

Waqf Fundraising Strategy: Segmentation Analysis of Waqf in East Kalimantan

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Abstract:

Waqf is subject to legal regulation due to its inherent religious nature or the benefits it provides to Muslims. Waqf has significant implications for the development of social structures. The Indonesian Waqf Agency or BWI tend to use market-oriented fundraising strategies with a retail collection approach and an individual communication approach. This discussion focuses on segmentation in efforts to increase waqf fundraising, notably in East Kalimantan. This study uses a qualitative approach. This discussion focuses on segmentation in efforts to increase waqf fundraising, notably in East Kalimantan. There are four samples of BWI representative offices in East Kalimantan. The samples in this study include a BWI representative of Balikpapan, a BWI representative of North Penajaman Paser, a BWI representative of Paser, and a BWI representative of West Kutai. The data collection techniques are observations and interviews to discover in-depth efforts to increase waqf fundraising with segmentation. The data that has been collected was tested for validity using the Triangulation Method technique. Efforts to increase waqf fundraising include determining several waqf donor segments, namely based on geography (area of waqf land, potential of waqf land, potential of the region), demographic (population,

number of productive age), social (use of social media, religion and ethnicity), behavior (education and beliefs) and attitudes. On the other hand, the digitalization of waqf using more modern applications, education, and literacy is necessary to facilitate people in waqf.

Keywords: waqf, segmentation, digitalization

A. Introduction

Waqf is a trust established under Islamic law to provide designated social services in perpetuity. Waqf activities are funded by income-generating assets, which are given in perpetuity and cannot be withdrawn. Waqf is subject to legal regulation due to its inherent religious nature or the benefits it provides to Muslims.¹ In a society where health, education, and welfare depend entirely on waqf giving and income, waqf has significant implications for developing the social structure.² Waqf is necessary for the welfare of society. Waqf is also a building block of poverty alleviation programs in Islam. Islam provides a new concept of poverty and the poverty line, as implied in the idea of zakat, a charity-based poverty alleviation institution in the Islamic ethical system.³

There are differences between official institutions such as zakat collectors and unofficial ones, even though they have formed Islamic social foundations. Zakat collector institutions in the form of foundations but not yet official are characterized by several things, including Not providing zakat education services, not conducting audits, not providing reports, less than optimal fundraising strategies, Programs not used as fundraising strategies, and less ethical. Unofficial zakat collector institutions in the form of foundations emphasize the distribution of funds but are less able to provide accountability for collecting zakat funds. Meanwhile, zakat collector institutions underline the collection of zakat funds following applicable regulations.⁴ Private zakat

¹Timur Kuran, "The Provision of Public Goods under Islamic Law: Origins, Impact, and Limitations of the Waqf System," *Law & Society Review* 35, no. 4 (2001): 841–97, <https://doi.org/10.2307/3185418>.

²Jon E. Mandaville, "Usurious Piety: The Cash Waqf Controversy in the Ottoman Empire," *International Journal of Middle East Studies* 10, no. 3 (1979): 289–308, <https://doi.org/10.1017/S0020743800000118>.

³Abul Hasan M. Sadeq, "Waqf, Perpetual Charity and Poverty Alleviation," *International Journal of Social Economics* 29, no. 1/2 (2002): 135–51, <https://doi.org/10.1108/03068290210413038>.

⁴Nurul Hidayati and Tony Surkancana, "Strategi Fundraising Gerai Zakat, Infak, Shadaqah Dan Wakaf Melalui Mall/Pusat Perbelanjaan Di Jabodetabek," *Jurnal Manajemen Dakwah* 7, no. 1 (2019), <https://doi.org/10.15408/jmd.v7i1.19977>.

institutions tend to use market-oriented fundraising strategies with a retail collection approach and an individual communication approach.⁵

In the non-profit sector, marketing activities and their impact on fundraising success are often not observed in a complex and dynamic context. Fundraising itself must be based on implementing proper marketing activities, which justifies the effort to create a model to clarify the relationship between the two.⁶ These organizations review and evaluate their resources to gain a competitive advantage and improve fundraising success.⁷ The established projections' high asset value and operating costs make the waqf institution ineffective.⁸ For waqf fundraising to be successful and effective, waqf organizations/institutions must find the right and efficient strategy to provide maximum contribution to the development of their waqf institutions.

Some fundraising strategies can be applied, such as campaigns through social media and the use of bank accounts. In addition, many things support the implementation of this strategy, but some things hinder the implementation of the fundraising strategy. The main inhibiting factor is that there is no waqf body, but this strategy has a good impact on collecting waqf assets such as classrooms, drilled wells, money, etc.⁹ Other fundraising obstacles faced by waqf institutions are when the fundraising goals have not been realized optimally, such as the method of fundraising is not optimal, there are still few waqifs who donate, and lack of ability to improve the image.¹⁰ In every fundraising strategy that is

⁵Rahmatina Awaliyah Kasri and Niken Iwani S Putri, "Fundraising Strategies to Optimize Zakat Potential in Indonesia: An Exploratory Qualitative Study," *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 10, no. 1 (2018), <https://doi.org/10.15408/aiq.v10i1.6191>.

⁶Ljiljana Najev Čačija, "Preliminary Empirical Analysis of the Relationship Dynamics between Marketing Activities and Fundraising Success in Nonprofit Organizations," *Management: Journal of Contemporary Management Issues* 19, no. 7 (2014): 137–55, <https://hrcak.srce.hr/file/196732>.

⁷Margaret Scott, *An Investigation of Market Segmentation Theory and Its Impact on Effective Fundraising* (Queensland University of Technology, 2001).

⁸Suci Sri Nurhidayati, Siska Lis Sulistiani, and Yayat Rahmat Hidayat, "Efektivitas Strategi Fundraising Wakaf Melalui Uang Berbasis Online Di Lembaga Wakaf Daarut Tauhiid," in *Prosiding Hukum Ekonomi Syariah*, vol. 2460, 2019, 2159.

