



THE 4<sup>TH</sup>  
INTERNATIONAL  
CONFERENCE  
POSTGRADUATE  
SCHOOL

# GUIDE BOOK

The 4th

# ICPS

# 2020

September 23rd | SURABAYA

“Update Management in Covid-19 Pandemic”  
Postgraduate School Universitas Airlangga

*Organized by*



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## Welcome from The Director of Postgraduate School Universitas Airlangga

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Distinguished Participants, Lectures and guests  
Assalamu'alaikum warahmatullahi wabarakatuh

On behalf of all member of The Postgraduate School, Universitas Airlangga. It gives me a great pleasure to extend my sincere and warm welcome to the participants of The 4th International Conference Postgraduate School (ICPS) – Universitas Airlangga, themed “Update Management in Covid-19 Pandemic”. It is an honor and joy for us to be host of this Conference, where all participants have a chance to present and discuss our knowledge about **Update Management in Covid-19 Pandemic**.

Managing Covid-19 has become the responsibility of all humankind. Health scientists have their own role in doing the action, starting from preventing, curing, to recovering. Moreover, scientist are also conducting all needed research toward it. In the other hand, social scientist has other uneasy job which require them to face various citizen with their own ranging culture and manner. Covid-19 has obsessed all sectors, edges, and even human's psyche. Not only economic, social, politics, demography, society, it stresses out everyone.

The 4<sup>th</sup> International Conference Postgraduate School (ICPS) is organized as implementation of collaboration between Universitas Airlangga with East Java Provincial Government, Malawi University, Institute of Tropical Aquaculture University Malaysia Trengganu, University Putra Malaysia, Universiti of Sultan Zainal Abidin Tenggau Malaysia, Public Prosecutor Service of Canada, Institute Perubatan Forensik Negara Malaysia, Universitas Mataram Indonesia, and Bhayangkara Hospital level II Semarang.

In this occasion I would thank to keynote speaker Dr. Emil Elistianto Dardak, B.Bus., M.Sc., also Prof. Jonathan Makuwira, Prof. Dr. Mhd. Ikhwanuddin Abdullah, Prof. Rajesh Ramasamy, Dr. Ahmad Yudianto, dr. SpF(K)., SH.,M.Kes, Dr. Nazli Bin Ismail, Kombespol Dr. Sumy Hastry Purwanti, dr. Sp.FM, DFM, Prof. Dr. Ni Nyoman Tri Puspaningsih, M.Si, Prof. Sebastien Lafrance, Prof. Dr. Gatot Dwi H.W., S.H., M.Hum, Dr. Suyatno Ladiqi, Dr. Ahmad Hafizam Hasmi, Dr. Christrijogo Soemartono Waloejo, dr., Sp.An., KAR, for their ideas and discourses of science presented in this Conference. Hopefully, this Conference provides a great opportunity for civil society, government, academia, scientist, and stakeholders to share knowledge/ideas and to discuss policy recommendations for Indonesia. Finally let me congratulate to all of you once again for organizing and participating in this Conference. Also to the committee members, speakers especially for key note speakers, invited speaker, moderators, editor boards and participants for your kind contributions, I would like to express my gratitude for all the hard work on the succeeding this Conference. Hopefully the new friendship and new collaboration will start from this moment.

Thank to Allah SWT for His blessing.

Prof. Dr. Hj. Sri Iswati, SE.,M.Si.,Ak., CA., CMA  
Director of Postgraduate School, Universitas Airlangga, Surabaya-Indonesia.

## Welcoming Speech from the Chairman of ICPS 2020

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Assalamu'alaikum Wr.Wb.

Good morning and may peace be upon you all.

Opening my speech, praises all to Allah for His blessings and mercy that allows us to be here today, September 23<sup>rd</sup>, 2020, attending The 4<sup>th</sup> International Conference Postgraduate School – Universitas Airlangga under the theme “Update Management in Covid-19 Pandemic”.

We would like to express gratitude to Dr. Emil Elistianto Dardak, B.Bus., M.Sc. and the representative as the keynote speakers and twelve invited speakers: Prof. Jonathan Makuwira, Prof. Dr. Mhd. Ikhwanuddin Abdullah, Prof. Rajesh Ramasamy, Dr. Ahmad Yudianto, dr. SpF(K), SH.,M.Kes, Dr. Nazli Bin Ismail, Kombespol Dr. Sumy Hastry Purwanti, dr. Sp.FM, DFM, Prof. Dr. Ni Nyoman Tri Puspaningsih, M.Si, Prof. Sebastien Lafrance, Prof. Dr. Gatot Dwi H.W., S.H., M.Hum, Dr. Suyatno Ladiqi, Dr. Ahmad Hafizam Hasmi, Dr. Christrijogo Soemartono Waloejo, dr., Sp.An., KAR, who have spent the time to enlighten and share experiences with us.

Our gratitude also goes to the officials of Universitas Airlangga for attending this invitation: Rector, Vice Rector and I would like to thank the Postgraduate School Program Director who have supported us. I would like to thank our co-host for contributing in our conference : East Java Provincial Government, Malawi University, Institute of Tropical Aquaculture University Malaysia Trengganu, University Putra Malaysia, Universiti of Sultan Zainal Abidin Tenggara Malaysia, Public Prosecutor Service of Canada, Institute Perubatan Forensik Negara Malaysia, Universitas Mataram Indonesia, Bhayangkara Hospital level II Semarang, we could continue further cooperation in the future.

We also send our gratefulness to all speakers and participants of ICPS 2020 conference for coming and participating. On behalf of Committee ICPS 2020, allow me to extend a warm welcome to Surabaya, especially in Universitas Airlangga. We wish your apologize for all mistakes starting from beginning to the end of this Conference. Hopefully, the publishing article in Scopus indexed proceedings give benefit to us.

