

# The Influence of Waqf Distribution and Promotion on Community Trust (Case Study: Tabung Wakaf Indonesia)

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## Abstract

*Waqf* is a potential source of funds to overcome social problems, but most poverty reduction programmes rely on foreign credit, especially from the World Bank. In this case, the development of a *waqf* by a *nadzir* can be an alternative source of funding in the general economic empowerment, which is supported by society's trust in *waqf* institutions. Therefore, this study is conducted to identify the factors that determine public trust and to examine the influence of *waqf* distribution and promotion on society trust in *waqf* funds managed by Tabung Wakaf Indonesia. This paper used quantitative methods and utilized primary data through direct surveys with questionnaires were collected and analyzed using multiple regression analysis. The findings reveal that promotion and distribution have significant relationships with society trust. In addition, this study indicates that distribution has the greater impact than promotion on influencing society trust in *waqf* management. The findings nevertheless give a wide understanding of the concept of public trust and its antecedent in the context of Tabung Wakaf Indonesia.

**Keywords:** Public Trust, *Waqf*, Tabung Wakaf Indonesia

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## Abstrak

Wakaf merupakan sumber dana potensial untuk mengatasi masalah sosial, tetapi sebagian besar program pengentasan kemiskinan mengandalkan kredit asing, terutama dari Bank Dunia. Dalam hal ini, pengembangan wakaf oleh nadzir dapat menjadi sumber pendanaan alternatif dalam pemberdayaan ekonomi umum, yang didukung oleh kepercayaan masyarakat terhadap lembaga wakaf. Oleh karena itu, penelitian ini dilakukan untuk mengidentifikasi faktor-faktor yang menentukan kepercayaan publik dan untuk menguji pengaruh distribusi dan promosi wakaf terhadap kepercayaan masyarakat terhadap dana wakaf yang dikelola oleh Tabung Wakaf Indonesia. Makalah ini menggunakan metode kuantitatif dan menggunakan data primer melalui survei langsung dengan kuesioner dikumpulkan dan dianalisis menggunakan analisis regresi berganda. Temuan mengungkapkan bahwa promosi dan distribusi memiliki hubungan yang signifikan dengan kepercayaan masyarakat. Selain itu, penelitian ini menunjukkan bahwa distribusi memiliki dampak yang lebih besar daripada promosi pada pengaruh kepercayaan masyarakat dalam pengelolaan wakaf. Namun temuan ini memberikan pemahaman yang luas tentang konsep kepercayaan publik dan pendahulunya dalam konteks Tabung Wakaf Indonesia.

**Kata Kunci:** Kepercayaan publik, *waqf*, Tabung Wakaf Indonesia

## Introduction

*Waqf* is one of the institutions in the Islamic economic system that aims to build community welfare. The mechanism of *waqf* transfers wealth from private ownership to collective social ownership and shared interests.<sup>1</sup> *Waqf* is also recommended in Islam to distribute sustenance that God has given to man.<sup>2</sup> As one of the ways of allocating wealth that is advocated by Islam, *waqf* is one form of worship for Muslims because the reward for *waqf* will flow through the

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<sup>1</sup> Zakiyudin Baidhawiy, *Rekonstruksi Keadila: Etika Sosial Ekonomi Untuk Kesejahteraan Universal* (Salatiga: Salatiga Press, 2007).

<sup>2</sup> Muhammad Daud Ali, *Sistem Ekonomi Islam Zakat Wakaf* (Jakarta: UI Press, 2006).

person who gave their property even after they have died. As is stated by the Prophet in the hadith below, which is narrated by Muslim.

Prophet Sala Allahu 'Alaihi Wa Sallam said:

إِذَا مَاتَ ابْنُ آدَمَ انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثٍ: صَدَقَةٍ جَارِيَةٍ، أَوْ عِلْمٍ يُنْتَفَعُ بِهِ، أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ (رواه مسلم)

"When a man dies, his deeds come to an end except for three things: Sadaqah Jariyah (ceaseless charity), a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)."