⁹Rahmadi Rahmadi Rahmadi, Dian Meliza, and Alek Saputra, "Strategi Fundraising Harta Benda Wakaf Oleh Pondok Pesantren Syafa'aturrasul," *Jurnal Al-Falah Perbankan Syariah* 2, no. 2 (2020): 26–37.

¹⁰Ning Karnawijaya and Deshinta Maharani, "Identifikasi Kendala Dalam Strategi Fundraising Wakaf Online Di Global Wakaf Surakarta," *Filantropi: Jurnal Manajemen Zakat Dan Wakaf* 1, no. 2 (2020): 122–40, <https://doi.org/10.22515/finalmazawa.v1i2.2844>.

implemented, there are constantly inhibiting factors and other obstacles. From these obstacles, waqf institutions can further develop their fundraising strategies.

This study examines alternative strategies for raising waqf funds in waqf institutions. In addition, many things support the implementation of this strategy, but some things hinder the implementation of the fundraising strategy. This issue has not been addressed in the literature. Conceptually, the discussion also discusses the canvas model that can be used to maximize the segmentation strategy for raising waqf funds.

B. Method

This study uses a qualitative approach. A qualitative descriptive approach to identify and describe the segmentation and targeting strategies used to increase waqf fundraising in waqf institutions. The research method is based on natural object conditions, and the researcher is the key instrument. The data collection technique is a mixed method and is analyzed inductively. This descriptive research explains and describes the results of the research field obtained from observations and interviews. The results emphasize meaning rather than generalization¹¹. This study describes increasing waqf fundraising with segmentation and targeting in the East Kalimantan region.

Population is the whole part of the object that will or wants to be studied¹². The population in this study is the Indonesian Waqf Agency in East Kalimantan which was formed in April 2010¹³. The sample is part of the population with specific characteristics or conditions to be studied¹⁴. This sample is a part of the population or representative who has characteristics that are selected using specific procedures so that it is expected to represent the population¹⁵. The researcher used a snowball sampling approach to identify published theories evaluated to identify constructs based on the strength of conceptual or empirical

¹¹Sugiyono, *Metode Penelitian Manajemen* (Bandung: CV Alfabeta, 2013).

¹² Syahrudin and Salim, *Metodologi Penelitian Kualitatif*, ed. Rusydi Ananda (Bandung: Citapustaka Media, 2012).

¹³ Badan Wakaf Indonesia, "Perwakilan BWI - Badan Wakaf Indonesia," accessed December 27, 2022, <https://www.bwi.go.id/profil-badan-wakaf-indonesia/perwakilan-bwi/>.

¹⁴ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: Alfabeta, 2009).

¹⁵ Enny Radjab and Andi Jam'an, *Metodologi Penelitian Bisnis* (Makassar: Unismuh Press, 2017).

support for influence on implementation, consistency in definition, alignment with our findings, and measurement potential.¹⁶

Based on the sample criteria mentioned above, the Indonesian Waqf Agency has four representative office locations for the East Kalimantan region. The samples in this study include the Indonesian Waqf Agency representative of Balikpapan, the Indonesian Waqf Agency representative of North Penajam Paser Regency, the Indonesian Waqf Agency representative of Paser Regency, and the Indonesian Waqf Agency representative of West Kutai Regency.

Several data collection techniques are used, namely: (1) Observation, which is intended so that research can obtain accurate and factual data to support field research¹⁷. (2) Interviews are conducted to explore further data from respondents related to the object being studied, where the interviewee is asked for their opinions, input or ideas¹⁸. The goal is to discover in depth the efforts to increase waqf fundraising with segmentation.

Data collected in a qualitative study needs to be tested for validity using the data triangulation technique, namely data or information originating from interview results that need to be tested with observation results¹⁹.

C. Findings

1. The Indonesian Waqf Agency (BWI) in East Kalimantan

The practice of waqf in Indonesia continues to develop along with the enactment of Law No. 41 of 2004 concerning Waqf. Innovations in waqf practices that were previously foreign to Muslims in Indonesia have begun to emerge. One is cash waqf, which is intended to play a more significant role in the economy by collecting funds from waqifs to be distributed to productive and economically valuable projects.

The director of the Department of Sharia Economics and Finance of the Bank of Indonesia, Dadang Mulyawan, appreciated the full support of the East Kalimantan Provincial Government in implementing the Indonesian Waqf Awareness Movement (GISWAF). Moreover, Continent Etam is the first

¹⁶Laura J Damschroder et al., "Fostering Implementation of Health Services Research Findings into Practice: A Consolidated Framework for Advancing Implementation Science," *Implementation Science* 4, no. 1 (2009): 50, <https://doi.org/10.1186/1748-5908-4-50>.

¹⁷ Sulyanto, *Metode Penelitian Kuantitatif* (Universitas Peradaban, 2017).

¹⁸ Sugiyono, *Metode Penelitian Manajemen*.

¹⁹ Sugiyono.

province in Indonesia to become a pilot project for implementing the national program initiated by the Indonesian Waqf Board (BWI).

The potential for waqf in East Kalimantan is considerable but has not been managed optimally. GISWAF makes efforts to empower and improve the community's welfare easier. The Deputy Governor of East Kalimantan attended the event of collaboration between Bank Indonesia, the Indonesian Waqf Agency, and Darussalam University (UNIDA) of Gontor, accompanied by the Head of the People's Welfare Bureau of the East Kalimantan Provincial Secretariat. According to the findings, the locations with the most waqf potential include Balikpapan, North Penajam Paser, Paser, and West Kutai. For this reason, researchers attempted to conduct direct interviews with the directors of waqf management units within the Ministry of Religion in each city/regency.

2. The Waqf Development Strategy in East Kalimantan

a. The Indonesian Waqf Agency in Balikpapan

Based on field research findings, the Waqf Organizer Section at the Ministry of Religion for Balikpapan has a waqf program, namely Nadzir Inventory and Nadzir Rejuvenation. The Waqf Organizer Unit under the Ministry of Religion for Balikpapan is divided into four divisions: Nazhir Division, Productive Waqf, Public Relations, Waqf Asset Security, Legal Handling, and Research and Development.