Distinguished guests,

The current pandemic Covid-19 issue is the main topic discussed and prioritized not only in Indonesia but also in the whole world. The spread of the Covid-19 virus is still quite high indicated by the increasing reports of Covid-19 cases, so it is necessary to have the right prevention and treatment strategy as well as management toward the patients with Covid-19 starting from the beginning of infection, during the infection, the period of treatment, recover, and post-recovery. The population problems in Indonesia due to density may cause more complex problems, namely in the health, socio-economic, criminal, political and cultural sector. Given these conditions, comprehensive, sustainable handling and strategy are needed from the most basic level of government to the middle level, also from the community in the family level to the broader community. The government has issued policies on large-scale social restrictions (PSBB), work from home (WFH), a study from home, the obligation to use masks outside, and the use of PPE for health workers which must be obeyed, even penalty is applied for those who violate these regulations. The enactment of a semi lockdown called “Pembatasan Sosial Berskala Besar (PSBB)” has a tremendous impact, such as the high number of employees who have been laid off and also the migration of people from cities to villages.

Therefore, it is necessary to share the ideas from practitioners, academics, government employees, and students to find solutions to any problems that arise due to this pandemic. The purpose of this conference is to facilitate the

meetings among the scientist, government and stakeholders and to discuss policy recommendations to lead the innovations for advancements and competitiveness of the nation.

The seminar is approximately attended by 1000 participants with 150 papers submitted and divided into health science, life science, economic and management, police studies, law and social science. Papers are represented in form of E-Poster and best 10 Poster will be chosen. The speakers are from Malaysia, Canada, Malawi, and various universities in Indonesia including Universitas Airlangga. We are grateful to all the staffs, including lecturers, employees, and students for their great cooperation and struggle from the beginning to the end of the seminar. Last but not least, I also thank to Co-Chairman; Dr. Suparto Wijoyo, SH., M.H, all of International Advisory Board committees, Technical Program Committees, Organizing Committee, and manuscript reviewers for the great cooperation and coordination during the conference.

We also wish ICPS 2020 Conference is the beginning of the gathering, discussion, and collaboration of all researchers, practitioners, scientist, government, and stakeholders throughout the world to build synergies and solutions in supporting the progress and independence of the Indonesia. With the synergy and the solution as well as the motto "*Excellence with Morality*", the contribution of the academician will be more real particularly for this country and international level. Wish you a happy seminar, hopefully this ICPS 2020 Conference gives positive contribution to all participants. See you on ICPS 2021 Conference next year and may Allah SWT constantly guide us to do the utmost in our step.

Thank you very much and have a nice day.  
Wassalamu'alaikum Wr. Wb.

Best Regards,

Dr. Theresia Indah Budhi S, drg., M.Kes.  
Chairman of ICPS 2020

## Organizing Committee

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Chairman	Dr. Theresia Indah Budhy, drg., M.Kes., Sp.PMM(K)
Co Chairman	Dr. Suparto Wijoyo, S.H., M.Hum
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## Program Schedule of ICPS 2020

### The 4<sup>th</sup> International Conference Postgraduate School Universitas Airlangga UPDATE MANAGEMENT IN COVID-19 PANDEMIC Surabaya, September 23<sup>th</sup> 2020

Time	Duration	Agenda	PIC
07.00 - 09.00	120'	Preparation	Dr. M. Farid Lusno , Agus Otsuka
		MAIN ROOM	Rizki Priyoko
09.00 - 09.05	5'	Opening by MC	Faith Fore & Yogi Abror
09.05 - 09.15	10'	The National Anthem of Indonesia : Indonesia Raya & Airlangga Hymne (video)	Sungkono
09.15 - 09.20	5'	Opening Prayer of International Conference	Dr. Prawitra Tholib, SH, MH
09.20 - 09.25	5'	Opening Remarks: 1. Chairperson of the 4 <sup>th</sup> International Conference 2020 Postgraduate School UNAIR	
09.25 - 09.30	5'	<b>Dr. Theresia Indah Budhy. drg.,M.Kes., Sp.PMM(K)</b>	
09.30 - 09.35	5'	2. Director of Postgraduate School UNAIR <b>Prof. Dr. Hj. Sri Iswati, S.E., M.Si., Ak.</b>	
		3. Vice Rector III of Universitas Airlangga <b>Prof. Dr. Bambang Sektiari Lukiswanto DEA, drh.</b>	
09.35 -09.40	5'	Officially opening of the 4 <sup>th</sup> International Conference 2020 – <b>Prof. Dr. Bambang Sektiari Lukiswanto DEA, drh.</b>	
09.40 - 09.50	5'	Profile Video of Postgraduate School Universitas Airlangga	
09.50 -10.10	20'	<i>Keynote Speaker</i> <b>Dr. H. Emil Elestianto Dardak , B.Bus. M.Sc.</b> (Deputy Governor of East Java)	
10.10 -10.15	5'	<b>BREAKOUT ROOM</b>	
		ROOM A MC : <b>Faith Fore</b>	Erwien Rahadianto
10.15 - 10.30	15'	Invited Speakers: 1. <b>Prof. Dr. Ni Nyoman Tri Puspaningsih, M.Si.</b> (Vice Rector I of Universitas Airlangga)	Dr. Maslichah Mafruchati, Nita
10.30 - 10.45	15'	2. <b>Dr. Ahmad Hafizam Hasmi</b> (Institut Perubatan Forensik Negara, Malaysia)	
10.45 - 11.00	15'		



