JURNAL PENELITIAN Volume 20 Nomor 1 2023

ISSN 1829-9903 (Print) 2541-6944 (Online)

Submitted: 10/01/2023 *Reviewed:* 20/01/2023 *Approved:* 10/02/2023

Url Website: http://e-journal.uingusdur.ac.id/index.php/Penelitian/ Url DOI: https://doi.org/10.28918/jupe.v20i1.1095

Impact of Understanding, Islamic Religiosity, Product Knowledge, and Trust on Intellectual Property Rights Waqf Intentions

Nurul Huda Universitas YARSI, Indonesia nurul.huda@yarsi.ac.id

Nova Rini*

Universitas Airlangga, Indonesia and Universitas Teknologi Muhammadiyah Jakarta <u>novarini@stiemj.ac.id</u> (Correspondent Author)

Zulihar Universitas YARSI, Indonesia <u>zulihar087@yarsi.ac.id</u>

Hulmansyah Universitas YARSI, Indonesia hulmansyah_2187@yahoo.co.id

Abstract:

This study aims to investigate the Indonesian Muslims' intention toward the intellectual property rights of Waqf. This article uses the quantitative method. This study used 210 respondents who have waqf knowledge. The data analysis method used is the Partial Least Square (PLS) method. The authors' contributions were divided into two. First, the significance of the indicators that make up the variables of intention, Islamic Religiosity, understanding, product knowledge, and trust in waqf institutions regarding the waqf intellectual property rights. Second, the significance of the factors that influence the intention of the Indonesian Muslims in waqf intellectual property rights. It was the Islamic religiosity variable that had a positive and significant influence on the intention of waqf intellectual property rights. The findings of this research support the Indonesian Waqf Board in increasing the collection of waqf assets from Muslim communities in Indonesia. The Indonesian Waqf Board needs to implement various waqf programs to increase the knowledge and understanding of Indonesian Muslims regarding waqf intellectual property rights. The variable Islamic Religiosity needs to increase in Indonesian society since it has a positive and significant influence on the intention of waqf intellectual property rights.

Keywords: waqf, intellectual property rights, intention



INTRODUCTION

Intellectual Property Rights (IPR) is a long-established system in the global community. For example, in the Universal Declaration of Human Rights issued by the United Nations on December 10, 1948, article 27 states, "Everyone has the right to the protection of the moral and material interest resulting from any scientific, literary or artistic production of which he is the author." In 2011, the IPR became the focus of attention in either developing or underdeveloped countries. In addition, according to Khairunnisa (2019), IPR is one of the essential points in the agreement made by the World Trade Organization (WTO) in the form of the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPs).

The legal basis for Intellectual Property Rights in Indonesia is Law Number 19 of 2002 concerning Copyright. This law is a significant momentum in the field of IPR in Indonesia. The Copyright Act protects copyright owners because it is to provide rewards and incentives for creative efforts from human intellectual activities (Khairunnisa, 2019)

The level of awareness of the Indonesian people to register innovative works with the Directorate General of Intellectual Property continues to increase. Figure 1 shows the development of the number of applications by the Indonesian people to obtain Intellectual Property Rights.

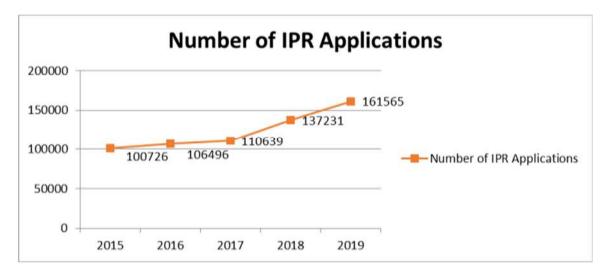


Figure 1. Number of IPR Applications in Indonesia Source : (Directorate General of Intellectual Property, 2019)

There are various forms of intellectual property submitted to the Directorate General of Intellectual Property in Indonesia. Some of the types of intellectual property rights are copyrights, trademarks, patents, and simple patents. These results indicate that owning Intellectual Property Rights is valuable, and it can develop and improve people's welfare.