With *waqf*, the charity of the believer will grow in the world and the hereafter. In addition, Islam recommends all types of good deeds, especially *sadaqah jariyah*, which best describes *waqf*. Therefore, Islam has put four pillars of *waqf*, which are i) the donor of *waqf*, ii) the subject matter of *waqf*, iii) the beneficiaries, and iv) the declaration of *waqf*.<sup>3</sup> In other words, the *waqif* as the endower of wealth donates his property to *mauquf 'alaih*, which is entitled to get benefits from the *waqf* fund through the *nadzir*, which is a person or an institution in charge of managing the *waqf* fund and distributing the return of the *waqf* investment. On behalf of the administrator of the *waqf*, the *nadzir* plays an important role as the *waqf* fund investment manager to organize the *waqf* fund.

Indonesia, where the majority of the population are Muslim, made *waqf* one factor that supports the development of Islamic societies. This is proven by vast quantities of *waqf* land in Indonesia. According to the Religion Ministry of the Indonesian Republic (2013), the amount of *waqf* land in Indonesia is in as many as 403,845 locations with an area of

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<sup>3</sup> Adam Muhammad Abubakar, 'Towards an Effective Investment in Waqf Properties in Nigeria', *Proceeding of the International Conference on Masjid, Zakat & Waqf (IMAF 2014)*, 2014. hal. 116.

1,566,672.406 square meters. However, the utilization of endowment wealth in Indonesia has not been managed productively, and thus, *waqf* institutions in Indonesia give less benefit for the socio-economic welfare of the society.<sup>4</sup>

In fact, some *nadzir* have limited managerial ability for the management of land or buildings, so that *waqf* property has not given a lot of benefits to the surrounding community. As a result, *waqif* prefer not to donate due to some cases of inefficient management in handling *waqf* funds. For instance, a case study on *waqf* land in Gatot Subroto Street, South Jakarta, on which stood a mosque that has two levels, it found educational institutions organized by other foundations among its buildings. In fact, the location of this mosque is very strategic area in the economy. Hence, this *waqf* land should be empowered optimally so the *nadzir* will gain more income and give more benefits for the welfare of the society. However, the *nadzir* had difficulty obtaining funds and did not have financial resources that could be relied upon to develop the foundation with all the preaching programs.<sup>5</sup>

Tabung Wakaf Indonesia (TWI) is one of the *nadzir* institutions in Indonesia, which was established by Dompot Dhuafa Republika on July 14th, 2005. TWI's role is as an institution that conducts socialization, education, and advocacy to community endowments, and that also serves as a reservoir for institutions and managers of *waqf* property<sup>6</sup>, so the *waqif* can determine the allocation of the *waqf* funds and they will decide the proportion of the *waqf* fund for education or health or

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<sup>4</sup> Kementrian Agama Republik Indonesia, *Pedoman Pengelolaan Dan Perkembangan Wakaf* (Jakarta: Direktorat Pemberdayaan Wakaf, 2013). hal. 4.

<sup>5</sup> Kementerian Agama Republik Indonesia, *Strategi Pengembangan Wakaf Tunai Di Indonesia* (Jakarta: Direktorat Pemberdayaan Wakaf, 2013). hal. 119.

<sup>6</sup> Fatimawati Ain, *Pengelolaan Wakaf Di Tabung Wakaf Indonesia* (Yogyakarta, 2007). hal. 89.

social.<sup>7</sup> Besides, TWI is a leader of *nadzir* in Indonesia. Therefore, this institution has been implementing and developing consistently the management of the *waqf* fund. In addition, its existence must be considered for the economic development.<sup>8</sup>

Therefore, this ability to manage the *waqf* fund inefficient reduces the society trust in the *waqif*. Consequently, society trust is very important to increase, develop, and expand the object (wealth) *nadzir* endowments to help the problems of the community related to education, health, society, and economics. Based on these backgrounds, this study attempts to answers the factors that determine society trust toward *waqf* management by Tabung Wakaf Indonesia and the most influential factor that influences the society trust in *waqf* management by Tabung Wakaf Indonesia.

## Literature Reviews

*Waqf* has generally been related to the religion and the socio-economic system of Muslim societies. It has played a vital role throughout Islamic history.<sup>9</sup> In addition, wrote that *waqf* is not only the spiritual and religious aspects, but also an important influence on the economy, politics, community, education and social development.<sup>10</sup> As *waqf* institutions cover a

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<sup>7</sup> Muhyar Fanani, 'PENGELOLAAN WAKAF TUNAI', *Walisongo: Jurnal Penelitian Sosial Keagamaan*, 2011 <<https://doi.org/10.21580/ws.19.1.217>>. hal. 181.