11.00 – 11.15	15'	3. <b>Prof. Dr. Mohammad Ikwanuddin Abdullah</b> (Prof. of Aquaculture, Director of Institute of Tropical Aquaculture, Universiti Malaysia Trengganu)	
11.15 - 11.35	20'	4. <b>Prof. Rajesh Ramasamy</b> (Imunologist, Faculty of Medicine and Health Science, Universiti Putra Malaysia)	
11.35 - 11.50	15'		
11.50 – 12.05	15'	Moderator : <b>Dr . Pudji Lestari, dr., M.Kes.</b> Discussion	
12.05 -12.20	15'	5. <b>Kombespol. Dr. Sumy Hastry Purwanti, MD., Sp.F., DFM</b> (The Head of Bhayangkara Hospital level II, Semarang, Central Java, Indonesia)	
12.20 - 12.35	20'	6. <b>Dr. Christijogo Soemartono Waloejo, MD., Sp. An., KAR.</b> (Coordinator of Disaster Managemen Master Program Postgraduate School Universitas Airlangga). 7. <b>Dr. Ahmad Yudianto, MD., SpF(K), SH, M.Kes.</b> (Coordinator of Forensic Science, Master Program Postgraduate School Universitas Airlangga)	
		Moderator: <b>Dr . Pudji Lestari, dr., M.Kes.</b> Discussion	
		ROOM B MC : Yogi Abror	Hermasari Restuti
10.15 - 10.30	15'	Invited Speakers: 1. <b>Prof Sebastien Lafrance</b> (Professor of Ottawa University, Canada)	Dr. Maslichah Mafruchati, Nita
10.30 - 10.45	15'	2. <b>Prof. Dr. Gatot Dwi Hendro Wibowo, S.H, M. Hum.</b> (Lecturer of Law Master Program, Universitas Mataram)	
10.45 - 11.00	15'	3. <b>Dr. Suyatno Ladiqi</b> (Deputy Dean of Student Affairs & Alumni and Senior Lecturer Faculty of Law & International Relations Universiti Sultan Zainal Abidin, Malaysia)	
11.00 – 11.20	20'	Moderator : <b>Amira Paripurna SH, LLM, Ph.D.</b> Discussion	
11.20 - 11.35	15'		
11.35 - 11.50	15'	4. <b>Dr. Nazli Bin Ismail</b> ( Lecturer of Faculty of Law and International Relations, University of Sultan Zainal Abidin (UniSZA), Kuala Trengganu, Malaysia)	
11.50 – 12.10	20'		

		<p>5. <b>Prof. Jonathan Makuwira</b>,                  (Deputy Vice Chancellor Malawi                  University of Science and                  Technology, South Africa)                  Moderator : <b>Amira Paripurna SH, LLM,                  Ph.D.</b>                  Discussion</p>	
12.10 – 12.35		<p>ROOM A                  MC. : <b>Dr. Maslichah Mafruchati, drh,                  M.Kes</b></p>	Rizki Priyoko
12.35 -12.50	15'	<p>Reward Announcements :  <b>Prof. Dr. Hj. Sri Iswati, S.E., M.Si., Ak.</b></p>	
12.50-13.00	10'	<p>Closing Ceremony: <b>Prof. Dr. Hj. Sri                  Iswati, S.E., M.Si., Ak.</b></p>	

## List of Keynote and Invited Speakers of ICPS 2020

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### Keynote Speakers



**Dr. H. Emil Elestianto Dardak, B.Bus., M.Sc. (East Java Deputy Governor)**

Dr. H. Emil Elestianto Dardak, B.Bus., M.Sc. or Emil Dardak (born in Jakarta, 20 May 1984) is a young Indonesian politician, singer and executive. He is the Deputy Governor of East Java who has served since February 13, 2019. Emil has served as Regent of Trenggalek from February 17, 2016 to February 12, 2019. Emil, who is paired with the Deputy Regent, Mochamad Nur Arifin, won the 2015 General Election for Trenggalek Regent with 292,248 votes or about 76.28 percent. He and Mochamad Nur Arifin became the youngest pair in the 2015 regional elections. He became the youngest Doctor of Development Economics in Japan from Ritsumeikan Asia Pacific University at the age of 22. In 2018, Emil Dardak officially served as Deputy Governor of East Java in pair with Governor Khofifah Indar Parawansa after winning the 2018 East Java Governor General Election by obtaining 10,465,218 votes or 53.55% of the total number of votes.

### Invited Speakers



**Prof. Jonathan Makuwira (University of Science and Technology - Malawi)**

Professor Jonathan Makuwira is the Deputy Vice Chancellor of the Malawi University of Science and Technology. His appointment in this position follows an international academic career in four different universities, three of which are in Australia. Soon after completing his PhD in International Development Studies at University of New England in Australia, Professor Makuwira was appointed as lecturer in Peace Studies (2003-2005) at the same university. Two and half years later, he moved to Central Queensland University (2005-2007) where he taught Comparative Indigenous Studies, before he was offered a position as lecturer in International Development at the Royal Melbourne Institute of Technology (RMIT) University, where he served between 2007 and 2014. In September 2014 he came back to Africa, this time, in South Africa where he was appointed to the position of Associate Professor and full Professor in Development Studies, at the Nelson Mandela Metropolitan University (now Nelson Mandela University).



**Prof. Dr. Mhd. Ikhwanuddin Abdullah (Aquaculture Universiti Malaysia  
Trengganu - Malaysia)**

Dr. Mhd. Ikhwanuddin is currently working as Professor at Institute of Tropical Aquaculture, Universiti Malaysia Terengganu, Malaysia. He has completed his Ph.D. in Marine Biology from Universiti Malaysia Sarawak, Malaysia. His main area of interest related to Animal and Veterinary Sciences, Molecular Sciences, and Environmental Sciences. His main area of expertise includes Crustacean, Seed production, Scylla, Hatchery technique, Banana shrimp, Crab mating, Enzyme activity, Reproduction, Probiotic, Fisheries, Hormone, White shrimp, Black tiger shrimp, Triploidy, Larviculture, Portunid Crab, Mud spiny lobster, Ovarian maturation, Maturation diets, Natural diet, Population dynamic, Breeding technology, Portunus pelagicus, Live food, Movement pattern, Artificial production, Artificial diet, and Catch information. He has published 32 research articles in journals contributed as author/co-author.



**Prof. Rajesh Ramasamy (Universiti Putra Malaysia – Malaysia)**

Rajesh Ramasamy is currently an Associate Professor at the Universiti Putra Malaysia (UPM). He earned his first degree in Biomedical Sciences with a specific interest in Immunology at the National University of Malaysia in 2000. In 2006, he gained PhD in Stem Cell Transplantation.



**Dr. Ahmad Yudianto, dr. SpF(K), SH., M.Kes (Forensic Science  
Postgraduate School Universitas Airlangga - Indonesia)**

Dr. Ahmad Yudianto, dr. SpF(K), SH., M.Kes is currently the head of Forensic Science Postgraduate School Universitas Airlangga . He earned his first degree in Medical in 1997 then continue his interest in forensic in 2005. He also earned Law degree in 2005. He gained PhD in Forensic Molecular Biology in Universitas Airlangga in 2010 and became consultant in KKFI.



