the performance of national waqf in 2022 (Beik, 2022).

The potential for cash waqf or cash waqf in Indonesia is very large, with an annual value of around 180 trillion rupiah. According to the report, After being launched in 2021, the Waqf Information System (SIWAK) of the Ministry of Religion (*Kemenag*) in Indonesia has not achieved the expected level of success. According to BWI data (2021), the potential for cash waqf is IDR 180 trillion, but BWI only managed to collect IDR 11.45 billion in 2021. For the most part, the management of waqf assets is still conventional, so it is less productive with waqf assets being managed properly in the productive economic sector and the results being donated for the public interest (Carolina, 2022). The acquisition of cash waqf from 2018–2021 was worth 855 billion rupiah to 1.4 trillion rupiah, according to the Indonesian Waqf Agency. Cash waqf reported to BWI in 2023 reached IDR 2.361 trillion. The competency standards of nadzir were created, and 3,855 nadzir and waqf stakeholders were certified. In 2023, IsDB awarded the global innovation award to BWI (Beik, 2022).

In addition to increasing the number of donors and waqf, the goal of the fundraising strategy is to improve the image of the Organization in the community, which means gaining trust, sympathy, and relationships, which in turn increases donor satisfaction. Donor satisfaction increases public trust in the Organization and becomes an asset that must be maintained and preserved in the long term (Naim, 2019). To increase public trust in waqf institutions, this Organization must concentrate on Accountability, Transparency, and how experts manage waqf. Nadzir offers various programs in waqf activities, with sponsorship incentives and self-confidence boosts (Huda et al., 2014). Professional Nadzir, to increase waqf trust, must have good human, technical, and human relationship skills. Technical human skills are related to Nadzir's ability to manage waqf assets in accordance with the principle of openness to accurate reports and information (Ridwan, 2012).

The issue of trust of wakif (people who are required to pay zakat) towards the Amil Zakat, Infak, and Sedekah Organization (LAZIS) in terms of waqf payments is indeed quite complex. Several factors that generally cause this low trust include: Lack of Transparency in the management of waqf funds is often a concern. Wakif wants to ensure that the funds they donate are used for the purposes that have been determined. Weak or unclear accountability mechanisms are also obstacles. Wakif needs to get clear and detailed reports on the use of their waqf funds; the varying levels of professionalism of LAZIS managers also affect Wakif's trust. Wakif tends to trust organizations that honest and talented people manage; negative experiences in the past, both from other organizations and from LAZIS itself, can damage public trust, lack of public understanding of the concept of waqf and the role of LAZIS is also an inhibiting factor (Rahmad, 2023).

At LAZIS Nurul Falah, it gathers public interest to practice charity in the form of Al-Qur'an waqf using promotional media or advertisements aimed at individuals or individuals. These people are active in playing social media; in addition to using promotions, LAZIS Nurul Falah uses media in the form of proposals aimed

directly at organizations that collaborate on CSR (Corporate Social Responsibility) companies that are distributed in the form of Al-Qur'ans and finally through LAZIS Nurul Falah's campaign platforms, namely Tabungamal.id, we can and others. There are two sources of waqf funds, namely, online and offline. In addition, it also uses proposals; in the proposal media, it is usually organizational or not in the name of an individual. The funds collected must come from halal and trusted sources, meaning that the funds collected do not raise suspicion. LAZIS Nurul Falah Surabaya cannot claim that the source of the funds collected comes from a trusted source. Because not all individuals who earn a living use halal methods.

LAZIS Nurul Falah Surabaya can increase interest. Giving alms in the digital era by providing convenience to wakif in covering payments through online and offline media. Payments through online media include via transfer, the website www.tabungamal.id and Qris. In offline media, payments can be made directly at the LAZIS Nurul Falah Surabaya office or can use the offline fundraiser team at LAZIS Nurul Falah Surabaya. The LAZIS Nurul Falah brand Al-Qur'an was printed in early 2024; previously, LAZIS Nurul Falah used the Tilawati Al-Qur'an. Then, the Al-Qur'an from the wakif employs any brand, such as Kemenag, Syamil, and more. The Al-Qur'an owned by the wakif that has been distributed is around 332, while the Al-Qur'an waqf LAZIS Nurul Falah is around 910 Al-Qur'an.

According to research by (Yuniar et al., 2024), Accountability and transparency are very important in waqf management. However, these things do not affect the desire to make cash waqf. The results of the statistical analysis of respondents show that most people consider Transparency to be high or good. However, this result does not have an impact on the intention to make cash waqf. Meanwhile, according to research by Putri & Amir (2024), one of the low public trust is that the Zakat collection organization is related to state organizations such as the Ministry of Religion, which has a bad reputation. In addition, the public believes that the Zakat collection program does not benefit the community and does not have an accurate Mustahiq database. LAZ YGYD also achieved efficient conditions in 2020 and 2021, but in 2022, its efficiency score decreased, which resulted in conditions becoming less efficient or less optimal. Apart from LAZ YGYD, several LAZs are considered to have decreased, but this decrease is not significant.

Based on these problems, the researcher will study the factors that influence the trust of Wakif to provide waqf at LAZIS Nurul Falah Surabaya, a waqf management organization in Surabaya. This study is very important because it tests the influence of fundraising, the level of financial Transparency, and organizational Reputation on the level of trust of Wakif in paying the Al-Qur'an waqf at LAZIS Nurul Falah Surabaya. This study was conducted to examine how organizational Reputation contributes to the prediction of the trust of Wakif to pay the Al-Qur'an waqf using the Theory of Planned Behavior. This study also contributes to the increasing literature on the trust of Wakif in paying the Al-Qur'an waqf in philanthropic organizations such as LAZIS Nurul Falah Surabaya. There is a difference between the possibility and implementation of waqf due to these phenomena. As a result, the causes of this problem need to be identified thoroughly. The researcher will conduct a study under the title "The Influence of Fundraising, Level of Financial Transparency, and Organizational Reputation on the Level of Trust of Endowments in Paying Al-Qur'an Endowments at LAZIS Nurul Falah Surabaya with Motivation as a Moderating Variable" based on the existing problems.