<sup>8</sup> Yuke Rahmawati, 'Persepsi Waqif Dalam Berwakaf Tunai', *Al-Iqtishad: Journal of Islamic Economics*, 2015 <<https://doi.org/10.15408/aiq.v5i1.2112>>. hal. 99.

<sup>9</sup> Mustafa Omar Mohammed; Aliyu Dahiru; Fouad B. AminHaneef; Mohamed Aslam; Ataul Huq Pramanik, 'Integration of Waqf and Islamic Microfinance for Poverty Reduction: A Survey in Kuala Selangor, Malaysia', *Journal of Islamic Finance*, 2.2 (2013), 1–16 <<https://journals.iium.edu.my/iiibf-journal/index.php/jif/article/view/16/11>>. hal. 1.

<sup>10</sup> Md. Shahedur Rahaman Chowdhury, 'Economics of Cash WAQF Management in Malaysia: A Proposed Cash WAQF Model for Practitioners

wide range of issues from economic to the social aspects of human development, they can be considered to be one of the prime tools to uplift the pride, dignity, and supremacy of Islam. According to Karim and Murad, the religion of Islam does not only encourage the *waqf* institutions to build mosques or orphanages, but authorizes them to accomplish total development, in terms of their social, cultural, and economic viability and religion.

Whereas, according to the Indonesian government regulation number 28 year 1977, *waqf* is a legal act of a person or legal entity that separates their wealth in the form of land and dedicates it for the sake of worship or other public purposes in accordance with the teachings of Islam.<sup>11</sup> Then, this definition was updated in the law of the Indonesian Republic number 41 year 2004 on *waqf* Chapter 1 Article 1, which states *waqf* is a legal act of the *waqif* to separate their wealth to be used for a period of time in accordance with their purposes of worship and general welfare according to sharia.<sup>12</sup>

The basic arguments on endowment come from understanding the text verses of the Qur'an and Hadith. Although there is not a specific verse in the Quran with regard to the *waqf*<sup>13</sup> but there are some verses of the Holy Quran are interpreted by the *mujtahid* scholars as a legal basis of endowments, particularly the verses on donation treasure.<sup>14</sup> The

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and Future Researchers', *AFRICAN JOURNAL OF BUSINESS MANAGEMENT*, 2011 <<https://doi.org/10.5897/ajbm11.1810>>. hal. 3.

<sup>11</sup> Azyumardi Azra, *Berderma Untuk Semua Wacana Dan Praktik Filantropi Islam* (Jakarta: Teraju Mizan, 2003). hal. 95.

<sup>12</sup> Farid Wadjdy; Mursyid, *Wakaf Dan Kesejahteraan Umat (Filantropi Islam Yang Hampir Terlupakan)* (Yogyakarta: Pustaka Pelajar, 2007). hal. 99.

<sup>13</sup> Thobieb Djunaedi, Achmad; Al-Asyhar, *Menuju Era Wakaf Produktif* (Jakarta: Mumtaz Publishing, 2008).

<sup>14</sup> Abdul Halim, *Hukum Perwakafan Di Indonesia* (Tangerang: Ciputat Press, 2005).

verses can be used as references and source of law on endowment<sup>15</sup> as stated in the following Qur'anic verse:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ  
 “You will never attain piety until you spend out of what you hold dear, and whatever you may spend of anything, Allah indeed knows it” (al-Imran: 92).

The history of *waqf* development in Indonesia is in line with the spread of Islam to the whole region of the archipelago. Besides spreading Islam, the scholars taught *waqf* to the *ummah*. In addition, the necessary places for worship, such as masjid and *surau*, encouraged Muslims to hand their lands over as *waqf*.<sup>16</sup> Therefore, most of the *waqf* in Indonesia is land *waqf*, which is managed by *nadzir* traditionally; therefore, the *waqf* assets of Muslims have not been effectively and efficiently used for the welfare of the people.<sup>17</sup> Moreover, the implementation of the *waqf* law in Indonesia is simple, which is done without any management, and takes *waqf* over by statement only, then, the *waqf* can be managed and maintained by the *nadzir*.<sup>18</sup>

Tabung Wakaf Indonesia (TWI) is one of *nadzir* in Indonesia which is formed by Dompot Dhuafa on 14 July 2005 based on awareness of Dompot Dhuafa that many Muslims who have desire and ability to give their wealth for endowment. TWI is an institution used to mobilize and manage

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<sup>15</sup> Nurul Huda, *Manajemen Pengelolaan Tanah Wakaf Di Majelis Wakaf Dan Zakat, Infaq, Shadaqah (ZIS) Pimpinan Daerah Muhammadiyah KABUPATEN Malang* (Malang, 2009). hal. 22.