**Dr. Nazli Bin Ismail (Universiti of Sultan Zainal Abidin - Malaysia )**

A lecture in Universiti of Sultan Zainal Abidin – Malaysia since march 2008. He earned his bachelor degree of Law from University Islam Antar Bangsa in 2005. Later he gained PhD from University of Edinburg in 2015.



**Kombespol Dr. Sumy Hastry Purwanti, dr. Sp.FM,DFM (Bhayangkara Hospital Semarang - Indonesia )**

Dr. Sumy Hastry Purwanti, dr. Sp.FM,DFM is currently the Head of Bhayangkara Hospital level II, Semarang (now). She earned Forensic Specialist from Diponegoro University Semarang 2005 and Master Degree of Forensic from Airlangga University in 2016) (The First Forensic Female Doctor in Asia), received 4 golden pin and 1 silver pin. She was a speaker for some special forensic occasion in abroad, last one was at IAWP in Alaska in 2019. Now, still studying for PKN1, DUMM.



**Prof. dr. Ni Nyoman Tri Puspaningsih, M.Si (Research Center for Bio-Molecule Engineering Universitas Airlangga - Indonesia)**

Received the B.S.degree in Chemistry from Department of Chemistry, Faculty of Mathematics and Natural Sciences, Universitas Airlangga, Surabaya, in 1986, the M.Sc, degree from Department of Chemistry (Biochemistry) Faculty of Mathematics and Natural Sciences, Institut Teknologi Bandung, in 1994, and the Doctorate degree from Department of Biology (Microbiology), Faculty of Mathematics and Natural Sciences, Institut Pertanian Bogor, in 2004. On 1999, 2002 and 2003, she joined JSPS short course fellows in Japan. She joined post-doctoral fellows program KNAW Netherlands on 2005 and 2007 at University of Groningen and also got KNAW-Multi networking Grant, The Netherlands on 2009 collaboration with Laboratory of Protein Crystallography, University of Groningen, The Netherlands .



**Prof. Sebastien Lafrance (Public Prosecutor Service of Canada)**

Sébastien Lafrance is a Crown Counsel (Prosecutor) for the Public Prosecution Service of Canada. He was a part-time Professor of Law at the University of Ottawa. He clerked for the Honourable Marie Deschamps of the Supreme Court of Canada and for the Honourable Michel Robert, Chief Judge of the Quebec Court of Appeal. Sébastien also worked as counsel for the Law Branch of the Supreme Court of Canada. He has published book chapters and articles (in Canada, India, Indonesia, the United Kingdom and Vietnam; in English, French and Vietnamese) on criminal, constitutional, international and also labour law, one of which was awarded a national first prize. He won the Charles-Rousseau Public International Law Moot Court competition with his teammates and has lectured on various legal topics around the world. Sébastien completed the courses for a Master in Law, Laval University, and studied international law at the Hague Academy of International Law, Netherlands. He holds a degree in law (LLB) from the University of Quebec at Montreal, a degree in political science (BSc) from the University of Montreal and he also studied Russian and Slavic Studies at McGill University. He is a polyglot, recently learning Indonesian and Mandarin Chinese intensively. Sébastien is a member of the Law Society of Ontario and of the Law Society of Quebec.



**Prof. Dr. Gatot Dwi H.W., S.H., M.Hum. (Law Science Universitas Mataram - Indonesia)**

Prof. Dr. Gatot Dwi H.W., S.H., M.Hum graduated from Law Faculty UNRAM Mataran in 1986, later majoring law in 1995 in Universitas Padjajaran Bandung. He Earned PhD in Law in Universitas Airlangga in 2007.



**Dr. Suyatno Ladiqi (Universiti Sultan Zainal Abidin – Malaysia)**

He is now deputy Dean of Students Affairs & Alumni and Senior Lecturer. He is a lecture in faculty of law & international relations in Universiti Sultan Zainal Abidin since 2016 to present. He earned his Bachelor of International Relations in University of Jember (UJ)

in 1991. He then continued his study in University of Gadjah Mada (UGM) mastering International Relations/Political Science in 2000. He gained his PhD of Political Science in Universiti Sains Malaysia (USM) in 2012.



**Dr. Ahmad Hafizam Hasmi (Institut Perubatan Forensik Negara – Malaysia)**

Dr Ahmad Hafizam bin Hasmi currently is a Forensic Medicine Specialist practicing in National Institute of Forensic Medicine, Hospital Kuala Lumpur. He graduated and coffered MD degree from Universiti Sains Malaysia (USM) in 2003 and subsequently pursue his postgraduate qualification, Master of Medicine (Forensic Pathology) at Universiti Kebangsaan Malaysia and graduated in the year 2013. He undergone Advanced Competency Program (Forensic Pathology) at Victorian Institute of Forensic Medicine, Melbourne Australia in 2019.



**Dr. Christrijogo Soemartono Waloejo, dr., Sp. An, KAR (Disaster Management Postgraduate School Universitas Airlangga – Indonesia)**

Dr. Christrijogo Soemartono Waloejo, dr., Sp. An, KAR graduated from Medical Faculty Universitas Airlangga in 1989, later majoring anasthesia in 2000 in Universitas Airlangga. He Earned PhD in Medical Field in Universitas Airlangga in 2015. He was the head of Puskesmas Propinsi Jambi from 1990 to 1994. Then he was in charge as TIMKESGAB conflict in Ambon in 2000. He is now working as anesthesiology medical Staff and Reanimasi since 2001 until present. He is also the head of Master Disaster Management Program Postgraduate Universitas Airlangga up to now.