LITERATURE REVIEW

Wakaf

According to Paksi et al. (2020), zakat, alms, and waqf are basically related to poverty alleviation through wealth distribution. The main difference between the three is that waqf focuses on improving the quality of life of individuals and society in the long term. Improving the standard of living is achieved through improving non-income elements such as health services, education, libraries, and accommodation, which are accessible to the general public regardless of religion, ethnicity, or race.

The process of cash waqf is carried out by giving money to the wakif. Then, as an investment manager, the nadzir manages the money into financial instruments, fixed assets, or independently as business capital. The profits from the money will be distributed to disadvantaged groups. Waqf money is regulated in Indonesia by the Waqf Law No. 41/2004, which was later clarified by the Government Regulation of the Republic of Indonesia No. 42 of 2006 (Paksi et al., 2020).

Al-Kabisi et al. (2004), said that cash waqf is a good way to do it because it has four most important things. First, cash waqf does not need to wait much. Second, cash waqf is a quick way to get funds to manage

waqf assets or empty land that is not managed properly. Third, Islamic organizations that lack funds can get help from waqf funds. Fourth, waqf funds can be managed by the community independently to meet needs that the state budget has not met.

In addition, the Indonesian Ulema Council (MUI) permits financial waqf. According to the 2002 MUI Fatwa, the law of cash waqf is *Nawaz* (permissible). Money has flexibility and advantages that other objects do not have, according to the MUI. Therefore, the benefits of cash waqf will be different from the benefits of other asset waqf. However, the KHI does not determine whether the waqf assets will remain (Paksi et al., 2020).

Al-Quran Waqf functions as a highly respected charity. Providing Al-Quran waqf is beneficial. By providing Al-Quran waqf, we not only get rewards that continue to flow but also participate in spreading goodness and creating a better society. One of the important parts of the holy book of Muslims is the Al-Quran waqf. By providing high-quality Al-Quran mushafs, we also maintain the purity and accuracy of the text of the Al-Quran. With Al-Quran waqf, we can reach the wider community, especially those who need easy access to the Al-Quran, which will encourage people's interest in studying and a person's faith will increase if they understand the contents of the Al-Quran, reading, studying, and practice it. With Al-Quran waqf, you can apply its values in everyday life. Because the Al-Quran contains universal values, they can be a guide to life for everyone (Apriyani et al., 2018).

Fundraising

A fundraising strategy consists of two words, namely fundraising and strategy. Strategy, according to Fred R. David (2009), is a method to achieve long-term goals. Strategy, according to Webster's New World Dictionary, is the ability to manage a business or plan a strategy or clever way to achieve something (Udaya et al., 2013). The aim of using a strategy is very important for the direction and long-term goals of the Organization. Without a strategy, the Organization will not succeed.

Fundraising is raising funds from individuals, organizations, or corporations. According to Prof. Suparman from the Indonesian Waqf Board, fundraising is closely related to the ability of an individual, institution, or corporation to attract other people and influence them to be smart, caring, and interested in giving donors (Kalida, 2010). According to research by Dumas et al. (2022), Islamic boarding school waqf fundraising must achieve at least five main goals, namely collecting waqf funds, collecting wakif, collecting volunteers, improving the Reputation of the Islamic boarding school organization, and satisfying wakif. The website Tabungamal.id reports that LAZIS Nurul Falah Surabaya uses two collection methods, namely offline and online. The offline collection allows for socialization through activities such as courses, zakat pick-up services, and magazines.

Financial Transparency Level (X2)

According to Schnackenberg & Tomlinson (2016), Transparency is the perception of the quality of information received and needed by several parties. Organizations must ensure that information is communicated in a timely, adequate, relevant, accurate, and comparable manner. In addition, companies must ensure that stakeholders, in accordance with their rights, can use the information to make important decisions. In order for the zakat organization to be responsible for the wakif, the zakat organization must provide financial information to the wakif. According to Law Number 23 of 2011, zakat organizations must show their sources of income.

Zakat organizations must show how they make money. Shende and Bennet stated that fairness, Accountability, and Transparency are different features (Wulan et al., 2013). Increasing Transparency in zakat management is not only related to the zakat organization itself but also other parties, such as wakif and the general public; increasing Transparency in zakat management results in an effective control system between the Organization and stakeholders. According to Mardiasmo (2006), in his study, he found four ways to measure the Transparency of financial reports: accessible policy announcements, easily accessible and timely reports, methods to give the public a voice and suggestions, and systems that provide data to the general public.

Organizational Reputation (X3)

According to Mitnick & Mahon (2007), Reputation is a person's or organization's perception of themselves or the Organization based on their quality or performance. Meanwhile, according to Brown & Logsdon (1999), Reputation is a collection of long-term evaluations from the general public about how well an institution's commitment is to meeting stakeholder expectations.

According to Keh & Xie (2009), stakeholders (*wakif*) assess the Reputation or image of the institution. Companies that have a good reputation will easily gain customer trust by fulfilling customer needs through financial and institutional incentives.

In a study conducted by (Rahmad, 2023), the trust of the wakifs to pay their zakat to Baitul Maal is highly dependent on their trust in the Organization. Therefore, efforts to maximize the potential of zakat must begin by improving the zakat collection institution to gain sympathy and trust from the wakifs.

The perception that stakeholders related to individuals or organizations will follow the responsibility to achieve the expected goals is known as the level of trust (Nuraini et al., 2018).

Motivation (Z)

According to Ki Hajar Dewantara, Motivation comes from the word "motive," which means to mobilize. The basic word of Motivation comes from the word "motif," which means to provide language assistance to someone to do something, both from within and from outside, which then creates a basis for acting (Wiryopranoto et al., 2017).

According to Al Ghazali, a famous Muslim scientist, the theory of Motivation is divided into two bases. First, Al Ghazali said that the structure of the human soul consists of four dimensions: material, vegetable, animal, and humanity. These four dimensions form the essence of humans, who can absorb, know, and are also responsible for their choices. Second, Junud al-Qalb, as a source of inspiration, is known as the army of the heart. The army of the heart consists of two groups: physical soldiers (limbs) and psychic soldiers (lust and adlib). They influence the way people behave (Cholid, 2018).