<sup>16</sup> Rozalinda, 'Pengelolaan Wakaf Uang Di Indonesia: Studi Kasus Pada Tabung Wakaf Indonesia', in *Annual Conference on Islamic Studies* (Banjarmasin, 2010), pp. 701-4 <<https://www.semanticscholar.org/paper/Pengelolaan-wakaf-uang-%3A-studi-kasus-pada-Tabung-Rozalinda/c1e1d93f712a0335775b423a73f944d6421e55b0>>. hal. 703.

<sup>17</sup> Azra. hal. 96.

<sup>18</sup> Imam Suhadi, *Wakaf Untuk Kesejahteraan Umat* (Yogyakarta: PT. Dama Bhakti Prima Yasa, 2002).

the endowments by productive, professional, and trustworthy in order to improve the welfare of society.<sup>19</sup> This organization also prepared as *nadzir* with a focus on the management of endowments to produce optimal benefits by keeping the asset of *waqf* based on sustainability and the welfare of public.<sup>20</sup> The forming of TWI is a commitment to develop the resources of endowment in order to support the increasing social programs and economic empowerment that have been encouraged under the management of *zakah* and donations before.<sup>21</sup>

All challenges and constraints in *waqf* institutions can be solved and overcome by stabilizing the management of the *waqf* efficiently and systematically. Three crucial aspects in this management are specialists in transparency, administration in distribution, and promotion that must be prioritized.<sup>22</sup> As an example, Ihsan and Ibrahim compared the promotion of *waqf* done by TWI and Universitas Islam Indonesia (UII).<sup>23</sup> Their findings show that the society needs more information on how and why they should contribute their assets for *waqf*. The more promotion made the more *waqf* funds that will be collected. In TWI's case, when they increase the promotion of *waqf*, it will increase the collection of *waqf*. In contrast, the activity of *waqf* in

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<sup>19</sup> Tabung Wakaf Indonesia, 'Tentang Kami: Profil', *Tabung Wakaf Indonesia*, 2015 <<http://www.tabungwakaf.com/>>.

<sup>20</sup> Dompét Dhuafa, 'Mengawal Wakaf Di Era Modern', *Swaracinta* (Jakarta, 2011), p. 12 <<https://www.dompetedhuafa.org/uploads/media/SC-09.pdf>>.

<sup>21</sup> Tabung Wakaf Indonesia.

<sup>22</sup> Latiff Azha and others, 'The Practice and Management of Waqf Education in Malaysia', *Procedia - Social and Behavioral Sciences*, 2013 <<https://doi.org/10.1016/j.sbspro.2013.07.061>>. hal. 29.

<sup>23</sup> Hidayatul Ihsan and Shahul Mohamed Ibrahim, 'WAQF Accounting and Management in Indonesian WAQF Institutions: The Cases of Two WAQF Foundations', *Humanomics*, 2011 <<https://doi.org/10.1108/08288661111181305>>. hal. 252.



UUI was stagnant due to UUI not doing any promotion of *waqf* to the public.

In addition, the distribution of *waqf* funds to *mauquf 'alaih* is one of the roles to be performed by the *nadzir* (Pramesti, 2011). Therefore, the *nadzir* must have credibility from the public's perspective, because it should be able to carry out the mandate for investing and distributing the benefits of the *waqf* fund.<sup>24</sup> Therefore, the distribution can be consumptive and empower the *mauquf 'alaih*.<sup>25</sup>

To shift the allocating of *waqf* funds from private benefit to social benefit,<sup>26</sup> before the distribution, the *nadzir* must know the purpose of the *waqf* property as stated in article 22 of the Indonesia Republic act 41 year 2004 that the objectives of *waqf* properties are worship, education, health activities, assistance to the poor, economic development, and improvement of the people based on sharia and Indonesian regulations (Pramesti, 2011). For instance, TWI is a special institution that manages *waqfs*, by collecting, investing, and distributing *waqf* funds to *mauquf 'alaih* without mixing the management of the *waqf* funds with charity funds. Therefore, the level of professionalism of TWI as the *nadzir* of the *waqf* will be maintained.<sup>27</sup>

Ahmed, Mohammed, Faosiy, and Daud investigated the influence of society trust on the revival of *waqf* institutions in Uganda.<sup>28</sup> Based on a survey of 320 respondents, the findings

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<sup>24</sup> Kementerian Agama Republik Indonesia. hal. 116.