Currently, Intellectual Property Rights in Indonesia are only not commercial but also social. Law Number 41 of 2004 concerning Waqf views the Intellectual Property Rights as objects of Waqf to be useful for many people. In this way, IPR in Indonesia can have a



social nature. There are a few previous studies on IPR waqf in Indonesia. Most research conducted from 2012 to 2020 discusses IPR waqf in terms of Islamic law and positive law since IPR as the waqf object is still debatable (Khairunnisa, 2019; Lita, 2020; Niswah, 2018; Saiin et al., 2019; Zaman et al., 2020). Affandi (2017) analyzed IPR waqf in terms of positive law, Islamic law, and the economic impact on society, whilst Habibah et al. (2019) studied it regarding the level of people's understanding of IPR waqf. The results of the research by Habibah et al. (2019) showed the majority of the total of 324 respondents do not understand the IPR waqf.

The authors conducted the research on IPR waqf due to less both IPR waqf research and understanding of IPR waqf in Indonesian society to commit the IPR waqf. This study aims at investigating the Indonesian people's intention towards intellectual property rights waqf. The data analysis method used is the Partial Least Square (PLS) method. The choice of the PLS method is based on the consideration that in this study, all the variables used are formed by reflexive indicators. Community understanding, Islamic Religiosity, product knowledge, and trust in waqf institutions are variables used to reveal the community's intention on Waqf.

Banindro (2015) defines IPR as a right that arises from a human mindset, and it produces a product or a process. The concept of Intellectual Property Rights from the legal aspect, according to Saidin , is material rights. The rights of possessing an object derived from the working brain and ratio are the outcome of people's reason, and it makes them formless objects. The Directorate General of Intellectual Property of Indonesia stated that the essence of IPR is the right to enjoy the results of intellectual creativity economically (Habibah et al., 2019).

Intellectual Property Rights provide not only security for innovators but also economic benefits. This right makes the Intellectual Property Rights assets. The research by Saiin et al. (2019) shows that Intellectual Property Rights have value in the presence of royalties as economic rights obtained by the creator of these Intellectual Property Rights. These assets make Intellectual Property Rights one of the objects of property which can function as the waqf object.

The idea of Waqf as a movable object appeared in 2004 under Law Number 41 of 2004 Waqf. The presence of waqf regulation and legislation is a refinement of the existing waqf regulations with new things to empower Waqf productively and professionally. One of the exciting things in Article 16 of Law No. 41 of 2004 is the inclusion of a provision stating that Intellectual Property Rights (IPR) can be Waqf. Law No. 41 of 2004 in Article 21 letter (b) states that movable objects, excluding money, are waqf objects as long as they are in line with the Sharia principles. Intellectual Property Rights included in the category are in the form of 1) Copyrights; 2) Brand rights; 3) Patent rights; 4) Industrial design rights, 5) Trade secret rights; 6) Integrated circuit rights; 7) Right to protect plant varieties; and or 8) Other rights (Habibah et al., 2019).

The theory of Planned Behavior proposed by Fishbein and Ajzen shows several factors or variables that can affect a person's intentions. These factors or variables are in



the form of attitude variables, subjective norms, and behaviour control. However, there have been several studies on the existence of other variables that can affect a person's intentions and the variables of attitude, subjective norms, and behaviour control. The factors or variables are the understanding variable, product knowledge variable, religiosity variable, and trust variable (Larasati et al., 2018; Nuraini et al., 2018; Purnama et al., 2020; Sahal et al., 2020; Wang et al., 2019).

The data used in this study are the respondent's perspectives on the variables of intention, understanding, Islamic Religiosity, product knowledge, and trust in waqf institutions. The population in this study is the Indonesian people who know Waqf. Thus, the population in this study is unknown. This study is based on Hair et al. (2013), saying the number of samples whose population is unknown is determined by the number of indicators used and multiplied between values of 5 to 10. The number of indicators in this study is 32 indicators. The number of samples in this study was 160 respondents to 320 respondents. After being distributed, the respondents who answered the research instrument were 210 respondents. This number of respondents exceeds the minimum sample size for the 32 indicators in this study.