One of the goals of the Waqf Organizer Unit of the Ministry of Religion for Balikpapan in growing waqf is to shift the community's perspective toward effective waqf. In 2021, the Waqf Organizer Section at the Ministry of Religion for Balikpapan has implemented several programs to support this mission. They are Nadzir Rejuvenation, Nadzir Development, and Nadzir Empowerment. Nadzir's rejuvenation data is carried out by recording Nadzir's problematic, such as moving, dying, or having problems with heirs. Individuals, legal entities, or organizations carry out Nadzir development.

In 2022, the Waqf Organizer Unit at the Ministry of Religious for Balikpapan has a program to promote Cash Waqf. Implementing this cash waqf will collaborate with the Indonesian Waqf Agency, Laz DPU Kaltim, and Baitul Maal Hidayatullah. The collaboration established with these institutions is expected to increase the collection of cash waqf in Balikpapan. The collection of cash waqf is supported by good

administration, where the community should get a certificate of proof that they have made a cash waqf.

In organizing this waqf program, the Waqf Organizing Unit has problems and obstacles, including a lack of literacy or socialization in the community, low levels of public trust, waqf financial management not being well organized, and the waqf database system not being well organized.

To overcome the problems and obstacles above, the Indonesian Waqf Agency of Balikpapan has a program that will be run for the next few years, including:

- 1) Overcoming the lack of waqf literacy, BWI Kota Balikpapan established the Wadah Beriman community. Wadah Beriman is a top priority for employees of Sharia Banks, who have certainly collaborated with BWI.
- 2) Overcoming the lack of public trust, BWI of Balikpapan opened a Waqf Corner at the Religious Affairs Office (KUA) in the Balikpapan area and its surroundings. The bride-to-be was directed for a cash waqf as a requirement to take care of the wedding.
- 3) Addressing the problem of waqf welfare that has not been well organized, BWI of Balikpapan offers the Cash Waqf Program. This cash endowment is expected to be able to help people who are lacking. The collected Waqf are allocated to build Islamic Hospital (RSI) in Balikpapan. The collected cash endowments are also used for the assistance and development of MSMEs in Balikpapan, through the Wadah Beriman community. This cash endowment can be developed independently by each region, while still referring to the program of Central BWI.

Of course, the three programs listed above require support from both external and internal parties at BWI Balikpapan. Academics and the BWI of Balikpapan collaborated on research to build a waqf in Balikpapan. Digital-based applications for waqf financial statements, such as the SAWUT BWI of Balikpapan application, necessitate the collaboration of future partners in waqf program research and development.²⁰

²⁰Chairman of the Waqf Organizing Agency, Ministry of Religious Affairs of Balikpapan, March 2022

Based on the presentation of the results of interviews with the chairman and implementing waqf organizers at BWI Balikpapan, the researcher concluded that in the future the strategy of developing waqf in Balikpapan uses Cash Waqf in collaboration with KUA, Amil Zakat Institution, Sharia Bank, and MSMEs. Digital applications are needed for the preparation of financial statements and to facilitate the collection of waqf funds. Support from academics is also needed in developing and supporting the acceleration of waqf literacy in Balikpapan.

b. Indonesian Waqf Agency in Paser Regency

Paser is one of the regions in East Kalimantan Province that also developed the waqf program. Based on the results of field data, the Indonesian Waqf Agency (BWI) of Paser Regency began the Waqf program since 2020. In 2020, BWI Paser Regency implemented a program, namely: Endowment of the Ummah through Cash Waqf and Cooperation with BPN for waqf land certificates.²¹

The 2020 initiative did not proceed well since it was limited by the epidemic and other factors. Finally, in 2022, BWI Paser Regency attempted to revitalize with numerous planned activities, including:²²

- 1) Acceleration of Waqf Land Certificates, where the BWI of Paser Regency collaborates with the local BPN for the acceleration of waqf land certificates. This program is supported by grants from the government.
- 2) By Waqf Asset Inventory, BWI Paser Regency manually collects waqf assets located in the Paser Regency area.
- 3) Cash Waqf is aimed at the community, namely cooperation with Public Islamic Elementary/Junior/High School under the Ministry of Religious Affairs. Teachers or employees who are civil servants are targeted for a cash endowment of one hundred thousand rupiah/person. The accumulated cash endowments are used for the construction of schools and houses of worship.
- 4) Cooperation with BAZNAS for Productive Endowments. BWI Paser Regency collaborates with BAZNAS to record waqf assets that are productive and can produce for the people.

²¹Chairman of the Ministry of Religious Affairs of Paser Regency, March 2022

²²Waqf Manager of Paser Regency, Ministry of Religious Affairs of Paser, March 2022

- 5) Development of Individual Nadzir and Organizational Nadzir. Nadzir individual cooperation between villages, while nadzir organization cooperation with Nahdatul Ulama Paser Regency. Paser Regency has a potential population of over 360.000 people, which can easily support their nadzir.

Naturally, the program, as mentioned earlier, has implementation challenges. The conclusions of field data show that the program is not operating ideally and is limited by a shortage of human resources for waqf supervisors. The conventional approach is still used for financial reports, data gathering of waqf assets, and cash waqf. Paser Regency's BWI structure, which is frequently altered, causes the application to run optimally. Despite this, the BWI of Paser Regency is enthusiastic about increasing waqf programs, particularly cash waqf, citing the capability of regional leaders and the number of citizens.

c. Indonesian Waqf Agency of North Penajam Paser Regency

Based on the recommendation of the Ministry of Religious Affairs of Balikpapan and the Ministry of Religious Affairs of Paser Regency, the waqf program in North Penajam Paser Regency is being promoted to welcome the Nusantara Capital City. This was immediately followed up by the researcher to conduct direct interviews with the Head of Zakat Waqf Organizer and the Zakat and Waqf Coordinator of North Penajam Paser Regency.