<sup>25</sup> Syafrudin Arif, 'Wakaf Tunai Sebagai Alternatif Mekanisme Redistribusi Keuangan Islam', *La\_Riba*, 2010 <<https://doi.org/10.20885/lariba.vol4.iss1.art6>>. hal. 137.

<sup>26</sup> Darwanto, 'Wakaf Sebagai Alternatif Pendanaan Penguatan Ekonomi Masyarakat Indonesia', *Jurnal Ilmu Manajemen Dan Akuntansi Terapan*, 2012. hal. 2.

<sup>27</sup> Rozalinda. hal. 710.

<sup>28</sup> Umar Ahmed and others, 'Investigating the Influence of Public Trust on the Revival of Waqf Institution in Uganda', *Middle-East Journal of*

revealed that the majority of the respondents did not trust Islamic religious bodies in the country because they believed that their leaders were not trustworthy, accountable, transparent, reliable, competent, and honest. Moreover, respondents believed that good governance, transparency, and accountability are vital in reviving *waqf* institutions in Uganda. Furthermore, Monzer Kahf suggested that corporate management techniques, such as transparency, accountability, and good governance, should be adopted to enhance *waqf* institutions' efficiency and allow them to meet their obligations as well as gaining public confidence.<sup>29</sup>

However, there are hardly any empirical studies on the influence of *waqf* management towards society trust. According to Azha, et al., promotion and distribution are two crucial aspects in *waqf* management.<sup>30</sup> Therefore, this study fills this research gap by examining the influence of these two aspects which are distribution and promotion towards society trust on *waqf* management by Tabung Wakaf Indonesia.

### **Research Methodology**

The research design adopted in this study is a quantitative design. This is in line with the positivist stance that the study hinges upon. As such, the statistical significance of the pertinent research statement will be tested quantitatively to draw inferences upon which the research findings and conclusion can be made. The findings can therefore, be located in the context of the extant literature.

In this case, the relevant data are elicited from respondents using a survey questionnaire to obtain information

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*Scientific Research*, 2015 <<https://doi.org/10.5829/idosi.mejsr.2015.23.06.21998>>. hal. 1165.

<sup>29</sup> Monzer Kahf, 'Islamic Waqf Origin, Evolution and Contribution', in *Singapore International Waqf Conference* (Singapore, 2007).

<sup>30</sup> Azha and others. hal. 95.

of the Javanese's public perception of the *waqf* management in Tabung Wakaf Indonesia by examining their agreement on the importance of promotion and distribution. The questionnaire was designed based on closed questions with a likert type scale that asks the respondents to make choices among a set given alternatives.<sup>31</sup> The likert scale is also easy to process and enhances comparability between cases and clarifies the meaning to the respondent.<sup>32</sup> Therefore, this study used a five-point likert scale with 1 signifying 'strongly disagree', 2 'disagree', 3 'neutral', 4 'agree', and 5 'strongly agree'. Respondents are asked to rate their level of agreement based on the given scale.

Then, the researcher will analyze the feedback from the questionnaire data and try to identify the influencing factors for the public perception to society trust of the *waqf* management in this institution. The data elicited is subjected to statistical analysis using the Statistical Package for Social Sciences (SPSS). The researcher chooses to use descriptive statistics as a basis to analyze the data and multiple regressions to examine the influence of *waqf* distribution and promotion on society trust in *waqf* funds managed by Tabung Wakaf Indonesia. Data analysis in this research consists descriptive statistic, reliability test, correlation, and also multiple regression.

## Results and Discussion

The demographic profile of the 191 respondents to the questionnaire is shown in table 4.1, most of the respondents are males (56.5 percent) while the remaining 43.5 percent of the

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<sup>31</sup> Uma Sekaran and Roger. Bougie, *Research Methods for Business: A Skill-Building Approach / Uma Sekaran and Roger Bougie., Nucleic Acids Research*, 2016. hal. 150.