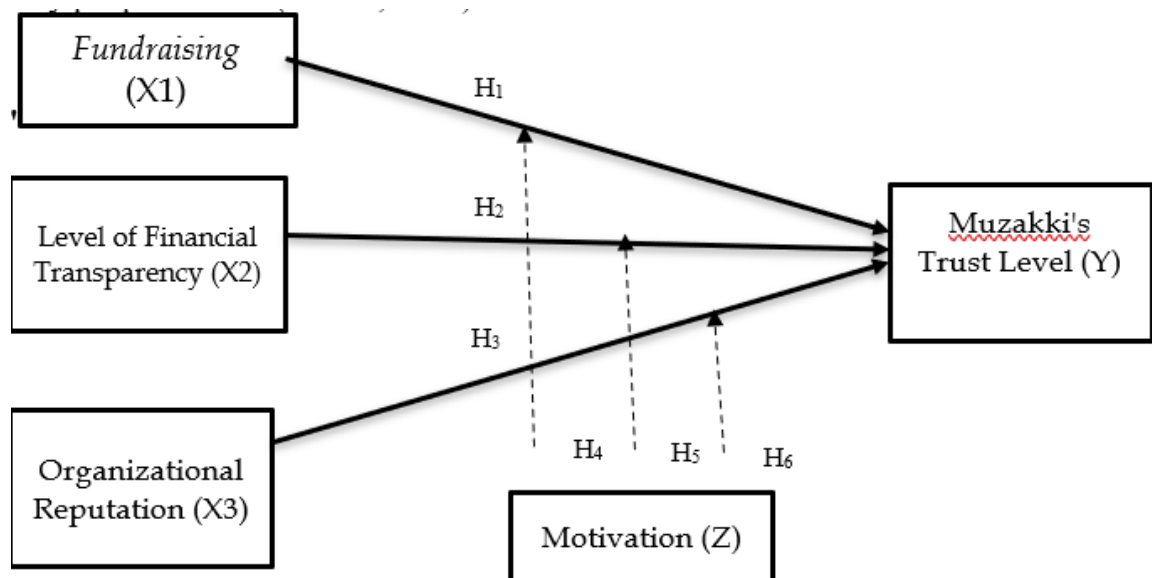


Figure 1. Theoretical Framework

Information :

—————→ : Direct Influence
 - - - - - - - - - : Indirect Influence

Based on the conceptual framework image above, it can be explained that the independent variables consist of Fundraising (X1), Financial Transparency Level (X2), Intervening Motivation Mediating Variable (Z), and the Dependent Variable, namely the Muzakki Trust Level (Y).

The hypothesis of this study is as follows, as shown in the figure above

H1: Fundraising influences the trust of the waqf to pay the waqf at LAZIS Nurul Falah Surabaya.

H2: The level of financial Transparency has an influence on the trust of wakifs in paying waqf at LAZIS Nurul Falah Surabaya.

H3: The Reputation of the Organization has an influence on the trust of the Wakif in paying the waqf at LAZIS Nurul Falah Surabaya.

H4: Motivation has an influence on the trust of the waqif in paying waqf at LAZIS Nurul Falah Surabaya.

H5: *Fundraising, Financial Transparency, Organizational Reputation, and Motivation together influence the trust of waqif to pay waqf at LAZIS Nurul Falah Surabaya.*

H6: Motivation to moderate fundraising towards the trust of wakif to pay waqf at LAZIS Nurul Falah Surabaya.

H7: Motivation to moderate financial Transparency towards the trust of waqif to pay waqf at LAZIS Nurul Falah Surabaya.

H8: Motivation moderates organizational Reputation towards the interest of waqif to pay waqf at LAZIS Nurul Falah Surabaya

RESEARCH METHOD

The quantitative data analysis process includes planning numerical data for analysis, conducting analysis and reporting narrative results using statistical programs and reasoning, describing or using tables, figures, and discussions to convey the results, interpreting findings by conveying general findings, comparing research with previous research, determining the boundaries of current research, and supporting ideas that will expand future research (Siregar, 2021).

According to Creswell & Creswell (2018), Quantitative research uses questionnaires to collect data. Collecting data from a larger sample will involve carefully formulated questions. Those who participate are asked to provide measurable responses by filling in blank spaces or using predetermined answer options.

Through the Slovin formula, with a population of 183 waqf and an error rate of 5%, the n value was obtained as 125.42, then rounded up to 126 respondents. Questionnaires were sent to waqf who had paid waqf for LAZIS Nurul Falah Surabaya in order to gather data.

This study is very important because it tests the influence of fundraising, level of financial Transparency, and organizational Reputation on the level of wakif's trust in paying Al-Qur'an waqf at LAZIS Nurul Falah Surabaya. This study was conducted to examine how organizational Reputation contributes to the prediction of wakif's trust in paying Al-Qur'an waqf using the Theory of Planned Behavior. This study also contributes to the increasing literature on wakif's trust in paying Al-Qur'an waqf in philanthropic organizations such as LAZIS Nurul Falah Surabaya.

Table 1. Operational Definitions

Variable	Indikator	Sumber
<i>Fundraising</i> (X1)	<ul style="list-style-type: none"> a. <i>Goal approach</i> b. <i>System-resource approach</i> c. <i>Stakeholder approach</i> d. Collecting funds or endowment funds, collecting wakifs, volunteers and supporters, improving the Reputation of institutions, and meeting the needs of wakifs. e. For every action, there must be honesty, professionalism, transparency, and always strong, legitimate and accurate data. 	Ambarwati (2021) (Syamsuri & Wibisono, 2019) (Azizah & Supriyadi, 2022)
Level of Financial Transparency (X2)	<ul style="list-style-type: none"> a. A system that ensures Transparency and standardization in all public service procedures. b. A system that allows the public to ask questions about public policies and services. 	<ul style="list-style-type: none"> 1. (Hamsyi et al., 2023) 2. (Purwanti, 2021)

The Influence Of Capital Adequacy Ratio (CAR), Company Size, Liquidity On Financial Performance And Quality Of The Sharia Board As Moderation Variables

