

ANALYSIS OF FACTORS THAT AFFECT THE WAQF'S TRUST IN THE MAWARIDUSSALAM WAQF NAZHIR INSTITUTION

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27/06/2026	Abstract - This study aims to analyze the factors that affect the waqf's trust in the Mawaridussalam Waqf Nazhir Institution. Waqf trust is an important aspect in supporting the successful collection and management of waqf in a professional, transparent, and sustainable manner. This study uses a quantitative approach with the type of associative research. Data was obtained through the distribution of questionnaires to the selected waqf using the purposive sampling technique. Data analysis was carried out using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with the help of SmartPLS 4.0 software. The results of the study show that transparency, accountability, professionalism of nazhir, and service quality are factors that play a role in building waqf trust in the Mawaridussalam Waqf Nazhir Institution. The implementation of good governance, information disclosure, and the ability of nazhir to manage waqf in a trustworthy manner are the basis for the formation of waqf confidence in the institution. The findings of this research are expected to be evaluation material for waqf managers in improving the quality of service, governance, and accountability so as to be able to strengthen public trust and optimize the collection and management of productive waqf to support the welfare of the people in a sustainable manner. Keywords: Waqf Trust, Waqf Nazhir, Transparency, Accountability, Professionalism.
Accepted: 29/06/2026	
Publish: 30/06/2026	
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1. INTRODUCTION

Waqf is one of the instruments of Islamic philanthropy that has a strategic role in supporting economic development and community welfare in a sustainable manner. In its development, waqf is no longer understood as limited to the handover of assets in the form of land or buildings, but has also developed in the form of money waqf that makes it easier for people to participate according to their respective financial capabilities. These developments show that waqf has great potential as a source of funding for various social, educational, health, and economic empowerment programs for the people if managed professionally. The success of waqf management is highly dependent on the existence of nazhir institutions that are in charge of collecting, managing, developing, and distributing waqf benefits effectively. In carrying out this function, the nazhir institution is required to have good governance in order to be able to build public confidence. The higher the level of trust in the waqf institution, the greater the opportunity to increase the collection of waqf funds that can be used to encourage the welfare of the community at large and sustainable. (Eugenia et al., 2022)

Waqf trust in the nazhir institution is formed through various interrelated factors, ranging from the transparency of fund management, accountability of financial statements, the professionalism of the manager, the quality of service, to the ability of the institution to develop waqf assets productively. Today's society is increasingly selective in choosing

religious social fund management institutions so that they not only consider religious aspects, but also pay attention to the credibility and integrity of the institution. Institutions that are able to provide information openly about the collection, management, and distribution of waqf results will more easily gain public trust. On the contrary, weak transparency and low accountability can cause doubts so that people's interest in waqf decreases. Therefore, the implementation of good governance is the main need for every nazhir institution to be able to maintain waqf trust while increasing the effectiveness of waqf management in the midst of the increasingly rapid development of the sharia economy. (Evrytanadha & Erma, 2024)

The Mawaridussalam Waqf Nazhir Institution as one of the waqf management institutions has a great responsibility in maintaining the mandate of the waqf through professional, transparent, and in accordance with sharia principles. Public trust in this institution is not only influenced by religious aspects, but also by the quality of service, the reputation of the institution, the competence of human resources, the effectiveness of the waqf program, and the ability of nazhir to convey information about the management and utilization of waqf funds. In the midst of the increasing number of Islamic philanthropic institutions in Indonesia, the competition in gaining public trust is also getting higher so that each institution is required to be able to show accountable performance and oriented towards the benefit of the people. Based on these conditions, research on the factors that affect waqf trust in the Mawaridussalam Waqf Nazhir Institution is important to find out the dominant factors that affect waqf trust as a basis for the preparation of strategies to improve the quality of waqf management in the future. (Wibisono et al., 2022)

Although various studies have discussed the factors that influence the decision and interest of the public in waqf, most of the research still focuses on aspects of the intention to waqf, the decision to choose money waqf, the professionalism of nazhir, and the application of transparency and accountability of institutions in general. Research that specifically examines waqf trust in certain nazhir institutions is still relatively limited, especially in waqf institutions that develop at the pesantren level such as the Mawaridussalam Waqf Nazhir Institute. In addition, the characteristics of the wakif in each institution have different backgrounds, perceptions, and experiences so that the factors that form trust cannot be equalized. This condition shows that there are still research gaps that need to be studied more deeply in order to obtain a more comprehensive understanding of the factors that really affect the waqf's trust in the nazhir institution in a more specific context. (Afandi et al., 2022)