<sup>32</sup> John Adams Hafiz T A Khan Robert Raeside David White, *Research Methods for Graduate Business and Social Science Students, CEUR Workshop Proceedings*, 2015 <<https://doi.org/10.1017/CBO9781107415324.004>>.

respondents are females. Furthermore, the majority of the respondents were in the age group of 21-30 years, with 61.3 percent, followed by respondent's age group of 31-40 years (18.8 percent), and above 41 years (13.6 percent). The majorities are graduates with a bachelor degree, which constitutes 68.1 percent, followed by master's degree holders with 16.8 percent, and finally 0.5 percent only holds a primary school certificate. In addition, employee is the main occupation of the respondents with 37.7 percent, followed by students, self-employed, and housewife with 21.5 percent, 7.3 percent, and 6.8 percent, respectively. Overall, a majority of the respondents had a monthly income of above Rp. 3,000,000 (37.7 percent) and 16.8 percent of them received a monthly income between Rp1,000,001 and Rp2,000,000.

Table 1  
Demographic Profile of Respondents

Demographic	Categories	Frequency	Percentage
Gender	Male	108	56.5
	Female	83	43.5
Age	20 years and below	12	6.3
	21 - 30 years	117	61.3
	31 - 40 years	36	18.8
	41 years and above	26	13.6
Education Level	Primary school	1	0.5
	Secondary school	28	14.7
	Bachelor degree	130	68.1
	Master degree or more	32	16.8
Occupation	Self-Business	14	7.3
	Employee (Government/Private)	72	37.7

	Student	41	21.5
	Housewife	13	6.8
	Other	51	26.7
Monthly Income	Below Rp1,000,000	49	25.7
	Rp1,000,001 – Rp2,000,000	32	16.8
	Rp2,000,001 - Rp3,000,000	38	19.9
	Above Rp3,000,000	72	37.7

As displayed in table 2, in general, the most important four factors as perceived by the respondents, as based on the comparative ranking of the mean responses of the participants, are as follows, in a decreasing order of importance: positive image of *waqf*, effectiveness of promotion through electronic media, interesting promotion, and effectiveness of promotion through cyber media. On the other hand, the least important four factors are: satisfaction on distribution, allocation of *waqf* fund in economic more than social promotion through printed media more efficient than cyber media and facilities to get information about TWI.

Table 2  
Public perception on *waqf* management in TWI

Perception	Mean	Std. Deviation
Interested promotion	3.40	.781
Facilitate to know Tabung Wakaf Indonesia (TWI)	3.38	.849
Positive image on <i>waqf</i>	3.54	.838
Facilitate to get information about TWI	2.96	.855
Effectiveness of promotion through printed media	3.35	.869

Effectiveness of promotion through electronic media	3.47	.911
Effectiveness of promotion through cyber media	3.38	.837
Promotion through printed media more efficient than cyber media	3.16	.882
Satisfaction on distribution	3.29	.758
Alleviating the poverty	3.35	.825
Allocation of <i>waqf</i> fund in economic more than social	3.23	.774
Allocation of <i>waqf</i> fund in education more than health	3.31	.744

The correlation coefficient of the independent and dependent variables is shown in table 3. The analysis indicates that all the independent variables are significantly correlated with society trust, at the significance level of 0.01. The correlation coefficient shows a positive correlation between promotion and society trust ( $r = 0.914$ ,  $\rho = 0.000$ ) also distribution and society trust ( $r = 0.927$ ,  $\rho = 0.000$ ). In general, distribution has the stronger positive correlation with society trust than promotion, which indicates that the higher the distribution, the better the society trust would be perceived.

Table 3  
Correlation Analysis

		Promotion	Distribution	Society trust
Promotion	Pearson Correlation	1	.910**	.914**
Distribution	Pearson Correlation	.910**	1	.927**
Society trust	Pearson	.914**	.927**	1

Correlation	
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The standard multiple regression analysis produced the results as shown in table 4.12. The analysis revealed the R squared of the model as 0.696, while the adjusted R squared as 0.695. This could be interpreted as the independent variables being tested explained 69% of the variance in society trust, which could be considered as high.<sup>33</sup> The high R squared value also indicates a stronger relationship between the independent variables and dependent variable.

The testing of two hypotheses was done using multiple regression analysis. Based on the significant value stated in the result of the multiple regressions, it could be concluded that all two hypotheses proposed are supported. The following explanation discusses in detail the two hypotheses tested.