	<ul style="list-style-type: none"> c. There is clarity and completeness of the Organization's financial information. d. There is Transparency regarding finances. e. Periodic reports are made on how common resources are being used. 	3. (D. Fajri et al., 2021)
Organizational Reputation (X3)	<ul style="list-style-type: none"> a. Progressive and innovative. b. Satisfying. c. Flexibility. d. Wakif orientation. e. Having high values for credibility, ability, and morality. 	<ul style="list-style-type: none"> 1. (Noor Azman & Bidin, 2015) 2. (Suryana & Kirana, 2022) 3. (Muawanah, 2019)
Wakif Trust Level (Y)	<ul style="list-style-type: none"> a. Credibility. b. Competence. c. Moral attitude. d. Religiosity has a positive impact on the community's desire to provide waqf. e. Through the fair and honest treatment of Mustahik and Muzaki 	<ul style="list-style-type: none"> 1. (Riyaldi & Yusra, 2020) 2. (Shadiqqy, 2019) 3. (Triwibowo, 2020)
Motivation (Z)	<ul style="list-style-type: none"> a. Confidence b. Altruism (level of social concern) c. Self-satisfaction d. Having high passion, enthusiasm, spirit, and work ethic, which in turn can increase work productivity. Achievement, career, and social are used to measure work motivation. 	<ul style="list-style-type: none"> 1. (Erlindawati, 2016) 2. (Faizal et al., 2019) 3. (C. Fajri et al., 2021)

Source: Data processed by researchers, 2025

RESULT AND DISCUSSION

This study uses a method that is not only tested for validity and reliability but has also met the requirements for classical assumption tests. The results of the study show that financial Transparency, Organizational Reputation, and other factors that influence fundraising are very significant.

Table 2. Respondent Description

Category	Classification	Amount	Presentation (%)
Gender	Male	42	75%
	Female	84	35%
Age	21 – 30 year	34	58%
	31 – 40 year	18	18%
	41 – 50 year	57	32%
	> 50 year	17	11%
Education	Elementary School	1	3%
	SMP/MTS	11	11%
	SMA/SMK/MA	38	39%
	Diploma	16	7%
	S1	54	75%
	S2	6	34%
Income Per Month	< Rp. 3.000.000	52	58%
	Rp.3.000.000–Rp5.000.000	31	43%
	Rp.5.000.000–Rp7.000.000	35	20%
	> Rp. 7.000.000	8	6%

Source: Data processed by researchers, 2025

Through the table above, the average of those who participated were female, with 35%, and the majority were aged 41–50 years, 32%. In the education category, the majority of respondents were S1 graduates, 75%, and the majority had a monthly income of under Rp. 3,000,000.

Construct Reliability and Validity

Construct Reliability and Validity is a test to measure the reliability of the structure; the score must be high enough. Cronbach Alpha should be above 0.7, Rho_A should exceed 0.7, composite reliability should be above 0.6, and Average Variance Extracted (AVE) should be above 0.5 (Tarigan et al., 2024).

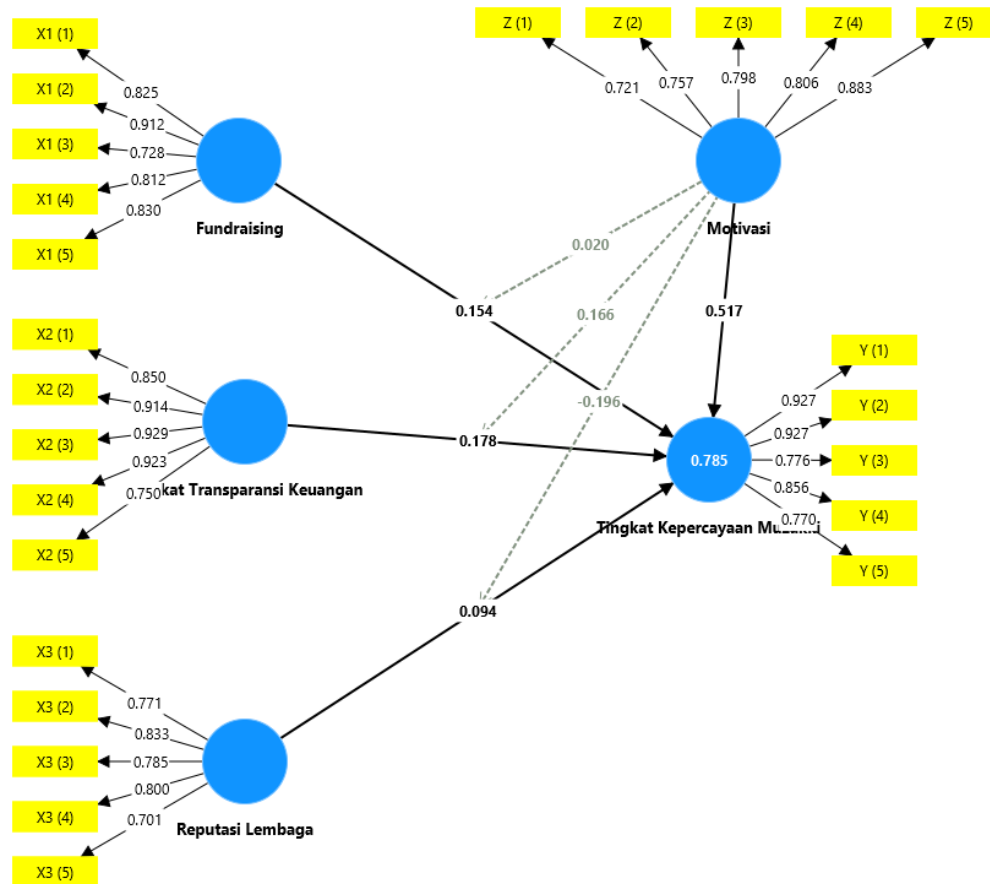


Figure 2. Outer Model

Source: Data processed by researchers with PLS 4.0, 2025

Tabel 3. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Fundraising	0,881	0,894	0,913	0,678
Motivation	0,856	0,880	0,895	0,632
Organizational Reputation	0,841	0,855	0,885	0,607
Wakif Trust Level	0,905	0,913	0,930	0,729
Financial Transparency Level	0,922	0,923	0,943	0,768

Source: Output Smart PLS 4, 2025 (data diolah)

At the recovery level, if Cronbach's alpha and Composite reliability have exceeded 0.7. This Latin variable may be recovered because it has a good reality. This AVE value calculates the validity value using the previously mentioned criteria must be above 0.5 then the indicator is declared valid.