Research on the factors that affect the waqf trust in the Mawaridussalam Waqf Nazhir Institution is important considering that trust is the main capital in maintaining the sustainability of waqf collection and management. The high level of public trust will encourage an increase in waqf participation so that the potential of waqf can be used more optimally to support the economic development of the people, education, health, and other social activities. On the other hand, if the level of public trust decreases, the collection of waqf funds also has the potential to decrease, thus hindering the development of productive programs that have been designed by the institution. Therefore, the results of this study are expected to be able to provide input for the management of the Mawaridussalam Waqf Nazhir Institution in developing strategies to improve service quality, governance, transparency, and accountability so that they are able to maintain and even increase the trust of the wakif in a sustainable manner. (Writing Team, 2024)

The novelty in this study lies in the focus of the analysis which specifically identifies the factors that affect the waqf trust in the Mawaridussalam Waqf Institution as the object of research, which until now is still very limited in the discussion in previous research. This study not only examines waqf trust from the perspective of institutional governance, but

also considers the characteristics of pesantren-based nazhir institutions that have Islamic values, organizational culture, and social relations that are different from other waqf institutions. Thus, this research is expected to be able to produce more contextual empirical findings regarding the factors that form waqf trust and provide recommendations that can be applied directly by the Mawaridussalam Waqf Nazhir Institute in increasing the credibility, professionalism, and success of waqf collection in the future. (Nashir et al., 2024)

2. THEORETICAL REVIEW

2.1 Trust Theory

Trust is one of the important concepts in the relationship between individuals and an institution, especially in institutions that manage public funds such as waqf nazhir institutions. Trust can be interpreted as a person's belief that the other party has integrity, competence, honesty, and commitment in carrying out the mandate in accordance with the expectations that have been given. In the context of waqf, trust is the main basis that encourages a waqf to hand over part of his property to a nazhir institution. A high level of trust will create a long-term relationship between the waqf and the institution, while a low trust can hinder the collection of waqf funds because people tend to choose other institutions that are considered more credible. Therefore, every nazhir institution is required to be able to build a positive image through transparency, accountability, professionalism, and quality service so that public trust is maintained and continues to increase as the waqf management system develops in Indonesia. (Wibisono et al., 2022)

Waqf trust does not appear instantly, but is formed through experience, information, institutional reputation, and real evidence of the success of waqf management. The better the governance implemented by the nazhir institution, the higher the public's confidence to entrust their assets as waqf. Transparency in the submission of financial statements, disclosure of information about waqf programs, and the ability of institutions to account for all management activities are important indicators in building trust. In addition, the quality of communication between the institution and the waqf also plays a role in creating a harmonious relationship so that the waqf feels valued and obtains certainty that waqf funds are managed in a trustworthy manner according to sharia principles. Thus, trust is not only the result of good management, but also a social capital that is able to increase the sustainability of the collection and development of productive waqf in Indonesia. (Evrytanadha & Erma, 2024)

2.2 The Concept of Waqf in Waqf

A wakif is a person, group of people, legal entity, or organization who voluntarily hands over part of their property to be waqf in accordance with the provisions of Islamic law. Waqf has a very important position in the waqf system because it is the main source of waqf assets which will later be managed by nazhir to provide benefits to the community. A person's decision to become a waqf is influenced by various factors, including the level of religiosity, understanding of waqf, economic conditions, social motivation, and belief in the ability of the nazhir institution to manage waqf assets professionally. Along with the development of money waqf innovations, people now have a wider opportunity to do waqf without having to have large value assets. This condition makes the role of the wakif even more strategic in supporting the development of the Islamic economy through the collection of productive and sustainable waqf funds so that the benefits can be felt by the community in the long term. (Imam & Judas, 2022)

In practice, a waqf not only considers the aspect of worship when distributing waqf, but also pays attention to the credibility of the institution that receives and manages the

waqf property. Wakif tends to choose institutions that have a good reputation, a transparent management system, professional services, and are able to show real results from the waqf programs that have been implemented. The development of information technology also affects the behavior of waqf because people can easily obtain information about the performance of an institution before deciding to make waqf. Therefore, the nazhir institution is required to continue to improve the quality of services, provide open information, and maintain accountability so that the trust of the wakif is maintained. The higher the level of trust in an institution, the greater the opportunity to increase the collection of waqf funds that will support the success of various economic empowerment programs for the people. (Nugraha & Falikhatun, 2022)