The Waqf Organizer of the Ministry of Religious Affairs North Penajam Paser developed a program aimed at increasing the potential of waqf in North Penajam Paser. The programs include:²³

- 1) Zakat and Waqf Literacy Campaign to madrasah teachers and employees. Socialization was carried out to teachers and employees at Madrasah schools directly under the responsibility of the Ministry of Religious Affairs.
- 2) The collection of priority waqf funds is addressed to the State Civil Apparatus. In addition to Zakat, civil servants is expected to provide cash waqf to the Waqf Agency in North Penajam Paser Regency.
- 3) Cash Waqf Program to the Office of Religious Affairs (KUA) and the Ministry of Religious Affairs. Cash endowments are not just

²³Head of Zakat and Waqf Coordinator of North Penajam Paser Regency (PPU)

for school personnel but also for the Ministry of Religious Affairs, and KUA employees are encouraged to participate.

- 4) Tree Endowments and Qur'an for brides-to-be. The cooperation badan waqf with KUA is directed at prospective brides in the form of tree waqf or Qur'an mushaf waqf. This aims to increase literacy and understanding of waqf.

In implementing the program, obstacles or problems are faced. If this is not addressed immediately, it will hamper the planned program. These constraints are as follows:²⁴

- 1) Waqf management officials have not received a decree and there have been no management appointments since 2020. The Ministry of Religion of North Penajam Paser is trying to submit to the headquarter for immediate inauguration to facilitate waqf activities in the future.
- 2) Due to a lack of training, many nadzhir waqf are not yet professional.
Periodic training for waqf nadzhirs is required to ensure that the waqf fund received is maximized for the benefit of the people.
- 3) Waqf land certificates that have many problems with heirs, or the breakdown of waqf land certificates. The Indonesian Waqf Agency collaborates with the National Land Agency (BPN) to maintain waqf land certificates.

Based on the above program design and various obstacles faced, the Ministry of Religious Affairs of North Penajam Paser Regency, especially the waqf managers, is optimistic that it will progress and grow rapidly. The grand project for 2022 is the GATRA INSAF program, namely the Infaq and Sadaqah movements. The coordinator of waqf management for the Ministry of Religious Affairs in North Penajam Paser Regency hopes that the Ministry of Religious Affairs is serious about establishing management and providing direction to waqf administrators. The program can function well and achieve its objectives.

²⁴Head of Zakat and Waqf Coordinator of North Penajam Paser Regency (PPU)

d. Indonesian Waqf Agency of West Kutai Regency

Kutai Barat Regency has a significant waqf potential, however it is not balanced by the presence of the Indonesian Waqf Agency (BWI). Waqf funds are currently distributed in the form of cash waqf through Baitul Maal (BMH) institutions, Dompot Duafa, or in collaboration with other Sharia Financial Institutions. This waqf fund scheme is intended for students and state institutions. The problem in distributing waqf is the lack of socialization and education to the community on the importance of waqf.²⁵

The grand program in the future is a collaboration with KADIN in the form of management of unproductive funds for the term waqf program. The potential for waqf in East Kalimantan is significant because numerous enterprises are involved in the palm and mine industries. Another program is the Muslimat Clinic, which aims to work with Islamic organizations in the West Kutai region to establish a waqf in East Kalimantan. The preceding explanation demonstrates that the potential of Waqf Funds in West Kutai lies in schools and government institutions.

D. Discussion

Over the last two decades, the philanthropic sector has grown significantly, and Non-Profit Organizations (NPOs) are competing fiercely for charitable donations from the community. This development has other effects, such as a decreased likelihood of potential donors giving to certain organizations. This will increase costs for NPOs with a conventional approach to get donations from individual donations. As a result, charities must use effective segmentation marketing strategies.

Effective segmentation requires charities to tailor the message content of their appeal to different groups of potential donors. Identifying and selectively targeting the most promising individuals, in turn, is likely to optimize the ratio of successful approaches to total approaches. Thus, donor market segmentation is an important alternative to the concept of fundraising. Furthermore, donors are known to become more biased and picky, wanting to build stronger relationships

²⁵Head of Zakat and Waqf Coordinator of Kutai Barat Regency

with the organizations they choose to support. This will also support the segment-directed approach over the currently widely utilized approach²⁶.

1. Conception of Waqf and Cash Waqf

Waqafa comes from the word *awqaf* (plural of waqf) derived literally meaning "confinement and prohibition" or causing something to stop or stop. Linguistically, it means "stop, silence, not let go". Waqf is operationally defined as the ownership of assets designed for a specific philanthropic purpose determined by the waqf, with the proceeds directed to the identified recipients. This implies that waqf technically entails constantly transferring some assets to a specific recipient for a noble religious aim. Naturally, the charitable/social work done jointly or collectively by the Corporate Foundation with Charity (Waqf) in each social initiative differs from direct donations made by firms supported in various ways and with diverse philosophies.^{27,28}

The word waqf (plural: awqaf) comes from an Arabic word which literally means to restrain or stop. Kahf (2003) defines waqf as "...holding certain assets and preserving them for limited philanthropic benefit and prohibiting the use or disposition beyond their specific purpose". The role of waqf in the past was very broad in advancing the social welfare of the ummah. However, in the end, waqf became less popular among Muslim communities. Waqf is a donation (donation) from a Muslim based on Islamic Law to a fund manager (*mutawali/nazhir*) responsible for generating profits that are then used to support socio-economic development.²⁹ Endowments are similar to

²⁶ Katharina J. Srnka, Reinhard Grohs, and Ingeborg Eckler, "Increasing Fundraising Efficiency by Segmenting Donors," *Australasian Marketing Journal* 11, no. 1 (2003): 70–86, [https://doi.org/10.1016/S1441-3582\(03\)70119-0](https://doi.org/10.1016/S1441-3582(03)70119-0).

²⁷ Hairul Suhaimi Nahar and Hisham Yaacob, "Accountability in the Sacred Context," *Journal of Islamic Accounting and Business Research* 2, no. 2 (2011): 87–113, <https://doi.org/10.1108/17590811111170520>.