Discriminant Validity

Discriminant Validity is the validity used to ensure that the concept in the Latin variable must be different from the concept in other variables. Suppose the square value of AVE in each exogenous structure or the value on the diagonal exceeds the relationship between this structure and other structures or the value below the diagonal. In that case, the model has good discriminant validity (Asbari et al., 2019). It is used to find out whether there is a research construct that has sufficient discrimination by comparing the filler value of the intended construct with the filler value of other constructs (Musyaffi et al., 2022).

Table 4. Discriminant Validity

	<i>Fundraising</i>	<i>Motivation</i>	<i>Organizational Reputation</i>	<i>Wakif Trust Level</i>	<i>Financial Transparency Level</i>
Fundraising					
Motivation	0,916				
Organizational Reputation	0,646	0,668			
Muzakki's Trust Level	0,824	0,930	0,654		
Financial Transparency Level	0,800	0,802	0,529	0,712	

Source: Smart PLS 4 output, 2025 (processed data)

Three criteria are used to assess The external model with SmartPLS data analysis variables. Composite reliability, convergent validity, and discriminant validity are used to evaluate the measurement model with reflective variables. The correlation between the item or component scores evaluated using PLS software is used to examine the convergent validity of the measurement model with reflective variables.

If there is a correlation between the smallest and highest values, a person's reflective value is considered high if it is more than 0.70 and minimal if it is less than 0.70. In the early stages of the study, a measurement scale was created with a load value of 0.5 to 0.6, which was considered sufficient. In this study, the limit of the filler variable was 0.60. (Nuraeni et al., 2021).

Table 5. Cross Loading

	<i>Fundraising</i>	<i>Motivasi</i>	<i>Organizational Reputation</i>	<i>Muzakki's Trust Level</i>	<i>Financial Transparency Level</i>
X1 (1)	0,825	0,617	0,513	0,598	0,471
X1 (2)	0,912	0,741	0,613	0,677	0,636
X1 (3)	0,728	0,547	0,335	0,440	0,387
X1 (4)	0,812	0,664	0,446	0,648	0,643
X1 (5)	0,830	0,725	0,487	0,699	0,836
X2 (1)	0,658	0,584	0,432	0,571	0,850
X2 (2)	0,659	0,599	0,338	0,508	0,914
X2 (3)	0,599	0,676	0,352	0,575	0,929
X2 (4)	0,683	0,668	0,477	0,602	0,923
X2 (5)	0,637	0,603	0,541	0,612	0,750
X3 (1)	0,362	0,293	0,771	0,358	0,290
X3 (2)	0,490	0,403	0,833	0,477	0,431
X3 (3)	0,416	0,400	0,785	0,373	0,334
X3 (4)	0,375	0,398	0,800	0,424	0,312
X3 (5)	0,562	0,710	0,701	0,625	0,477

The Influence Of Capital Adequacy Ratio (CAR), Company Size, Liquidity On Financial Performance And Quality Of The Sharia Board As Moderation Variables

Y (1)	0,630	0,780	0,463	0,927	0,543
Y (2)	0,630	0,780	0,463	0,927	0,543
Y (3)	0,461	0,580	0,385	0,776	0,418
Y (4)	0,758	0,759	0,648	0,856	0,632
Y (5)	0,703	0,723	0,615	0,770	0,652
Z (1)	0,579	0,721	0,358	0,523	0,504
Z (2)	0,720	0,757	0,644	0,618	0,624
Z (3)	0,566	0,798	0,551	0,546	0,509
Z (4)	0,665	0,806	0,479	0,882	0,552
Z (5)	0,664	0,883	0,400	0,720	0,662

Source: Smart PLS 4 output, 2025 (processed data)

There is no validity discrimination, as shown by the table results. Variable X1 correlates more strongly with statement item X1.1, which is fundraising, as well as lower correlations with other variables.

Inner Model

This Inner model is done by observing the R-Square value through the goodness-fit test on the pattern (Nuraeni et al., 2021). The evaluation of the path value shows the influence on the contribution of independent variables to the dependent variable. On the other hand, the determination value or R-Square will prove how much the endogenous variable contributes to other variables (Kusuma N et al., 2024).