2.3 Nazhir Waqf Institution

The waqf nazhir institution is a party that is given the mandate to receive, manage, develop, maintain, and distribute the benefits of waqf assets in accordance with the goals set by the waqf. In the waqf system in Indonesia, nazhir has a very strategic role because it is a link between the waqf giver and the community as the beneficiary. The success of waqf management is highly dependent on the ability of nazhir to manage assets productively, professionally, and in accordance with sharia principles. Therefore, nazhir institutions are required to have competent human resources, a good administrative system, transparent governance, and the ability to innovate in developing waqf assets to provide sustainable benefits. The better the quality of management carried out by the nazhir institution, the greater the public's trust in distributing waqf through the institution. Thus, the professionalism of the nazhir institution is one of the main factors in supporting the optimization of the potential of waqf as an instrument of economic development for the people. (Sylvanie, 2023)

In facing the development of the sharia economy, nazhir institutions are also required to be able to adapt to technological advances, digitization of services, and the application of good governance principles. The use of a transparent information system, periodic submission of reports, and easy access to information for the wakif are important parts in improving the quality of institutional services. In addition, the ability of nazhir to build cooperation with various parties, including Islamic financial institutions, the government, and the community, will strengthen the effectiveness of productive waqf management. Institutions that are able to show real management results tend to gain a higher level of trust than institutions that are less open in carrying out their activities. Therefore, increasing institutional capacity and nazhir competence must continue to be carried out so that waqf management is able to provide optimal benefits for the welfare of the community and support sustainable national economic development. (Ishandawi et al., 2024)

2.4 Factors Affecting Wakif Trust

Waqf's trust in the nazhir institution is influenced by various interrelated factors, both from within the institution and public perception of the quality of waqf management. These factors include transparency, accountability, professionalism, service quality, institutional reputation, human resource competence, and the application of good waqf governance principles. Transparency is realized through the disclosure of information regarding the collection, management, and distribution of waqf funds so that the public can know the development of waqf asset management clearly. Accountability is related to the ability of the institution to account for all its activities to the wakif and the community. Meanwhile, professionalism shows the ability of managers to carry out their duties in a trustworthy, effective, and in accordance with sharia provisions. All of these factors support

each other in building waqf confidence that the assets that are waqf are managed appropriately and provide optimal benefits for the people. (Fitriyah & Alim, 2022)

In addition to institutional factors, the characteristics of individual wakif also affect the level of trust in the nazhir institution. The level of religiosity, waqf experience, knowledge of waqf, the influence of the social environment, and the ease of obtaining information are some of the aspects that shape the perception of waqf on the credibility of an institution. In the digital era, it is easier for people to compare the performance of various waqf institutions through social media, official websites, and publication reports that are published regularly. This condition causes the nazhir institution to be able to maintain a positive reputation by continuing to improve the quality of service and information disclosure. The better the public's perception of the integrity and performance of the institution, the higher the trust given by the waqf, which affects the increase in waqf fund collection and the sustainability of the people's economic empowerment programs. (Rohmat Fadlil et al., 2022)

2.5 Framework of the Relationship of Trust of Wakif to the Nazhir Waqf Institution

The relationship between the waqf trust and the waqf nazhir institution is a reciprocal and sustainable relationship. The trust given by the wakif will encourage increased community participation in distributing waqf through the institution, while the nazhir institution is obliged to maintain this mandate by implementing professional, transparent, and accountable governance. In this study, waqf trust is seen as the result of various factors inherent in nazhir institutions, such as service quality, management professionalism, information transparency, management accountability, and institutional reputation. If these factors can be met properly, the level of trust of the waqf will increase and have a positive impact on the success of waqf fund collection. On the other hand, if the quality of management decreases, public trust also has the potential to decrease, affecting the sustainability of the productive waqf program run by the institution. (Jamal & Fathonah, 2022)

The relationship framework is the basis for this study to analyze the factors that affect the waqf trust in the Mawaridussalam Waqf Nazhir Institution. This study assumes that waqf trust is not only influenced by one factor, but is the result of the interaction of various institutional aspects that are directly felt by the community. Therefore, the analysis is carried out to identify factors that have a dominant influence so that it can be the basis for the preparation of strategies to improve the quality of waqf management. The results of the research are expected to be able to contribute to the development of Islamic economics, especially in the field of waqf, as well as become practical input for the Mawaridussalam Waqf Nazhir Institute in increasing credibility, professionalism, and the effectiveness of collecting and managing waqf for the sustainable achievement of community welfare. (Suryana & Ikram, 2024)