*September, 23<sup>rd</sup> 2020, Universitas Airlangga, Surabaya, Indonesia  
The 4<sup>th</sup> International Conference Postgraduate School (ICPS 2020)*



**ABSTRACT OF INVITED SPEAKERS**

**The 4<sup>th</sup> International Conference Postgraduate School (ICPS 2020)**



## Online Behavioral Intention For Cash Waqf Donation

<sup>1</sup>Ririn Tri Ratnasari, <sup>2</sup>Raditya Sukmana, <sup>3</sup>Fadillah Nur Syafira, <sup>4</sup>Kusuma Chandra Kirana  
<sup>1,2,3</sup>*Faculty of Economics and Business, Universitas Airlangga, Indonesia*  
<sup>4</sup>*Magister Management, Universitas Sarjanawiyata Tamansiswa Jogjakarta, Indonesia*  
Corresponding Author : [ririnsari@feb.unair.ac.id](mailto:ririnsari@feb.unair.ac.id)

**Keyword :** Online Behavioral Intention, Trust, E-Service Quality, Easy of Use, Cash Waqf

**Abstract :** **Purpose** - The research aims to determine e-service quality and ease of use on online behavioral intention with trust as an intervening variable.  
**Methodology** : This research uses a quantitative approach with online survey. Data collection technique is to spread online questionnaires to 100 respondents who are Muslim and have awareness about cash waqf. The sampling method is done by purposive sampling. The analysis technique used is SEM PLS.  
**Findings** - The results of this study indicate that e-service quality and ease of use have a significant positive relationship with the online behavioural intention consumers on donate cash waqf, while ease of use has significant effect into trust. E-service quality and trust also have a significant positive relationship with the online behavioral intention.

# ONLINE BEHAVIORAL INTENTION FOR CASH WAQF DONATION

Ririn Tri Ratnasari, Raditya Sukmana, Fadillah Nur Syafira

Faculty of Economics and Business, Universitas Airlangga

Corresponding Author : ririnsari@feb.unair.ac.id

## Abstract

**Purpose** - The research aims to determine e-service quality and ease of use on online behavioral intention with trust as an intervening variable.

**Methodology** : This research uses a quantitative approach with online survey. Data collection technique is to spread online questionnaires to 100 respondents who are Muslim and have awareness about cash waqf. The sampling method is done by purposive sampling. The analysis technique used is SEM PLS.

**Findings** - The results of this study indicate that e-service quality and ease of use have a significant positive relationship with the online behaviour intention consumers on donate cash waqf, while ease of use has significant effect into trust. E-service quality and trust also have a significant positive relationship with the online behavioral intention.

**Keyword** : Online Behavioral Intention, Trust, E-Service Quality, Easy of Use, Cash Waqf

## Introduction

Waqf is an alternative form of social funding in Islam, delivering philanthropy for the common good. Based on a report by the World Bank, INCEIF, and ISRA, the estimated value of waqf assets worldwide reaches 100 billion USD to 1 trillion USD. While cash waqf itself is estimated at USD 35 billion, this amount is not only obtained from Muslim-majority countries, but also countries with minority Muslims (Inceif.org). Cash Waqf is understood as waqf through cash submitted by individuals, groups, institutions and legal entities. This type of waqf is an alternative so that many people have the opportunity to do waqf, as well as contribute to helping the community without having to be limited to fixed assets.

Turkey has successfully started collecting cash waqf so as to attract other Muslim countries to accommodate this. Seeing the successful implementation of cash waqf, Singapore and Saudi Arabia initiated sukuk as an instrument to build infrastructure through waqf. The modern concept of cash waqf is easier to accept in society, and its distribution can match the needs of waqf recipients (Inceif.org).

The era of the industrial revolution 4.0 made all economic activities related to information technology and the internet, hence the collection of waqf had to adapt. One of them is cash waqf collection through an online platform. This makes it easy for donors who want to do waqf, it can be done anywhere and anytime. However, for waqf collecting institutions, donor trust will be a challenge in ensuring transparency and integrity. Other practices of cash waqf in modern banking environmental was presented as potential contemporary instruments of personal finance in Islamic banking (Kahf and Mohomed, 2017)

In Indonesia, waqf is regulated in Law no. 14 of 2014 which regulates the practice of waqf. Cash waqf collection in Indonesia is dominated by non-governmental organizations under the supervision of the Indonesian Waqf Board. Based on Hassan, et al. (2018), the distribution of cash waqf in Indonesia by Dompot Dhuafa Republika (DDR) is prioritized in the fields of health, education, economic empowerment, and social welfare. Cash waqf potential in financing also needed universally, such as education, helath, social care and commercial activities, and basic infratructure Magda (2013).

Syadiyah, et al. (2017) in their research stated that trust in waqf institutions may important for endower to belives the information for collect and distribute cash waqf, also crucial to keep develop and improve the facilities. Based on the study case in Bangladesh, cash waqf is an alternative that can be accepted by people who are willing to get involved in welfare-oriented activities according to the framework of Islam, also when land and other tangible properties become increasingly scarce (Hassan, et al. 2018). Likewise, for support, the statement before that cash endowment can be established with a limited amount and cash money for an instrument of investment (Rahman and Awang, 2018). According to Syadiyah, et al. (2016) to that cash waqf donors perceived there were many ways to contribute in cash waqf, online system nowadays would move towards the innovation of technology and this might engage more people to donate.

Nowadays, most of the institution need to provide online service to doing trade of products and services in the virtual community and way more efficient (Majid and Negin, 2018). In the case of e-banking, high-quality e-service will increase the positive attitudes of consumers through their perception about usefulness and ease of use and leads towards positive intention (Ahmad, et al. 2019). According to Krishnakumar and Ranjita (2019) the increase in number use of the internet, then e-service quality in online shopping in e-commerce will grow rapidly in recent years. The high trust will reduce perceived ambiguity between e-retailer and online consumer, building a trust (Goutam and Gopalakrishna, 2018). Every marketing strategies have their own goal to create good customers' reaction to service quality and customers' behavior choice (Van and Quang, 2019).

## **Literature Review**

### **Cash Waqf**

Kahf and Mohomed (2017) defined cash waqf as a temporary holding of endowed cash to produced repeated benefits for an objective of general or private based on endower's conditions.