The data analysis methods used are the Partial Least Square (PLS) analysis tool. PLS is a structural equation modelling technique which it assesses the reliability and validity of the measures of theoretical constructs and estimates the relationships among these constructs simultaneously. (Thakur, 2014) Furthermore, Confirmatory factor analysis was conducted to test the measurement scales' item reliability, convergent reliability and discriminant validity.

DISCUSSION

Descriptive Demography, Knowledge Level, Understanding, Islamic Religiosity, Product Knowledge, Trust in Waqf Institutions, and Intentions of Respondents to Endow IPR

The research data collected were 210 respondents. Descriptive statistics on the demographics of respondents show that the respondents for this study were predominantly female, with 112 respondents or 53.3%. The age of the respondents in this study was mostly 20-40 years old. Respondents' monthly income of less than Rp. 3 million/month was not much higher than that of those who earned more than Rp. 10 million/month. The marital status was slightly more married than 106 respondents compared to those who were not married with 102 respondents. The number of family members owned by the respondent is between 3 to 5 family members, with 116 respondents. The number of family is 114 people. Comparing the number of family members between 3 to 5 people with family members who work less than two people per respondent's family is 114 people. Comparing the number of family members in this study were those who had the last high education. The dominant education was Bachelor's Degree (S1), and the highest was Master's Degree (S2) and Doctor Degree (S3). The occupations of the respondents in this study were very diverse, divided into 20 types of work. The dominant occupation status of



the respondents in this study was as a student, consisting of 67 respondents. However, if the total number of respondents work, 143 respondents have jobs. Descriptive demographic statistics of respondents in this study indicate that respondents can account for their perceptions of Islamic Religiosity, product knowledge of IPR waqf, trust in waqf institutions, understanding of IPR waqf, and intentions waqf IPR. Perceptions of respondents in this study are also objective perceptions, taken from age, monthly income, last education, and types of work. Respondents with various types of work have slight age differences, income differences, and high education differences. These make the distinct and objective respondents' perceptions.

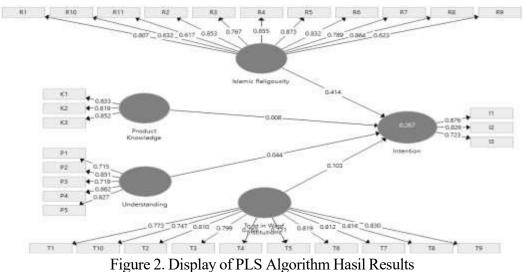
The respondent's level of knowledge about the term Waqf is considered high. The number of respondents who had heard of the term waqf was 205 respondents. The form of Waqf known by respondents about the land waqf was 144 respondents or 68.6%. However, few respondents in this study became wakif, only 96 people or 45.7%. Respondents having the desire to donate Waqf if there is an opportunity were 176 people or 83.8%. The literacy of respondents regarding Intellectual Property Rights is relatively high. A total of 161 respondents, or 76.7%, have heard the term IPR. However, the level of knowledge of respondents regarding IPR waqf is relatively low. Ninety respondents, or 42.9%, have heard of the term IPR waqf. The respondents desire to Waqf IPR if there is an opportunity is 123 respondents or 58.6%. Descriptive statistics on respondents' level of knowledge regarding Waqf, IPR, and IPR waqf are high. Respondents also have a desire to become wakif and to donate Waqf of IPR if they have an opportunity.

The scale used to measure the research variables is the Likert scale with four answer choices; strongly disagree with a score of 1, disagree with a score of 2, agree with a score of 3, and strongly agree with a score of 4. This research was analyzed in this study. Respondents have a relatively good understanding of the average score of each indicator, the score of 3 representing the answer agree. The understanding variable is related to the respondents' understanding of Intellectual Property Rights. In addition, the level of Islamic Religiosity of respondents is also relatively high. The indicator to measure Islamic Religiosity is three, representing the answer agree. Finally, the level of knowledge of respondents about waqf IPR also indicates a high level of product knowledge.

Analysis of the Effect of Understanding, Islamic Religiosity, Product Knowledge, and Trust in Waqf Institutions on IPR Waqf Intentions

Hypothesis testing in this study uses inferential statistics using smartPLS tools. The measurement model for the validity and reliability test, the coefficient of model determination, and the path coefficient for the equation model can be seen in Figure 2.