²⁸ Abul Hassan and Hjh Salma Binti Abdul Latiff, "Corporate Social Responsibility of Islamic Financial Institutions and Businesses," *Humanomics* 25, no. 3 (2009): 177–88, <https://doi.org/10.1108/08288660910986900>.

²⁹ Hidayatul Ihsan, Shahul Hameed, and Hj. Mohamed Ibrahim, "WAQF Accounting and Management in Indonesian WAQF Institutions The Cases of Two WAQF Foundations," *Humanomics* 34, no. 1 (2018): 1–5.

endowments but are highly recommended in Islam as a contribution to society.³⁰

Waqf is a voluntary Sharia-based institution, which is expected to function in line with maqashid al-sharia (higher Sharia goals). Waqf is a philanthropic institution that is much older and more established than zakat. Waqf is different from zakat in at least four aspects. First, while zakat is included in the category of mandatory waqf, it is voluntary. Second, waqf involves using one's wealth for religious purposes above zakat's minimum and mandatory limits. Third, waqf is a branch of sadaqah called Sadaqah-Jarriyyah (good deeds that continue even after death). Locally, and including in social and economic development, waqf expands the role of zakat, which guarantees the flow of cash funds to those in need – asnaf or zakat recipients.^{31,32} This is accomplished by mobilizing resources and establishing the appropriate physical infrastructure.³³

Waqf as a form of Islamic philanthropy plays a role in the empowerment of the people. Waqf has contributed to the community's social, economic, and cultural development. For example, in Egypt, Saudi Arabia, Turkey, and several other countries, waqf development has resulted in the construction of various facilities and infrastructure for worship, education, and health. The Khorezmian People's Soviet Republic nationalized waqf in 1921, and the BNSR followed suit in 1922. The BNSR's Central Executive Committee approved the Waqf Statute, which divided waqf into six categories: waqf for mosques, schools, food distribution, public communal use, family waqf, and Haramayn waqf for Islamic holy sites in Mecca and Medina.³⁴

Waqf is a form of property transfer in which property is held in trust, and only the property's proceeds (products or income) are used for general or special charitable purposes. Waqf can be defined as the holding of one's

³⁰Raditya Sukmana, "Critical Assessment of Islamic Endowment Funds (Waqf) Literature: Lesson for Government and Future Directions," *Heliyon* 6, no. 10 (2020): e05074, <https://doi.org/10.1016/j.heliyon.2020.e05074>.

³¹Mohammad Abdullah, "Waqf, Sustainable Development Goals (SDGs) and Maqasid Al-Shariah," *International Journal of Social Economics* 45, no. 1 (2018): 158–72, <https://doi.org/10.1108/IJSE-10-2016-0295>.

³²In this context, the spirit of the deceased will continue to receive rewards as long as the waqf property donated is still beneficial to the recipient.

³³Suhaimi Nahar and Yaacob, "Accountability in the Sacred Context."

³⁴Philipp Reichmuth, "Lost in the Revolution": Bukharan Waqf and Testimony Documents from the Early Soviet Period," *Die Welt Des Islams* 50, no. 3 (2010): 362–96, <https://doi.org/10.1163/157006010X544296>.

property for the benefit of another. The donated property must meet certain criteria such as being in good condition and not easily damaged. The purpose of giving one's property to waqf is to provide benefits for others and in doing so gain closeness to the Almighty. Waqf law is based on Qur'anic and prophetic interpretations and consensus among Muslim scholars. Many verses in the Qur'an mention charitable giving (Sadaqah), expenditure for good purposes (Infaq), and other acts of kindness.³⁵ Waqf must be managed productively in order to be beneficial. Productive endowments are generally in the form of agricultural land or plantations and well-managed commercial buildings that generate profits, some of which are used to finance various Islamic activities. Until recently, productive endowments have been used in numerous countries to address various social and economic issues. Muslims believe they can do so by donating their possessions to charity causes and then channeling the revenues. Waqf is also used to redistribute wealth and achieve economic equilibrium by providing comprehensive services like as education.³⁶ Waqf institutions are deemed useful to the larger community since they can carry out formal waqf tasks in a more practical and sustainable manner.³⁷

The practice of *cash waqf* is not completely new. It was well practiced during the Ottoman era. By the end of the 16th century, all Antontia and the European provinces of the Ottoman Empire, which controlled parts of Southeast Europe, the Middle East, and North Africa, had fully accepted the notion of cash waqf. During this time, cash waqf was raised to buy and build a variety of permanent assets, including school buildings, libraries, hospitals, waterways, bridges, roads, ports, and lighthouses.³⁸

Most Muslim jurists agree that cash waqfs are legal. According to the Hanafi madhhab, Imam Zufar, Abu Hanifah's disciple, permitted the donation of all

³⁵W. K. Mujani et al., "The History of the Development of Higher Education Waqf in Malaysia," *International Journal of Civil Engineering and Technology (IJCIET)* 6, no. 3 (2019), <https://doi.org/10.17720/2409-5834.v6.3.2019.05e>.

³⁶Murat Çizakça, "Islamic Wealth Management In," *JKAU: Islamic Econ., Vol. 28 No. 1, Pp: 3-19 (January 2015) DOI: 10.4197/Islec. 28-1.1 Islamic* 28, no. 1 (2015): 3–19.

³⁷Abd Rahman Ahmad et al., "Transformation of Waqf Implementation at Malaysian Public Universities," *Advanced Science Letters* 22, no. 9 (2016): 2184–86, <https://doi.org/10.1166/asl.2016.7560>.