Cash waqf is a type of waqf endowment restricted to a specific type of asset namely cash (Rahman and Awang, 2018). According to Hassan, et al. (2018) that there are some characteristics of cash waqf as follow:

1. In Form of Liquid Fund: Any form of waqf object should be waqf-able. As long a waqf object does not lose its eligibility of being waqf-able, sharia will approve it.
2. Immediate Usufruct: Benefit from cash waqf follows almost immediately after using it. Even a small amount of cash waqf may start generating income through investment right from its inception.
3. Affordability and Convenience: Many Muslims wish to contribute social funding through waqf. Cash waqf will be easier and affordable compared to land or other immovable property.
4. Remarkable mobility of cash waqf: It enables cash waqf to be useful across the economic sector by redirecting investment from one set borrower to another. The objective of waqf to create welfare for the poor can be better to achieve.

### **E-Service Quality**

E-service can be defined as a customer experience with the service provider through an electronic channel as the primary channel (Krishnakumar and Ranjita, 2019). Based on Majid and Negin (2018) that electronic services are different from traditional services, using a mutual stream of information between customer and service providers to giving high-quality electronic services by two factors: security and confidentiality of information, also website performance. E-service quality is a part of business growth that concerns customer and e-commerce, and problems between both parties also have an effect on decision making (Van and Quang, 2019).

### **Ease of Use**

Ease of use is one of the variables of TAM (Technology Acceptance Model), that can be used to seeing how simple and easy for individuals utilizing a particular technology (Talat, et al. 2020). Ease will lead to individual belief in using the system does not require many efforts (Ike, at al. 2020). The perception that a technology is easier to use helps facilitate its acceptance and use (Yen and Wu, 2016).

### **Trust**

According to Goutam and Gopalakrishna (2018) that e-trust to the internet vendor is a fundamental key to build loyalty also managing the relationship between seller and buyer, then important to maintain confidentiality with customer privacy in developing trust. Trust in e-commerce is related to the internet especially e-commerce in a matter of security. E-trust as a tool for reducing uncertainty and complexity of transactions in electronic markets (Van and Quang,

2019). Other definition of trust, is consumers' decision to adopting a technology based on their perception that technology provider will be trustworthy and reliable or not (Talat, et al. 2020)

### **Behavioral Intention**

Theory of Reasoned Action (TRA) is using attitude towards the behavioral and subjective norms to predict an individual's behavioral intention (Fishbein and Azjen in Mohamed, et al. 2016). Based on Anwar, et al. (2015) the attitude of Muslim employees significantly influences the behavioral intention of Muslim employees to contribute to cash waqf through deductions to form employment income.

According to research by Syadidah, et al. (2017) the intention to participate in cash waqf influenced by religiosity, knowledge, convenience, informative influence, and trust on awqaf institution that mediating bu attitude towards participation in cash waqf. The attitude and control of behavior significantly influence the intention to pay cash waqf (Purnama and Isfandayani, 2020). Ratnasari, et al. (2020) defined behavioral intention as a result of the customer satisfaction process felt for the products or services by the provider and the satisfaction that they felt will lead the behavior to high or low customer intention.

### **Relationship between Variables**

#### **E-Service Quality and Behavioral Intention**

Based on the research conduct by Ahmad, et al (2019) indicate that e-service quality positively affects behavioral intention through perceived usefulness in the context of e-banking. According to Rita, et al (2019), that overall e-service quality is statistically significantly related to customer behavior (repurchase intention, word of mouth, and site revisit). E-service quality has a positive and significant relationship with behavioral intention, also positive impacts through e-trust and e-customer satisfaction as mediators (Van and Quang, 2019). Therefore, this study proposes the following hypothesis:

**H<sub>1</sub>**: E-Service Quality has a significant impact on Behavioral Intention

#### **E-Service Quality and Trust**

Based on the case in Malaysia and Saudi Arabia that service quality relatively significant in impact on consumer trust, especially in online shopping that proving a positive direct impact on consumers (Mohammad, et al 2016).

The better e-service quality of a company, the higher customer trust proves that e-service quality had a positive impact on customer trust (Rita, et al. 2019). Trust is the most strong dimension that affects service quality and also one of the keys customers' concern dimension (Puriwat and Tripopsakul, 2017). E-service quality has a positive significant and direct impact on e-trust (Van and Quang, 2019). Therefore, this study proposes the following hypothesis:

**H<sub>2</sub>:** E-Service Quality has a significant impact on Trust

### **Ease of use and Behavioral Intention**

Perceived ease of use positively affect behavioral intention to use e-banking and behavioral intention actual use of e-banking through attitudes towards e-banking (Ahmad, et al. 2019). Ease of use has a relation with an increase in behavioral intention, they influenced by using transaction social networking sites (Hansen, et al. 2018). Perceived ease of use and behavioral intention has a significant relation, in the case of mobile banking using (Alalwan, et al. 2018). Based on Talat, et al (2020) that perceived ease of use affected adoption intention of m-payment in Pakistan. Therefore, this study proposes the following hypothesis:

**H<sub>3</sub>:** Ease of use has a significant impact on Behavioral Intention

### **Ease of use and Trust**

Although online transaction platforms have made great progress in recent years, there are still some important unsolved problems—trust is just among them (Luo et al., 2020). According to Hansen et al. (2018) that perceived trust positively associated with perceived ease of use. Perceived ease of use significantly affected the perceived trust by using electronic commerce (Fadi and Muriati, 2016); and mobile payment service (Talat, et al. 2020). Therefore, this study proposes the following hypothesis:

**H<sub>4</sub>:** Ease of use has a significant impact on Trust

### **Trust and Behavioral Intention**

In the case of online shopping, customer trust had a positive impact on repurchase intention and word-of-mouth (Rita, et al. 2019). An increase in the perceived trust will define behavioral intention, through an increase in risk-taking propensity (Hansen et al. 2018).