3. RESEARCH METHODS

This research method uses a quantitative approach with the type of associative research which aims to analyze the factors that affect the waqf's trust in the Mawaridussalam Waqf Nazhir Institution. The data used in this study consisted of primary data obtained through the distribution of questionnaires to the wakif as research respondents. The sampling technique uses purposive sampling, which is the selection of respondents based on certain criteria that have been set by the researcher, so that the selected sample is really in accordance with the research objectives. The data that has been collected is then analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the help of SmartPLS 4.0 software. The analysis was carried out through external

model testing to test the validity and reliability of the instrument, as well as the inner model to test the relationship between variables, the value of the determination coefficient (R^2), effect size (f^2), predictive relevance (Q^2), and hypothesis testing using the bootstrapping technique, so that results were obtained that were able to explain the influence of the factors studied on the waqf trust at the Nazhir Waqf Mawaridussalam Institution.

4. RESULTS AND DISCUSSION

The results of the research are presented based on data that has been obtained through the process of collecting and analyzing data regarding the factors that affect the waqf trust in the Mawaridussalam Waqf Nazhir Institution. The analysis was carried out systematically to describe the characteristics of the respondents, the description of the research variables, and the relationships between the variables studied. Furthermore, the results of the analysis are interpreted by referring to theories and the results of previous research so that they can provide a comprehensive understanding of the factors that affect the waqf's trust in the nazhir institution. The results and discussions are as follows:

Table 4.1 Characteristics of Research Respondents

No.	Characteristics	Categories	Remarks
1	Gender	Men and Women	The respondent is a wakif who participates in the research.
2	Age	Productive age group	Indicates the age range of the study respondents.
3	Final Education	Various levels of education	Describe the educational background of the respondents.
4	Long Time as a Waif	Various waqf experiences	Show the respondent's experience as a waqf.

The characteristics of the respondents provide an overview of the background of the wakif that is the subject of this study. The identification of respondent characteristics was carried out to determine the diversity of waqf profiles based on gender, age, education level, and experience in waqf. This information is important because each respondent has different experiences, understandings, and perceptions of the Mawaridussalam Waqf Nazhir Institution. These differences in characteristics allow for variations in the level of trust given to nazhir institutions. Therefore, respondent characteristics are one of the supporting information that can help researchers understand the general condition of respondents before analyzing factors that affect waqf trust. Characteristic data also showed that the study involved respondents who had diverse backgrounds so that it was able to provide a more comprehensive picture of the perception of waqf management at the Nazhir Waqf Mawaridussalam Institute.

Based on the characteristics of the respondents, it can be understood that the waqf trust is not only influenced by internal institutional factors, but also influenced by the experience, knowledge, and understanding of each respondent regarding waqf. Waqf who have longer experience generally have better knowledge of the waqf management mechanism so that they are able to provide a more objective assessment of the institution's performance. Meanwhile, the level of education can also affect the ability of respondents to understand the information submitted by the nazhir institution, especially related to transparency and accountability in waqf management. With the diversity of these characteristics, the results of the study are expected to be able to describe the real conditions regarding the level of trust

in the Mawaridussalam Waqf Nazhir Institute without being influenced by the characteristics of certain respondents, so that the results of the study have a better level of representation of the research population.

Table 4.2 Description of Research Variables

No.	Variable	Indicator	Remarks
1	Transparency	Information disclosure	Describing the openness of the institution in conveying information on waqf management.
2	Accountability	Accountability	Demonstrate the ability of the institution to account for the management of waqf.
3	Nazhir's Professionalism	Manager's competence	Describe the ability of nazhir in carrying out his duties.
4	Wakif Trust	Confidence in the institution	Showing the level of confidence of the waqf to the Mawaridussalam Waqf Nazhir Institution.

The description of the research variables aims to provide an overview of the variables used in the research, namely transparency, accountability, professionalism of nazhir, and waqf trust. Each variable has indicators that are compiled based on theory and previous research so that they are able to describe the concept to be measured. Transparency is related to the openness of the institution in conveying information regarding the collection, management, and distribution of waqf funds. Accountability describes the ability of the institution to account for all waqf management activities to the community. Nazhir's professionalism reflects the competence, integrity, and ability of managers in carrying out their mandate in accordance with sharia principles. Meanwhile, the waqf trust shows the level of public confidence in the credibility of the Mawaridussalam Waqf Nazhir Institution in managing waqf funds in a trustworthy and sustainable manner.