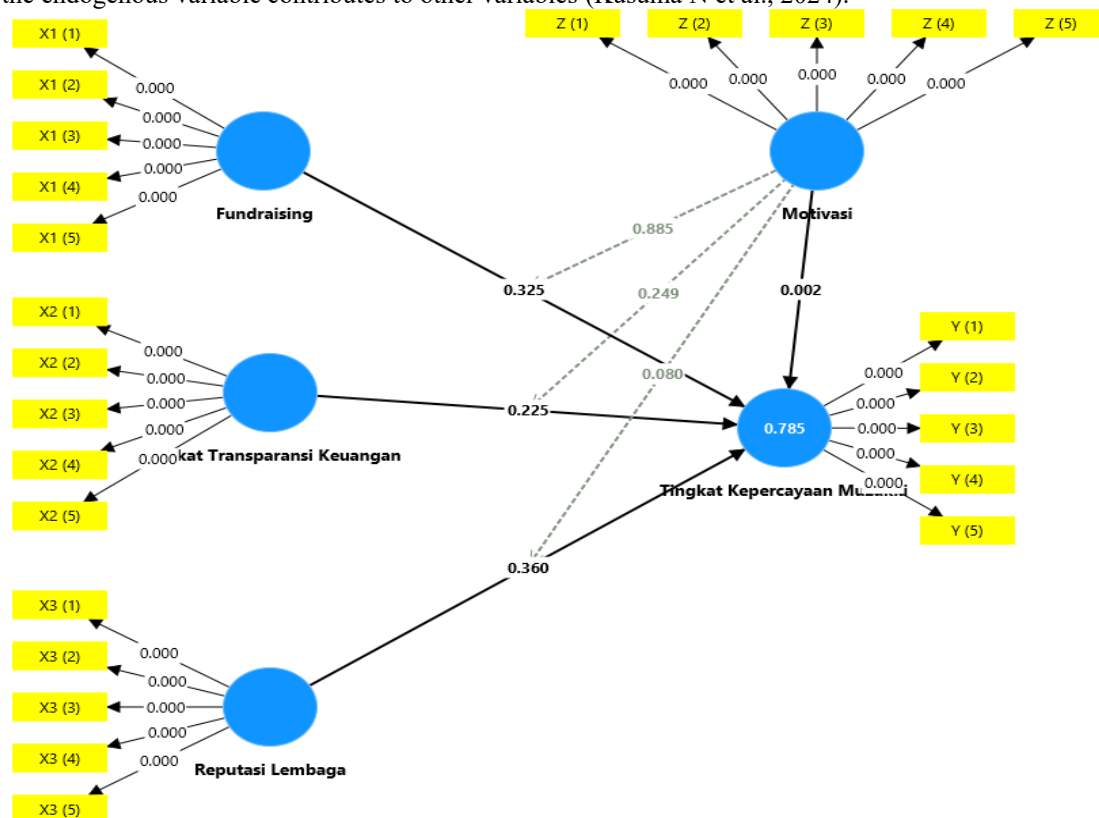


Figure 3. Inner Model

Source: Data processed by researchers with PLS 4.0, 2025

Collinearity

VIF value can be used to determine multicollinearity. Multicollinearity does not occur if the VIF value is less than 5.

Tabel 6. Collinearity

	<i>Fundraising</i>	Motivation	Organizational Reputation	Wakif Trust Level	Financial Transparency Level
<i>Fundraising</i>				6,323	
Motivation				4,113	
Organizational Reputation				1,879	
Wakif Trust Level					
Financial Transparency Level				4,051	

Source: Smart PLS 4 output, 2025 (processed data)

As indicated by the VIF value < 5 for all variables, the table results show that there is no multicollinearity.

F Square

The F line is used to describe how much effect each variable has and the size of the effect. Chin (1998) defines three assessment categories for F-square, namely at an F-square value of 0.02, which indicates a low level of influence; at an F-square value of 0.15, which indicates that it has a medium influence; and finally, an F-square value of 0.35 which indicates a high impact.

Table 6. Effect Size

	<i>Fundraising</i>	Motivation	Organizational Reputation	Wakif Trust Level	Financial Transparency Level
<i>Fundraising</i>				0,154	
Motivation				0,517	
Organizational Reputation				0,094	
Wakif Trust Level					
Financial Transparency Level				0,178	

Source: Smart PLS 4 output, 2025 (processed data)

The list above shows that the magnitude of the impact between variables shows a weak influence, as indicated by the F-square value of each variable, which is less than 0.15 or even more than 0.02.

R Square

To find out how big the effect of endogenous and exogenous variables is, the prediction model, also known as the research model, is conveyed well if the value of the R square increases. According to Chin (1998), the ability to assess R square, namely if the value of the R square is 0.67, then it is stated to have a good influence; if it is 0.33, then it is stated to be moderate, while 0.19, then a low value is given for the dependent variable in the structural model.

Tabel 7. R-Square

	R-Square	R-Square adjusted
Wakif Trust Level	0,785	0,759

Source: Smart PLS 4 output, 2025 (processed data)

The list above shows that fundraising, level of financial Transparency, and organizational Reputation on the level of trust of the wakif in paying the Al-Qur'an waqf at LAZIS Nurul Falah Surabaya with a motivation of 0.8%, so it can be stated that it has a very good influence on the dependent variable in the structural model.

Hypothesis Testing

Hypothesis testing using the bootstrapping technique is the last step in using this application. The research hypothesis is accepted based on the value of P values , which are lower than 0.05, and the value of T statistics, which exceeds 1.96 (Harahap & Pd, 2020).

Direct Effect

Tabel 8. Direct Effect

	Original sample (O)	T statistics ((O/STDEV))	P values	Decision
Fundraising -> Level of Trust of Wakif	0,154	0,985	0,325	Not Significant
Motivation -> Level of Trust of Wakif	0,517	3,096	0,002	Significant
Organizational Reputation -> Level of Trust of Wakif	0,094	0,915	0,360	Not Significant
Financial Transparency Level -> Wakif Trust Level	0,178	1,214	0,225	Not Significant

Source: Smart PLS 4 output, 2025 (processed data)

The list above shows that fundraising, the level of financial Transparency, and the Reputation of the Organization towards the level of trust of the wakif have a positive and important effect on the desire to carry out waqf but is different from financial Transparency, which has no impact on the trust of the wakif. The value of the T statistic and the value of the P values can be seen that the results of the T statistics of fundraising, the level of financial Transparency, and the Reputation of the Organization towards the level of trust of the wakif in paying the Al-Qur'an waqf at LAZIS Nurul Falah Surabaya> the T table value (1.967), while the T value of the Financial Transparency statistic <from the value of the T table. Different from the P value of fundraising, the level of financial Transparency and the Reputation of the Organization are <0.05, while the p values of Financial Transparency are> 0.05.

Indirect Effect

Tabel 9. Indirect Effect

	Original sample (O)	T statistics ((O/STDEV))	P values	Keputusan
Motivation x Fundraising -> Tingkat Kepercayaan Muzakki	0,020	0,144	0,885	Tidak Memoderasi
Motivation x Tingkat Transparansi Keuangan -> Tingkat Kepercayaan Muzakki	0,166	1,153	0,249	Tidak Memoderasi
Motivation x Organizational Reputation -> Tingkat Kepercayaan Muzakki	- 0,196	1,753	0,080	Tidak Memoderasi

Source: Smart PLS 4 output, 2025 (processed data)

According to the list, it can be obtained regarding the non-significance of the variable level of financial Transparency in the relationship between the level of trust of the wakif and Motivation with a value of P values 0.885. So, the indirect influence between the variable level of financial Transparency in the relationship between the level of trust of the wakif and Motivation is proven to be non-significant and is stated to be not fully moderated or has no effect (Does Not Moderate).