³⁸Anwar Allah Pitchay, Ahamed Mydin Meera, and Muhammad Saleem, "Factors Influencing the Behavioral Intentions of Muslim Employees to Contribute to Cash-Waqf Through Salary Deductions," *Journal of King Abdulaziz University-Islamic Economics* 28, no. 1 (2015), <https://doi.org/10.4197/Islec.28-1.3>.

movable property, including dirham waqf and supper, also known as al-nuqud waqf/cash waqf. Thus, Imam Zufar confirmed that jewelry can be donated. He based his opinion on the actions of Hafsa Ra., the wife of the Prophet and the daughter of Umar ibn al-Khattab, who dedicated her jewelry to her relatives. Imam Malik bin Anas has also agreed on immovable goods and movable goods as the subject of waqf even though it is a cash waqf. In connection with the other two madhhab of fiqh, both Imam Shafi'i and Ibn Hanbal have agreed on the validity of both immovable and movable goods as waqf objects.³⁹

Cash endowments played an important role in improving government coffers and greatly improved the socioeconomics of the Muslim Ottomans during that era. For many years, cash endowments have remained viable and relevant for the development of the Ummah. For example, a report shows that cash endowments have existed for quite a long time in many Muslim countries; in fact, most of these countries have instituted cash endowments to facilitate the collection and distribution of donations. Cash endowments are restrictions on the amount of money by founders (individuals, corporations, institutions, corporations, or private or public organizations), and the dedication of the proceeds is for good and for the welfare of society.^{40,41}

The existence of a good waqf fundraising strategy carried out by nadzir can indirectly improve the welfare of the community and can create economic independence. The waqf fundraising strategy can be carried out by developing a long-term strategic program plan, designing a long-term budget, developing fundraising scenarios (objectives and strategies), identifying sources of funds (waqf) through direct and indirect means, and monitoring work results (monitoring and reporting) by reporting on work results along with future evaluations and plans. Using the Research Funding method, the waqf strategy to raise funds prioritizes creating business results

³⁹Magda Ismail Abdel Mohsin, "Financing through Cash-Waqf: A Revitalization to Finance Different Needs," *International Journal of Islamic and Middle Eastern Finance and Management* 6, no. 4 (2013): 304–21, <https://doi.org/10.1108/IMEFM-08-2013-0094>.

⁴⁰Hamid Rizal and Hanudin Amin, "Perceived Ihsan, Islamic Egalitarianism and Islamic Religiosity towards Charitable Giving of Cash Waqf," *Journal of Islamic Marketing* 8, no. 4 (2017): 669–85, <https://doi.org/10.1108/JIMA-05-2015-0037>.

⁴¹Ismail Abdel Mohsin, "Financing through Cash-Waqf: A Revitalization to Finance Different Needs."

by developing waqf assets.⁴² Another option is to pick up the ball and run with it by collaborating through Islamic Financial Institutions. Other fundamental strategies that can help waqf institutions develop information technology are implementing online waqf with online waqf strategies through websites, transferring accounts and not setting targets. Thus, waqf management can be effective with some of the best strategies for the institution's success in achieving its goals.⁴³ The strategy used to collect productive waqf carried out by the Indonesian Waqf Agency (BWI) and the Selangor Waqf Corporation (PWS) is two methods, namely: the first method is "waiting for the ball." The second way is called "pick up the ball". The "waiting for the ball" method. This method begins by opening an account at a Shari'ah Financial Institution under the name of BWI. Meanwhile, PWS starts by opening a PWS counter, opening an account at a Waqf Recipient Shari'ah Financial Institution on behalf of PWS, Infaq Scheme (payroll deduction), Agent, and e-Maisportal. Serta bekerjasama dengan lembaga pendidikan. The "pick up the ball" strategy involves direct connection between BWI and wakif candidates through governmental and commercial entities. While PWS uses three models, namely the first, the month of women and waqf, the second, the month of waqf selangor and the third month of Masre Industri.⁴⁴ Several waqf fundraising strategies as above have been carried out by waqf nazhir in order to achieve the objectives of each waqf institution.

Most fundraisers seem to understand the concept of segmentation, marketing targets and their effect on successful fundraising. However, many fundraisers consider that their organizations have limited resources to conduct and use appropriate market research, while many fundraisers comment that there are no limits. Fundraisers who see no boundaries see others using these boundaries as an excuse. They recognize and use various types of segmentation, not only geographical, demographic and

⁴²Syamsuri Syamsuri and Vina Fithriana Wibisono, "Strategies of Islamic Education Institutions in Fundraising Waqf to Create Economic Independence in the Era of the 4.0 Industrial Revolution," *At-Ta'dib* 14, no. 1 (2019): 35, <https://doi.org/10.21111/at-tadib.v14i1.3532>.

⁴³Lailiyah Qotrunnada and Muchammad Saifuddin, "Model Manajemen Fundrising Wakaf Di Surabaya (Studi Di Yayasan Dana Sosial Al-Falah, Perbandingan Wakaf Selangor, BWI Dan Wakaf Global)," *Management of Zakat and Waqf Journal (MAZAWA)* 2, no. 1 (2020): 38–49, <https://doi.org/10.15642/mzw.2020.2.1.38-49>.

⁴⁴Jauhar Faradis, M Yazid Affandi, and Slamet Khilmi, "Manajemen Fundraising Wakaf Produktif: Perbandingan Wakaf Selangor (PWS) Malaysia Dan Badan Wakaf Indonesia," *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 49, no. 2 (2015): 500–518, <https://doi.org/10.14421/ajish.v49i2.152>.

psychographic. Segmentation is critical to successful fundraising and development strategies. Still, organizational resources cannot keep pace and respond to necessary changes that are in line with donor demand and market trends.⁴⁵ All independent variables of segmentation, targeting and positioning partially affect the improvement of purchasing decisions. Segmentation, targeting and positioning strategies simultaneously have a positive and significant effect on purchasing decisions.⁴⁶ Segmentation is another alternative in waqf fundraising efforts.

2. Segmentation

For decades, segmentation has been seen as a key strategic activity for marketers and has been highlighted in almost every academic journal in marketing. The key theoretical basis for market segmentation is the existence of customer heterogeneity, which allows the identification of demand-based segments and companies to form different offerings for selected segments.⁴⁷ Segmentation provides direction for the company's marketing strategy and resource allocation. The value of market segmentation lies in helping companies adopt a position somewhere between overgeneralized and over-customized. Formally, market segmentation is a continuous and iterative process of examining and grouping potential and current customers whose needs are similar within a group but among different⁴⁸ groups.