Source: Data Processing Results, 2021

The convergent validity of the measurement model using reflective indicators is assessed based on the loading factor of the indicators that measure the construct. This study has five constructs with several indicators between 3 and 11 indicators on a scale of 1 to 4. Figure 2 shows that all indicators measuring five constructs have a loading factor value > 0.5. These results mean that the indicators are valid to measure the constructs in this study, namely: Understanding, Islamic Religiosity, Product Knowledge, Trust in waqf institutions, and IPR waqf intentions. Furthermore, it revealed that the loading factor value owned by the indicators of the research construct variable was more than 0.5, indicating a valid measurement between the indicators and the research construct.

Table 1. Composite Reliability Results			
Variable	Composite Reliability		
Understanding	0,897		
Islamic Religiosity	0,944		
Product Knowledge	0,873		
Trust in Waqf Institutions	0,943		
Intention	0,851		
Second Contract Second DI S 2021			

Source: Output SmartPLS, 2021

Data reliability test is done with the composite reliability. Chin said that the unidimensional block of variables might be assessed by the composite reliability (should be> 0.7). (Raza et al., 2020) All variables in this study have a composite reliability value of more than 0.7. The composite reliability value is shown in Table 1. This composite reliability value results indicate that the research variables, which are the research instruments, are reliable or have a high level of reliability.



Ghozali (2014) said that Cross Loadings aim to test the quality of data in which the correlation value of each variable with its indicator must be greater than the correlation of variables with indicators of other variables. This result shows that the correlation value of the indicator to its variable is always more significant when compared with cross-loadings of other variables in a row. This result gives the conclusion that the research data is fit and has met the criteria to test the hypothesis.

Hypothesis testing in this study uses inner weights (structural model), which is processed with PLS.

	T Statistics	P Values
I1 <- Intention	16.972	0.000
I2 <- Intention	12.305	0.000
I3 <- Intention	6.802	0.000
K1 <- Product Knowledge	9.985	0.000
K2 <- Product Knowledge	9.145	0.000
K3 <- Product Knowledge	11.707	0.000
P1 <- Understanding	10.347	0.000
P2 <- Understanding	32.784	0.000
P3 <- Understanding	10.144	0.000
P4 <- Understanding	21.719	0.000
P5 <- Understanding	17.902	0.000
R1 <- Islamic Religiosity	22.705	0.000
R10 <- Islamic Religiosity	12.302	0.000
R11 <- Islamic Religiosity	10.898	0.000
R2 <- Islamic Religiosity	37.216	0.000
R3 <- Islamic Religiosity	20.026	0.000
R4 <- Islamic Religiosity	32.371	0.000
R5 <- Islamic Religiosity	39.960	0.000
R6 <- Islamic Religiosity	22.802	0.000
R7 <- Islamic Religiosity	20.250	0.000
R8 <- Islamic Religiosity	35.429	0.000
R9 <- Islamic Religiosity	10.514	0.000
T1 <- Trust in Waqf Institutions	20.013	0.000
T10 <- Trust in Waqf Institutions	10.941	0.000
T2 <- Trust in Waqf Institutions	22.389	0.000
T3 <- Trust in Waqf Institutions	22.123	0.000
T4 <- Trust in Waqf Institutions	19.134	0.000
T5 <- Trust in Waqf Institutions	7.454	0.000
T6 <- Trust in Waqf Institutions	25.014	0.000
T7 <- Trust in Waqf Institutions	25.039	0.000
T8 <- Trust in Waqf Institutions	23.326	0.000

Table	2	Result	for	Inner	Weight
Taure	<i>L</i> .	пезии	101	mner	meigni



T9 <- Trust in Waqf Institutions	23.243	0.000
Islamic Religiosity -> Intention	4.316	0.000
Understanding -> Intention	0.388	0.698
Product Knowledge -> Intention	0.089	0.929
Trust in Waqf Institutions -> Intention	1.083	0.279