Based on Syadidah, et al (2017) stated that there is a positive relationship between endower trust in *waqf* institutions and individuals' attitude toward cash waqf, then will consequently lead to an intention to endow cash waqf. There was a direct positive effect between e-trust and behavior intention also there were indirect relationships between e-trust and behavioral intentions through e-customer satisfaction (Van and Quang, 2019). Therefore, this study proposes the following hypothesis:

**H<sub>5</sub>:** Trust has a significant impact on Behavioral Intention

## Theoretical Model

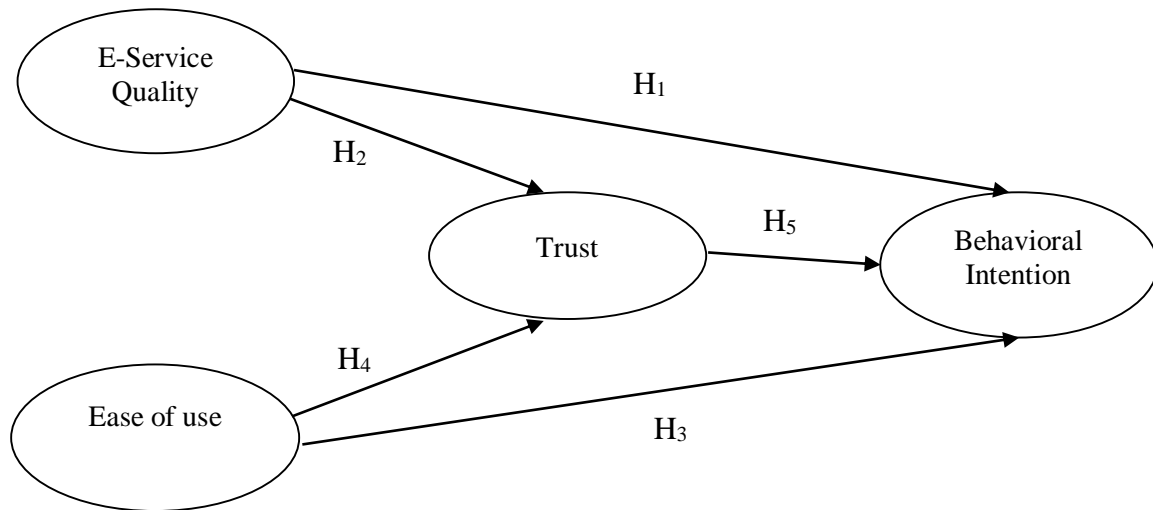


Figure 1. Proposed Research Model

## Method

The data from this study is obtained from online questionnaires distributed to the respondents, the criteria of the respondents in this study are Muslim and have awareness about cash waqf. The sampling method is done by purposive sampling. From the distributed questionnaires, 100 respondents are obtained. Santoso (2010: 58) said the number of samples that recommended is 50 - 100. This study use quantitative approach, the analysis technique used is SEM PLS. This study uses analysis technique Structural Equation Modelling Partial Least Square (PLS) using software smartPLS 2.0. PLS is used to test the theory of the weak and weak data such as the small sample size or a problem in data normality (Ghozali, 2008: 4).

## Results

Based on the results of the following data processed, it is shown hypothesis testing with an estimated path coefficient that can be evaluated based on the t-statistics value. The path coefficient estimate shows the estimated value that describes the relationship between the latent variables obtained by the bootstrapping procedure. The measurement item used is said to be significant if the t-statistics value is greater than 1.96 and the p-value is less than 0.05 at the 5% significance level. While the parameter coefficient shows the direction of influence by looking at the positive or negative effects of the original sample as well as the magnitude of the influence of the independent variable on the dependent variable (Ghozali, 2008). The following is a table of the path coefficient to see the t-statistic value.

**Tabel 1 Path Coefficients Results**

	Original Sample (O)	t Statistik ( O/STDEV )	P Values	Note
E-Service Quality → Behavioral Intention	0.623	10.227	0.000	Significant
E-Service Quality → Trust	0.377	4.905	0.003	Significant
Ease of Use → Behavioral Intention	0.160	2.480	0.007	Significant
Ease of Use → Trust	0.207	3.152	0.000	Significant
Trust → Behavioral Intention	0.270	2.388	0.011	Significant

Based on Table 1, through the results of the path coefficients, it can be seen that the relationship between the latent variables of the five research variables is as follows:

- 1) It is known that the effect of E-Service Quality on Behavioral Intention has a calculated value of 10.227 with a p-value of 0.000. While the original sample value was 0.623. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that E-Service Quality has a significant and positive influence on Behavioral Intention. It can be concluded that the first hypothesis proposed in this study is accepted.
- 2) The test results on the E-Service Quality variable on Trust have a t-count value of 4.905 with a p-value of 0.003. While the original sample value was 0.377. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that the E-Service Quality variable has a significant and positive influence on Trust. It can be concluded that the second hypothesis proposed in this study is accepted.
- 3) Based on table 1, it is known that the Ease of Use variable on Behavioral Intention has a t-count value of 2,480 with a p-value of 0.007. While the original sample value was 0.160. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that the Ease of Use variable has a significant and positive influence on Behavioral Intention. It can be concluded that the third hypothesis proposed in this study is accepted.



- 4) Based on table 1, it is known that the t-statistic value of Ease of Use on Trust is 3.152 with a p-value of 0.000. While the original sample value obtained is 0.207. In this case, the t-statistic value is more than 1.96 so based on these statistical calculations it can be concluded that the Ease of Use variable has a significant and positive effect on Trust. It can be concluded that the fourth hypothesis proposed in this study is accepted.
- 5) The results of hypothesis testing for the Trust variable on Behavioral Intention are known to have a t-value of 2,388 with a p-value of 0.011. While the original sample value obtained is 0.270. In this case, the t-statistic value is more than 1.96 so based on this statistical calculation it can be concluded that the Trust variable has a significant and positive influence on Behavioral Intention. It can be concluded that the fifth hypothesis proposed in this study is accepted.

### Hypothesis Test

This section will explain the results of hypothesis testing carried out using the level of measurement items used which are said to be significant if the t-statistics value is greater than 1.96 and the p-value is less than 0.05 at the 5% significance level.