Relevant criteria for identifying donor segmentation considered in several studies so far include the donor's past behaviour, psychographics, and (socio) demographics. Research on behavioural segmentation shows that funds for NPOs can be increased by grouping individual communities based on variables such as the amount donated or the frequency of donations. This approach can be expressed through the formula R-F-M (Recency, Frequency and Monetary value of donation), which is widely applied in direct marketing. However, this is only true when approaching donors at this time. While information is usually available on the organization's donors, little

⁴⁵Scott, *An Investigation of Market Segmentation Theory and Its Impact on Effective Fundraising*.

⁴⁶Bekti Widanta, Intri Ayu Murti, and Muinah Fadhilah, "Strategi Pemasaran STP (Segmenting, Targeting, Positioning) Untuk Produk BPR Syariah Mitra Harmoni Yogyakarta," *Inovasi* 10, no. 1 (2023): 156, <https://doi.org/10.32493/Inovasi.v10i1.p156-162.29239>.

⁴⁷Maxwell Winchester and Gavin Lees, "An Investigation of the Success of Targeting Newspapers and Efficiency of Advertising in Ireland," *Journal of Promotion Management* 22, no. 5 (2016): 620–36, <https://doi.org/10.1080/10496491.2016.1185490>.

⁴⁸Roberto Mora Cortez, Ann Højbjerg Clarke, and Per Vagn Freytag, "B2B Market Segmentation: A Systematic Review and Research Agenda," *Journal of Business Research* 126 (2021): 415–28, <https://doi.org/10.1016/j.jbusres.2020.12.070>.

data is available on individuals in the community who donate for other purposes or even those who do not donate at all. If the goal is to expand the market by attracting people who have not donated so far, another approach is needed.⁴⁹

Segmentation is widely regarded as an important part of marketing strategy because, without it, targeting and positioning strategies cannot be developed. Many marketers usually keep in mind that the requirement for the success of a segmentation program is that the segmentation is measurable, substantial, accessible, distinct, and actionable. This set of criteria has been broadly linked. The main task of marketing management in all organizations is to identify important sub-groups and find the differences, which is the essence of segmentation. The actionable nature of the identified market segment can be improved when it is also explained in terms of easily understood and available demographic variables.⁵⁰ Similarly, the personal meaning evoked through participation in fundraising and at certain events may be different for those with a longer history with the event.⁵¹

Segmentation is the cornerstone of the company's overall strategy because it is widely assumed by marketers that different competing brands appeal to different consumers. Furthermore, segmentation is widely regarded as an important part of marketing strategy because without it, targeting and positioning strategies cannot be developed, capturing the targeting emphasis placed on undergraduate marketing students by suggesting: If marketing had a list of ten commandments, 'Thou shalt target' would be one of them. From undergraduate students to marketing practitioners, the focus on segmentation, targeting, and positioning has led to uncritical mass marketing dismissals.⁵²

Social causes associated with advertising can be highly personalized for a broad segment of consumers. Affective responses to ads with indications to support social causes are likely to be amplified. Against this backdrop, cause-involvement is expected to influence the perceived authenticity of

⁴⁹Srnka, Grohs, and Eckler, "Increasing Fundraising Efficiency by Segmenting Donors."

⁵⁰Winchester and Lees, "An Investigation of the Success of Targeting Newspapers and Efficiency of Advertising in Ireland."

⁵¹Laura Wood, Ryan Snelgrove, and Karen Danylchuk, "Segmenting Volunteer Fundraisers at a Charity Sport Event," *Journal of Nonprofit & Public Sector Marketing* 22, no. 1 (2010): 38–54, <https://doi.org/10.1080/10495140903190408>.

⁵²Winchester and Lees, "An Investigation of the Success of Targeting Newspapers and Efficiency of Advertising in Ireland."

advertisements to influence consumer responses. Psychographic analysis greatly helps enlarge our understanding of why contributions are made. This investigates the perceived benefits of charitable giving by donors as well as their motivations. In the marketing literature on segmentation, there is a strong emphasis on psychographic methods.⁵³ With regard to donations, measures that include motivation and benefits are considered the best indicators of whether or how people will give. In fundraising practice, many organizations do psychographic segmentation. However, it turns out to be difficult to define and quantify the intrinsic determinants of these donations precisely.⁵⁴

The literature shows that socio-demographic variables are important factors that influence donor behaviour. The effect of age, gender, education, and income on individual community donation has been studied in the literature. Sociodemographic donor characteristics, although considered ineffective by some academics, have been supported by others. For example, based on an analysis of empirical studies conducted in Germany and the United States, it was found that the tendency to donate increases with age and education. The study also stated that women tend to give more often than men, and the amount donated is positively related to income. The positive relationship between age, education, income, and propensity to contribute, as well as the finding that women contribute more often than men, are generally supported by research in marketing, economics, and psychology. Advertising-related research also suggests that advertising can be used effectively to target more diverse consumer segments in terms of differences with respect to social causes.⁵⁵⁶

The demographic profiles of donor prospects are a key category of external determining variables. In practice, fundraising often relies on simple sociodemographic criteria, as large numbers – especially smaller ones – of NPOs cannot acquire more than sociodemographic data in their target markets. In addition, such data are often available from secondary sources, whereas there is usually very little secondary data on donor preferences, attitudes, perceptions, etc. In fact, sociodemographics seems to be the most

⁵³Wilson Ndasi and Ediz Edip Akcay, “Understanding Authenticity in Digital Cause-Related Advertising: Does Cause Involvement Moderate Intention to Purchase?,” *Westminster Papers in Communication and Culture* 15, no. 2 (2020), <https://doi.org/10.16997/wpcc.344>.

⁵⁴Srnka, Grohs, and Eckler, “Increasing Fundraising Efficiency by Segmenting Donors.”

⁵⁵Srnka, Grohs, and Eckler.