Source: Output SmartPLS, 2021

Based on Table 2, it can be seen that all indicators in the research variables have a significant effect because the t-statistic value > 1.96 or P-value < 0.05, while the influence between variables can be explained as follows: 1. Understanding of IPR waqf has no significant effect on the intention to contribute to IPR waqf because the t-test value is 0.388 < 1.96; 2. Islamic Religiosity has a significant effect on the intention to contribute to IPR waqf because the t-test value is 4.316 > 1.96; 3. Product knowledge has no significant effect on the intention to contribute to the IPR waqf because the t-test value is 0.089 < 1.96; and 4. Trust in waqf institutions has no significant effect on the intention to contribute to to contribute to Waqf IPR because the t-test value is 1.083 < 1.96

The results of the coefficient of determination (R-Square) show that the ability of the variables of Understanding, Islamic Religiosity, Product Knowledge, and Trust to explain the intention of the IPR endowment community is 0.252 or 25.2%, meaning that the probability of other variables in explaining the intention variable is 74.8%. The small value of the coefficient of determination is due to several variables that do not significantly affect the intention of waqf intellectual property rights. The insignificant variables are understanding, product knowledge, and trust in waqf management institutions. This minimal value of the coefficient of determination indicates that the variables of understanding, Islamic Religiosity, product knowledge, and trust in waqf institutions simultaneously have a few contributions to the intentions of the IPR endowment community. This result might indicate that only the Islamic religiosity variable has a positive and significant influence on the intention to Waqf IPR.

Testing the first hypothesis of this study is that there is no significant effect on respondents' understanding of IPR waqf on IPR waqf intentions. The results of this study are in line with the research by Mulyono et al. (2017), elaborating that the understanding variable does not have a significant positive effect on intention. The cause of the insignificant effect of the understanding variable on intentions is clearly stated from the level of people's understanding about IPR waqf is still low. On the other hand, the result from descriptive respondents regarding the level of understanding is not too high. These results are in accordance with Habibah et al. (2019), surveying the level of understanding of the Indonesian people about IPR waqf. Habibah et al. (2019) used a sample of 324 respondents and showed that most respondents do not know about IPR waqf.

The second hypothesis in this study is that there is a significant effect of the Islamic religiosity variable on endowing IPR. This study indicates that there is a positive and



significant effect of the Islamic religiosity variable on the intention variable in the IPR waqf. Research by Huda et al. (2019); Larasati et al. (2018); Rahman et al. (2015b); Usman (2015); Usman et al. (2017); and Usman et al. (2021) show similar results to the results of this study. Thus, the results of this study strengthen the results of previous studies that the religiosity variable has a positive and significant influence on intentions. The coefficient value of the influence of the religiosity variable on the intention is 0.414 or 41.4%. The value of 41.4% indicates that if other variables such as understanding, product knowledge, and trust in waqf institutions do not exist, the Islamic religiosity variable can increase the people's intention to perform the IPR waqf by 41.4%.

This study generates a hypothesis test, showing that there was no significant effect between product knowledge and IPR endowment intentions. Thus, the results of this study support the results of research by Huda et al. (2018), Rahman et al. (2015a), Sahal et al. (2020), and Said et al. (2014). Their findings reveal that the product knowledge variable does not significantly affect a person's intentions. However, the results of this study are different from those of Larasati et al. (2018), viewing that the product knowledge variable has a positive and significant effect on the intention variable. The insignificance of the product knowledge variable in this study is also seen from the descriptive statistics of the product knowledge variable. The statistical description of the product knowledge variable shows that measuring the level of knowledge of IPR waqf products in Indonesian society is still low. In contrast, the level of intention to waqf IPR is somewhat high.

The fourth hypothesis of this study relates to the effect of the trust variable in waqf institutions on the intentions of waqf IPR. The hypothesis test results show that the trust variable in waqf institutions does not significantly affect the intention variable. Thus, the results of this study support the results of research by Sahal et al. (2020), which find that the trust variable in waqf institutions does not have a significant positive effect on the intention variable. However, the results of this study are different from those of Nuraini et al. (2018) and Usman et al. (2017). They find that the trust variable on the intention variable has a positive and significant effect.