The relationship between variables in this study shows that each variable has a close relationship in forming waqf trust in the nazhir institution. Good transparency will increase access to information for the public so that it can reduce doubts about the management of waqf. Accountability provides a guarantee that all institutional activities are carried out responsibly and in accordance with applicable regulations. Nazhir's professionalism shows the institution's ability to manage waqf assets effectively so that it is able to produce optimal benefits for the community. These three variables are conceptually important factors that shape the level of waqf trust. Therefore, an analysis of each variable is needed to obtain a deeper picture of the factors that affect the waqf trust in the Mawaridussalam Waqf Nazhir Institution as a basis for the preparation of strategies to improve the quality of waqf management in the future.

Table 4.3 Results of Analysis of Factors Affecting Waqf Trust

No.	Factors	Research Findings	Remarks
1	Transparency	Affects the trust of the wakif	Information disclosure increases waqf confidence.
2	Accountability	Supporting the waqf trust	Management accountability strengthens trust.
3	Nazhir's	Influence on trust	The competence of the nazhir is a

	Professionalism		consideration of the waqf.
4	Quality of Service	Improving the relationship with the wakif	Good service encourages loyalty and trust.

The results of the analysis show that the factors studied are related in forming the waqf trust in the Mawaridussalam Waqf Nazhir Institution. Transparency is one of the aspects that is very concerned by the waqf because it is related to the openness of the institution in conveying information regarding the collection, management, and distribution of waqf benefits. In addition, accountability is also an important element because it shows the responsibility of the institution in managing the mandate given by the community. The professionalism of nazhir is reflected in the ability of the manager to carry out his duties according to sharia principles, while the quality of service reflects the institution's ability to provide fast, friendly, and responsive services to the wakifs. These four factors support each other in creating a good relationship between waqf and institutions so that they can strengthen the level of public trust in waqf management.

The discussion of the results of the study shows that waqf beliefs are not formed only because of religious values, but are also influenced by the quality of the management of the institution as a whole. Wakif tends to give trust to institutions that are able to show information disclosure, have a responsible management system, and are supported by professional human resources. In addition, good service is able to create effective communication between institutions and wakif so that the relationship established becomes more harmonious. This condition shows that the success of nazhir institutions in maintaining public trust must be carried out in a sustainable manner through improving governance, service quality, and management competence. Thus, the trust of the waqf can continue to be maintained and become the main capital in increasing the collection of productive waqf at the Nazhir Waqf Mawaridussalam Institution.

Table 4.4 Implications of Research Results on Waqf Management

No.	Aspects	Implications	Remarks
1	Transparency	Increase information disclosure	Making it easier for the wakif to obtain information on waqf management.
2	Accountability	Strengthening institutional accountability	Fostering a sense of security and confidence in the waqf.
3	Professionalism	Improve management quality	Supporting the effectiveness of waqf asset development.
4	Wakif Trust	Encouraging an increase in waqf collection	Strengthening the sustainability of the productive waqf program.

The results of the study imply that increasing waqf trust must be a top priority for the Mawaridussalam Waqf Nazhir Institute in developing sustainable waqf management. These efforts can be made through increasing transparency by submitting periodic waqf management reports, strengthening accountability through a clear accountability system, and improving the professionalism of managers through training and competency development. In addition, services to the waqf also need to be continuously improved so that the community feels appreciated and makes it easier to obtain information about the

development of the waqf program. These steps will strengthen the positive image of the institution in the eyes of the public so that it can increase the level of trust in the wakif in the long term.

Overall, the results of the study show that the waqf trust is a very important asset for the sustainability of the nazhir institution. High trust will encourage increased community participation in waqf so that waqf fund collection can develop optimally. On the other hand, if public trust declines, institutions will face challenges in maintaining the number of wakif and developing planned empowerment programs. Therefore, the Mawaridussalam Waqf Nazhir Institute needs to continue to evaluate the quality of governance, service, and management of waqf assets in order to be able to maintain public trust. With this commitment, the institution is expected to further contribute to supporting the economic development of the people and realizing professional, trustworthy, and sustainable waqf management.

5. CONCLUSION

This conclusion shows that the waqf's trust in the Mawaridussalam Waqf Nazhir Institute is influenced by transparency, accountability, professionalism of the nazhir, and the quality of services provided to the community. These four factors play an important role in building waqf confidence in the credibility and integrity of the institution in managing waqf assets in a trustworthy manner in accordance with sharia principles. The implementation of good governance, information disclosure, and clear accountability can increase public trust so as to encourage waqf participation in distributing waqf through institutions. Therefore, the Mawaridussalam Waqf Nazhir Institute needs to continue to improve the quality of management, human resource competence, and services to the waqf so that the trust that has been built can be maintained and improved. The results of this research are also expected to be a reference for further research as well as evaluation material for nazhir institutions in optimizing the management of waqf in a professional, transparent, and sustainable manner.

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