⁵⁶Ndasi and Akcay, “Understanding Authenticity in Digital Cause-Related Advertising: Does Cause Involvement Moderate Intention to Purchase?”

frequently used segmentation variable in fundraising practices. Managers often use them as substitutes because socio-demographics represent easily quantifiable criteria that are assumed to be related to donor responsiveness.⁵⁷

Basically, segmentation and targeting based on motivation or benefit theoretically represent the best approach. However, it is important to research the behavioural motivations of donors (“why” donate), although fundraising needs to learn more about donors and their characteristics (i.e. “who” and “how” characterize donors). Fundraisers can use sociodemographic data with comparable results, where possible, to uncover certain fundamental determinants of giving. untuk mengungkap determinan fundamental tertentu dari member.⁵⁸ Marketing segmentation strategies and activities that are constructed and designed to maximize lifetime duration might reasonably be expected to be equally appropriate for encouraging people to create charitable legacies. In contrast, contemporary donor behaviour that is both active and comprehensive is significantly related to one's propensity to donate.⁵⁹

3. Increasing Waqf Fundraising by Segmentation

Segmentation allows companies to identify specific segments that are likely to be developed. This segmentation usually groups consumers based on needs. Thus, companies can implement more effective and economical marketing. The key to market segmentation is customer heterogeneity, so that demand-based segments can be identified to form a supply in the selected segment. Market segmentation helps adopt a position somewhere between overgeneralized and overcustomized.⁶⁰

Relevant criteria for identifying segmentation include behavioral, psychographic, and (socio) demographic. In this case, the Waqf Agency of MoRA must identify certain segments to facilitate waqf fundraising.⁶² Based on the field observations in several regions of East Kalimantan, it shows that the segmentation of waqf fundraising is seen from four aspects:

⁵⁷Srnka, Grohs, and Eckler, “Increasing Fundraising Efficiency by Segmenting Donors.”

⁵⁸Srnka, Grohs, and Eckler.

⁵⁹Roger Bennett, “Predicting the Lifetime Durations of Donors to Charities,” *Journal of Nonprofit & Public Sector Marketing* 15, no. 1–2 (2006): 45–67, https://doi.org/10.1300/J054v15n01_03.

⁶⁰Fandy Tjiptono, *Strategi Pemasaran: Prinsip Dan Pemasaran*, 4th ed. (Yogyakarta: Penerbit ANDI, 2015).

⁶¹Mora Cortez, Højbjerg Clarke, and Freytag, “B2B Market Segmentation: A Systematic Review and Research Agenda.”

⁶²Srnka, Grohs, and Eckler, “Increasing Fundraising Efficiency by Segmenting Donors.”

- a. Geography Geographically, East Kalimantan is the 4th largest region or around 6.73% of the entire territory of Indonesia. The potential for waqf in East Kalimantan is around 3,124 waqf lands with an area of 721.72 hectares. Geographically, Balikpapan City occupies the first position as the area with the largest waqf land. Data shows that geographically, Balikpapan City, Penajam Paser Utara Regency, Paser Regency, and Kutai Barat Regency have a breakdown of the amount of waqf land as follows:

Table: 1 Amount of Waqf Land in Several Regions of East Kalimantan

MoRA Office	Total Waqf Land	Area (Hectares)
Balikpapan	375	67,04
Paser Regency	282	45,7
North Penajam Paser Regency	216	65,05
West Kutai Regency	134	18,46

Source : SIWAK Ministry of Religious Affairs, 2021

- b. Demographic. Demographically, based on the results of field interviews, it shows that the interest in waqf is quite high in four research locations, where the dominant occupations are students, employees, and state civil servants. Among them, those with a minimum high school education are already at a productive age.
- c. Social
The majority of religions from the four research locations above are Islam, while the dominant races and ethnicities are Java and Sulawesi. This certainly makes it easy for the Ministry of Religious Affairs to raise waqf funds.
- d. Thoughts and Feelings. The waqf program run by each waqf manager of the Ministry of Religious Affairs is the dominant Cash Waqf program. Cash waqf is considered the most easy, fast, effective and efficient from collecting to distributing. This is natural because most of the people are part of the younger generation.
- e. Behavior Behavior is a challenge for waqf managers due to the lack of education and literacy about waqf. Thus, the community does not know, is less interested, and does not trust the public Waqf agency. The a need for regular socialization and education in the community on the importance of waqf. The use of social media and digital technology makes it easier for people to transact waqf. The official waqf website or

website owned by the community is not enough to build public trust in the government.

In the marketing literature on segmentation, there is a strong emphasis on psychographic methods. With regard to donations, measures that include motivation and benefits are considered the best indicators of whether or how people will give. In fundraising practice, many organizations do psychographic segmentation. However, it turns out to be difficult to define and quantify the intrinsic determinants of these donations precisely.⁶³

Socio-demographic variables are important factors that influence donor behavior. The effect of age, gender, education, and income on individual community donation has been studied in the literature. For example, based on an analysis of empirical studies conducted in Germany and the United States, it was found that the tendency to donate increases with age and education. The study also stated that women tend to give more often than men, and the amount donated is positively related to income. The positive relationship between age, education, income, and propensity to contribute, as well as the finding that women contribute more often than men, are generally supported by research in marketing, economics, and psychology.⁶⁴

The demographic profiles of donor prospects are a key category of external determining variables. In practice, fundraising often relies on simple sociodemographic criteria. Socio-demographics seems to be the most frequently used segmentation⁶⁵ variable in fundraising practices. From the following discussion, it can be concluded that five segments can be used to raise waqf funds: Geographical, demographic, social, thought, and behaviour.

E. Conclusion

Increasing waqf fundraising consists of several segments, namely based on geography (area of waqf land, potential of waqf land, potential of the region), demographic (population, number of productive ages), social (use of social media religion, and tribe), behavior (education and beliefs) and attitudes. In addition, the Ministry of Religion's waqf management institution uses a more modern application with comprehensive education and literacy support to facilitate the community in raising waqf funds.

⁶³Srnka, Grohs, and Eckler.

⁶⁴Srnka, Grohs, and Eckler.

⁶⁵Srnka, Grohs, and Eckler.

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