Based on the table, it can be obtained regarding the significance of the fundraising variable in the relationship between the level of trust of the wakif and Motivation with a value of P values 0.249. So, the indirect influence between the variable of the level of financial Transparency in the relationship between the level of trust of the wakif and Motivation is proven to be insignificant and is stated to be not fully moderated or affected (Not Moderating).

Based on the table, it can be obtained regarding the non-significance of the organizational reputation variable in the relationship between the level of trust of the wakif and Motivation with a value of P values 0.080. So the indirect influence between the variable of the level of financial Transparency in the relationship between the level of trust of the wakif and Motivation is proven to be non-significant. It is stated to be not fully moderated or has no effect (Does Not Moderate).

The effect of fundraising on the trust of waqif to pay waqf at LAZIS Nurul Falah Surabaya

Based on the first hypothesis test, it is known that the proposed H0 can be accepted. The results of the data analysis have shown that fundraising has an insignificant effect on the trust of the wakif in paying the waqf. With the original sample value of fundraising on the trust of the wakif of 0.154, the value of T statistics fundraising on the trust of the wakif is 0.985, the value of P values fundraising on the trust of the wakif is smaller than 0.05, namely 0.325.

The online collection is done through the platform Kotakamal.id, which can be accessed via the web via Chrome and Google. LAZIS Nurul Falah Surabaya utilizes the digital space, namely www.tabungamal.id, to collect zakat, infaq, alms, and waqf, as well as to utilize the money collected by the community, to be distributed to those who need help most and to develop and study the Qur'an. Since October 2019, LAZIS Nurul Falah has had kotakamal.id. It can be concluded that fundraising influences the trust of the wakif to pay waqf at LAZIS Nurul Falah Surabaya.

It is in accordance with research Kurniawati et al. (2021) regarding the influence of fundraising on public interest in cash waqf. In their research, it has been shown that fundraising has a positive and significant impact on waqf interest, according to research by Seliani et al. (2024), which explains that the variables of fundraising strategy and zakat fund management have a significant influence on public trust. If the Fundraising Strategy and Zakat Fund Management at the Dompot Dhuafa Riau Zakat organization are at a good level, public trust will also increase.

The influence of the level of financial Transparency on the trust of waqif in paying waqf at LAZIS Nurul Falah Surabaya

Based on the hypothesis test, the level of financial Transparency has no significant effect on the trust of the wakif in paying the waqf. With the original sample value of the level of financial Transparency on the trust of the wakif of 0.178, the T statistics value of the level of financial Transparency on the trust of the wakif is 1.214, the P values of the level of financial Transparency on the trust of the wakif are 0.225. In the study (Rahmah & Nasution, 2024), it was stated that the Transparency of financial reports did not change the public's desire for cash waqf. In conclusion, the trust of the wakif to make waqf at LAZIS Nurul Falah Surabaya is influenced by the level of Transparency of the financial reports. According to the study by Dartini & Jati (2016), it explains that which states that the Transparency of the institution does not affect interest. In other words, no matter how transparent the institution is, it will not attract someone's interest in transacting with it.

The influence of organizational Reputation has a positive effect on the trust of Wakif in paying waqf at LAZIS Nurul Falah Surabaya

Based on the data hypothesis testing, it is known that organizational Reputation has a positive and large impact on the trust of the wakif in implementing waqf. With the original sample value of organizational Reputation on the trust of the wakif of 0.094, the T value of the organizational reputation statistic on the trust of the wakif is 0.915, the P value of the organizational Reputation on the trust of the wakif is 0.360. It explains that the Amil Institution must show interest, belief, and desire of the wakif to pay zakat, as well as a better personality, Reputation, values, and identity can continue to increase.

With increasing public trust in waqf, In Indonesia, it is expected that more people will be actively involved in the waqf program. With clear and accountable reports, it is easier to attract new waqif. In addition, the report will be very helpful for academics and researchers who investigate waqf (Wibisono et al., 2022). LAZIS Nurul Falah Surabaya is known to have high Transparency and responsibility. In relation to the funds received, LAZIS Nurul Falah Surabaya continues to report to donors. Financial reports are also available on the website Kotakamal.id and Nurul Falah magazine. LAZIS Nurul Falah Surabaya continues to communicate with each donor and cares for them. LAZIS Nurul Falah Surabaya is known for handling complaints and input quickly. It encourages waqif to distribute zakat (Febrianti & Yasin, 2023).

The influence of Motivation has a positive effect on the trust of waqif in paying waqf at LAZIS Nurul Falah Surabaya

Based on the data hypothesis testing, it is known that Motivation has a positive and significant impact on the trust of the wakif in implementing waqf. With the original sample value of Motivation towards the trust of the wakif of 0.517, the T statistics value of Motivation towards the trust of the wakif is 3.096, and the P values of Motivation towards the trust of the wakif are 0.002. It is in line with research (Pratiwi & Ridlwan, 2019) that the trust of the wakif in the mail zakat in Surabaya is influenced by two Islamic motivation factors: knowledge. Meanwhile, responsibility and behavioral control are indicators of Islamic motivation variables that do not affect the trust of the wakif in the mail zakat in Surabaya.

According to Shabri's study (2017) empirically investigated the Motivation of muzakki, also known as zakat payers, to pay zakat at Baitul Mal Aceh. The findings proved that culture, norms, encouragement, and a strong understanding by muzak about zakat have a positive impact on their decision to pay their zakat at Baitul Mal Aceh. The government needs to improve the laws governing zakat, and the people of Aceh must be educated about their obligation to pay zakat.

The influence of fundraising, financial Transparency, Organizational Reputation, and Motivation on the influence of waqif's trust in paying waqf at LAZIS Nurul Falah Surabaya

Based on the data hypothesis testing, it is known that fundraising, the level of financial Transparency, and the Reputation of the Organization towards the level of trust of the waqif have a very significant positive impact on the interest in implementing waqf. The reason for this is that LAZIS Nurul Falah Surabaya has two systems: an indirect system and a direct system. It can make it easier for the waqif to pay the waqf. Suppose the waqif is unable to come to LAZIS Nurul Falah Surabaya. In that case, the waqif can pay the waqf through the online system on the website kotakamal.id with the factor of increasing the image of the Organization, which causes the waqif's interest in paying the waqf.