**Tabel 2 Hipotesis Analysis**

<b>Hipotesis</b>	<b>Pernyataan</b>	<b>T-value</b>	<b>Keterangan</b>
<b>H1</b>	E-Service Quality influence on Behavioral Intention	0.000	Significant
<b>H2</b>	E-Service Quality influence on Trust	0.003	Significant
<b>H3</b>	Ease of Use influence on Behavioral Intention	0.007	Significant
<b>H4</b>	Ease of Use influence on Trust	0.000	Significant
<b>H5</b>	Trust influence on Behavioral Intention	0.011	Significant

Based on the results in Table 2, it can be explained that H1 is explained that H1 is accepted and H0 is rejected. Furthermore, for H2 it is explained that H1 is accepted and H0 is rejected. Then for H3 it is explained that H1 is accepted and H0 is rejected. Furthermore, for H4 it is explained that H1 is accepted and H0 is rejected. Furthermore, for H5 it is explained that H1 is accepted and H0 is rejected.

### Discussion

#### 1. E-Service Quality and Behavioral Intention

The relationship between E-Service quality and behavioral intention is significant based on the result of this study. E-service quality is an overall judgement of a service that contributes to

customer satisfaction, purchase intentions and firm performance (Blut, 2016; Mukerjee, 2020). The result of this study is in line with study by Ahmad and Zhang (2020) that found the e-service quality has a positive significant effect on intention, it indicates that e-service quality and intention have a strong relationship, understanding customer needs and providing them with speedy, trustworthy, and personalized services will naturally help in establishing customers' intention to purchase. Khatoon et al. (2020) in their results of study about electronic banking reported that E-service quality has a positive and significant impact on customer purchase intentions.

## **2. E-Service Quality and Trust**

The study showed that e-service quality significantly affected trust based on the result. Some studies in the field of e-commerce have confirmed the impact of electronic service quality on trust, Wang and Lin (2017) indicate in their study that consumer quality perceptions (information quality, system quality, and service quality) are positively related to perceived trust. Luo et al (2020) in their study also found that e-service quality significantly influence trust. Generally, when online customers are unable to interact with employees or the physical facilities of a firm, then trust must be established in another way (Al-dweeri et al., 2019).

## **3. Ease of use and Behavioral Intention**

Based on the result of this study, ease of use significantly influence online cash waqf behavioral intention of the Muslim community. Chinje and Chinomona (2018) in their study found that ease of use positively associated with users' intention to use it, they stated that the better the platform's ease of use, the more likely users will be to use that platform. Liu et al. (2019) in their study stated that if users think that learning to use mobile payments is easy and that the operation process is simple, then their perception of mobile payment usefulness will improve and they will be more inclined to adopt this technology, they found that ease of use is found to have a positive effect on the intention to use mobile payments. If users think that it is complicated to use a new technology, then they are unwilling to spend more time and effort to learn how to do so. Kalinic and Marinkovic (2016) in their study about behavioral intention toward mobile network operators found that perceived Ease of Use significantly affect consumers' intentions, ease of use is an important factor that significantly affect the building of long-term relationships between mobile network operators and their customers.

## **4. Ease of use and Trust**

The result of this study showed that the relationship between ease of use and trust is insignificant. The result is beyond our expectation since so many previous study found that ease of use is significantly influence trust, for example study by Dat Tran and Vu (2020) on behavioral intention of online shopping customers found that ease of use statistically significant and rank the highest on trust, which means E-Service Quality has the largest positive impact on Trust. Although previous study found that ease of use significantly influence ease of use and trust, Iqbal et al (2018) in their study about purchase intention through mobile devices stated that perceived ease of use

did not affect the online trust through mobile devices of Pakistani customers, ease of use of purchasing devices does not matter if it is useful then customers will buy through mobile devices, it is in line with the result of this study.

## **5. Trust and Behavioral Intention**

Trust and behavioral intention have a significant relationship based on the result of the study. Because users assume the authenticity of the platform, they will not waste time and cognitive effort and thus will experience higher intention to use the platform (Chinje and Chinomona, 2018). Sharma (2019) stated in the context of mobile payment that trust is the most important construct explaining the behavioral intention of users, it is found that there is a positive and statistically significant relationship between trust and behavioral intention it shows that the higher level of trust influences the perception of users towards a new technology, this may be possible due to sensitive nature of financial transactions in mobile banking. Perceived trust is defined as an emotional state that encourages one to trust another, which is based on satisfactory behavior of the other (Singh and Sinha., 2020). Various researches conducted in the field of technology adoption highlighted the importance of trust as an instrument to enhance customer relationship, and increase credibility and perceived security of the system (Liébana-Cabanillas et al., 2018; Singh and Sinha., 2020).

## **Conclusion and Implications**

This study aims to determine e-service quality and ease of use on online behavioral intention with trust as an intervening variable. The results obtained from this study indicate that both e-service quality and ease of use have significant positive relationship with the online behavioral intention consumers on donating cash waqf. E-service quality and trust also have a significant positive relationship with the online behavioral intention, while beyond the researchers' expectation, ease of use has no significant effect on trust. The findings of this study provide useful insights to the decision makers of the cash waqf collectors and the service providers to enhance and maintain their customer base. E-Service quality and ease of use of the platform are important factors that influence the Muslim community behavioral intention to donate cash waqf. The waqf collectors could increase the e-service quality to obtain the trust of Muslim community more, hence more people will be interested to donate cash waqf. This study also provide new information about the influence of the e-Service quality, ease of use, and trusts on online behavioral intention consumers on donating cash waqf, which to the best of the researchers knowledge there has never been a study about this before.

## **Limitation and Recommendation for Next Research**

The study is only conducted in Java province, Indonesia, which means the generalizability of the study would have been more significant if the survey is also conducted in other provinces and cities, thus, it is suggested that future studies should explore potential participants in the whole of

Indonesia in order to have a more accurate and more general view of the Muslim community mindset regarding online cash waqf. This study is also only examined some variables namely E-Service Quality, Ease of use, and Trust on online behavioral intention, hence it is limited to show results of the relationship between those variables only. Future research can add more variables such as religiosity, altruism, service innovation and so on to be examined. This study is also conducted with quantitative approach, next research could conduct the study with qualitative research to understand more about the respondents' answers and opinions.

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