$H_1$ : There is a positive relationship between promotion and society trust in *waqf* management by TWI.

The first hypotheses propose to identify the relationship between promotion and society trust. The result of the multiple regression analysis in table 4 states that the  $q$  -value for the promotion is 0.000. Since the  $p$ -value is lower than  $\alpha=0.005$ , or  $0.000 < 0.005$ , the hypothesis is therefore supported. In addition, the test statistic  $t = 6.451$  is greater than the critical  $t$ -value of 1.960, which indicates that promotion ( $X_1$ ) contributes to the prediction of society trust ( $Y$ ). On the other hand, the positive  $t$ -value indicates that the relationship for both factors is positive, which shows that the higher the promotion, the higher the society trust would be. Thus, it can be concluded that promotion has a positive and significant influence in determining the society trust in *waqf* management by Tabung Wakaf Indonesia.

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<sup>33</sup> J Pallant, *SPSS Survival Manual, 3rd, Edition*. McGrath Hill, 2007.

This significant relationship between promotion and society trust is supported by other findings revealed in the context of personalized services (Shamdani & Balakrihnan, 2000). In addition, this finding is also consistent with Ihsan and Ibrahim's (2011) result that the promotion of *waqf* funds will increase society trust.

$H_2$ : There is a positive relationship between distribution and society trust in *waqf* management by TWI

The second hypothesis was proposed to find the relationship between the distribution and society trust. The multiple regression analysis result shows a  $\rho$ -value of 0.002, and since the  $p$ -value is lower than  $\alpha = 0.05$ , or  $0.002 < 0.05$ , there is sufficient evidence to support the hypothesis. In addition, because the test statistic  $t = 3.175$  is greater than the critical  $t$ -value of 0.196, it can be said that the distribution ( $X_2$ ) contributes to the prediction of society trust ( $Y$ ). On the other hand, the positive  $t$ -value indicates that the relationship of both factors is positive. Thus, it can be concluded that the distribution has a positive significant influence in determining the society trust in *waqf* management by TWI.

This finding is in line with Ihsan and Ibrahim's (2011) study, which found that TWI has a good track record for the distribution of its *waqf* fund by providing free facilities, such as health and education, so this will influence the society trust and the public will support them. In addition, this result is also consistent with the finding by Fadhilah et al. (2012) in the zakat institution. They concluded that the distribution has a positive significant influence in determining the consumer trust in the zakat institution.

Table 4  
Hypothesis Testing

Hypothesis	Status
$H_1$ : There is a positive relationship between promotion and society trust on <i>waqf</i>	Supported



	management in TWI	
$H_2$ :	There is a positive relationship between distribution and society trust on <i>waqf</i> management in TWI	Supported

## Conclusion

*Waqf* management is a process of implementing functional roles, procedures, and regulations pertaining to the development, maintenance, and disposal of *waqf*. Therefore, good management will improve the effectiveness of the properties donated. Three crucial aspects of this management are transparency, administration of distribution, and marketing, which must be prioritized. Hence, the implementation of good management is required to build society trust. In the context of this study, two factors have been suggested as having an influence toward society trust on *waqf* management by Tabung Wakaf Indonesia, i.e., promotion and distribution. The multiple regression analysis indicates that the society trust in *waqf* management was found to be significantly influenced by promotion and distribution.

To determine the public perceptions of *waqf* management by TWI, this study used descriptive statistics to evaluate the mean. The four most important factors from all the items, based on the highest ranking of the mean, are positive image of *waqf*, effectiveness of promotion through electronic media, interesting promotion, and effectiveness of promotion through cyber media. Then, the respondents' views are that these three factors have a substantial influence on *waqf* management.

In examining the factors that determine society trust towards *waqf* management by Tabung Wakaf Indonesia, a multiple regression analysis was performed to find the factors that significantly influence the society trust. Two factors were proposed to influence the society trust towards *waqf*

management by TWI, which are promotion and distribution. The result of the analysis reveals that all of these two factors have significant positive relationships with society trust.

Referring to the research question, the result of the multiple regression analysis indicates that the distribution has the greater impact on influencing the society trust in *waqf* management than promotion. The distribution consists of the satisfaction on distribution, the alleviating the poverty, and the allocation of *waqf* fund. In addition, this means that the public pays more attention to the distribution than the promotion for *waqf* management by TWI.

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