The influence of Motivation to moderate fundraising on the influence of waqif's trust in paying waqf at LAZIS Nurul Falah Surabaya

Motivation does not moderate, as shown by the hypothesis test of fundraising data on the level of wakif's trust in paying LAZIS Nurul Falah Surabaya offers Al-Qur'an waqf. With the original sample fundraising value, Motivation moderates fundraising on the influence of wakif's trust by 0.020 T statistics value Motivation moderates fundraising on the influence of wakif's trust by 0.144 P values motivation moderates fundraising on the influence of wakif's trust by 0.885. Wakif has various motivations for waqf, such as worship, social, or

investment in the afterlife. It is in line with research (Riyani, 2021), which explains the trust of Muzakki. There is no impact on the management of the Wahdah Inspirasi Zakat (WIZ) East Kalimantan branch. Funding. These diverse motivations make the influence of fundraising more complex and not always linear with the level of trust. In addition to Motivation, other factors such as Transparency, Accountability, and perceived benefits of waqf may have a greater influence on the level of wakif's trust.

Some waqfs may have negative perceptions of overly aggressive or unethical fundraising, thus reducing its effectiveness in increasing trust. Al-Qur'an waqf has unique characteristics that are different from other types of waqf. Motivation to waqf the Al-Qur'an may be more related to spiritual and social values, so fundraising that focuses too much on the financial aspect is less effective. Social, cultural, and financial conditions in Surabaya can have a major impact on the desire and behavior of waqf. LAZIS Nurul Falah Surabaya must take a more individual approach and focus on the needs of the waqf. Fundraising must be carried out in a transparent, accountable manner, and provide a clear explanation of the benefits of Al-Qur'an waqf.

The influence of Motivation to moderate financial Transparency on the influence of wakif's trust in paying waqf at LAZIS Nurul Falah Surabaya

Based on the data hypothesis testing, it is known that Motivation does not moderate financial Transparency on the level of trust of wakif in paying Al-Qur'an waqf at LAZIS Nurul Falah Surabaya. With the original sample fundraising value, Motivation moderates financial Transparency on the influence of wakif trust by 0.020, the T statistics fundraising value, Motivation moderates financial Transparency on the influence of wakif trust by 0.144, the P values motivation moderates fundraising on the influence of wakif trust by 0.885.

Financial Transparency is a very important basic factor for waqf in deciding to make a waqf. It is also explained in the study Monika et al. (2023) that the current presentation of financial reports in East Luwu Regency does not increase regional financial Transparency because human resources from other units also actively participate in the presentation of financial reports. Despite having high Motivation, waqf still needs assurance that their waqf funds are managed properly and transparently. It causes Motivation to play a greater role in the initial decision to make a waqf. However, after that, Transparency becomes a more consistent factor in maintaining the level of trust.

The influence of Motivation moderating organizational Reputation on the influence of Wakif's trust in paying waqf at LAZIS Nurul Falah Surabaya

Based on the data hypothesis testing, it is known that Motivation does not moderate organizational Reputation on the level of trust of Wakif in paying Al-Qur'an waqf at LAZIS Nurul Falah Surabaya. With the original sample fundraising value, Motivation moderates financial Transparency on the influence of wakif trust by -0.196 T statistics fundraising value, Motivation moderates financial Transparency on the influence of wakif trust by 1.753 P values motivation moderates fundraising on the influence of wakif trust by 0.080. Motivation can theoretically be an important factor in influencing the level of wakif trust.

In addition, LAZIS Nurul Falah employees must also be motivated through research Khalidy & Ardyansyah (2023) by accepting criticism and suggestions from their subordinates so that they are more courageous in voicing their ideas for the progress of the Organization and always do their jobs well. Give awards and Motivation to employees so that they are more motivated to do their jobs. The results of this study indicate that in certain contexts, other variables, such as institutional Reputation, may be more dominant. Further research is needed to reveal in more depth the variability that influences Wakif's trust in providing Al-Qur'an waqf.

CONCLUSION

Based on this study on the influence of fundraising, financial Transparency, organizational Reputation, and Motivation on the influence of wakif's trust in paying waqf at LAZIS Nurul Falah Surabaya. With the Slovin formula, with a population of 183 wakifs and an error rate of 5%. In addition, the n value is 125.42, which is rounded up to 126 people who answered. Untuk mengumpulkan data, dilakukan penyebaran kuesioner kepada wakif yang telah berwakaf di LAZIS Nurul Falah Surabaya. The majority of respondents were male, 75%, and the majority were aged 21–30 years, 58%. In the education category, the majority of respondents

were S1 graduates, 75%, and the majority had a monthly income of below Rp. 3,000,000. It can be concluded as follows:

- 1) Fundraising, level of financial Transparency, and the Reputation of the Organization towards the level of trust of the wakif have a positive and significant impact on the desire to pay zakat, but different from financial Transparency, which does not affect the trust of the wakif. Fundraising, the level of financial Transparency, and the Reputation of the Organization towards the level of trust of the wakif have a positive and significant impact on the desire to pay zakat. However, they are different from financial Transparency, which does not interfere with the trust of the wakif.
- 2) Based on the results of the discussion, it is proposed to improve organizational elements. In the aspect of fundraising, the Organization needs to take a more personal approach and be oriented toward the needs of the donor. Fundraising must be carried out in a transparent, accountable manner, and provide a clear explanation of the benefits of Al-Qur'an waqf. The level of financial Transparency, and the Reputation of the Organization towards the level of trust of the donor. LAZIS Nurul Falah Surabaya has a good reputation because it has Transparency and responsibility. In relation to the funds received, LAZIS Nurul Falah Surabaya continues to provide reports to donors. In addition, financial reports can be accessed through the magazine and website of Tabungamal.id. LAZIS Nurul Falah Surabaya continues to communicate with all donors and cares about them. Has a good reputation for serving complaints and input quickly. It makes donors more interested in distributing waqf.

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