In general, the results of this study show the contribution of this research. First, the significance of the indicators that form the variables of intention, Islamic religion, understanding, product knowledge, and trust in waqf institutions are related to waqf intellectual property rights. Second, the significance of the factors that influence the intention of the Indonesian people to donate intellectual property rights, namely only the Islamic Religiosity variable, which has a positive and significant influence on the intention to endow intellectual property rights.

The implications of the results of this study support the Indonesian Waqf Board in increasing the collection of waqf assets from Muslim communities in Indonesia. The Indonesian Waqf Agency needs to carry out various programs to increase the knowledge and understanding of the Indonesian people regarding IPR waqf. The Islamic Religiosity variable needs to be improved in Indonesian society. This result is because the Islamic Religiosity variable has a positive and significant influence on the intention to endow IPR



CONCLUSION

There are several conclusions from the results of this study. First, there is no significant positive effect between public understanding of IPR waqf on the variable of community intention to Waqf IPR. Second, there is a significant positive effect between the Islamic religiosity variable on the IPR intention variable. Third, there is no significant positive effect between product knowledge and IPR intention variables. Fourth, there is no significant positive effect between the trust variable in waqf institutions on the intentions of waqf IPR. The practical implication of the results of this study shows that the Indonesian Waqf Board needs to carry out various programs to increase the knowledge and understanding of the Indonesian people regarding IPR waqf. The variable of Islamic Religiosity has a positive and significant influence on the intention to Waqf IPR. Suggestions for future research are to use other variables besides understanding, product knowledge, and trust in waqf institutions to determine the intentions of the Indonesian people toward Waqf IPR.

REFERENCES

- Adiba, E. M. (2019). Consumer Purchasing Behavior of Halal Cosmetics: a Study on Generations X and Y. *Journal of Islamic Monetary Economics and Finance*, 5(1), 169–192. https://doi.org/10.21098/jimf.v5i1.1052
- Affandi, B. P. (2017). Analisis Hak Kekayaan Intelektual Sebagai Objek Wakaf Dalam Upaya Meningkatkan Perekonomian di Indonesia. *Al-Awqaf: Jurnal Wakaf Dan Ekonomi* Islam, 10(2), 162–183. https://www.jurnal.bwi.go.id/index.php/awqaf/article/view/78
- Banindro, B. S. (2015). Implementasi Hak Kekayaan Intelektual (Hak cipta, merek, paten, desain industri) Bidang seni rupa, Kriya, desain grafis dan desai produk. Institute Seni Indonesia. http://digilib.isi.ac.id/3653/
- Direktorat Jenderal Kekayaan Intelektual. (2019). *Laporan Tahunan Direktorat Jenderal Kekayaan Intelektual Tahun 2019*. Direktorat Jenderal Kekayaan Intelektual Kementerian Hukum & HAM Republik Indonesia. chromeextension://efaidnbmnnnibpcajpcglclefindmkaj/https://ppid.dgip.go.id/file/155027 1498.pdf
- Ghozali, I. (2014). *Structurar Equation Modeling, Metode Alternatif dengan Partial Least Square.* Badan Penerbit Universitas Diponegoro.
- Habibah, S., Zuhdi, M. L., & Huda, N. (2019). Survei Wakaf Hak Kekayaan Intelektual. *Al-Awqaf : Jurnal Wakaf Dan Ekonomi Islam, 12*(2), 177–188.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2013). *Multivariate Data Analysis* (7th Editio). Pearson.
- Huda, N., Hulmansyah, H., & Rini, N. (2018). Faktor Yang Mempengaruhi Perilaku Konsumsi Produk Halal Pada Kalangan Mahasiswa Muslim. *EKUITAS (Jurnal*



Ekonomi Dan Keuangan), 2(2), 247–270. https://doi.org/10.24034/j25485024.y2018.v2.i2.3944

- Huda, N., Sentosa, P. W., & Rini, N. (2019). Persepsi Sivitas Akademika Muslim Terhadap Wakaf Uang. Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi, 11(1), 77. https://doi.org/10.35313/ekspansi.v11i1.1328
- Khairunnisa, I. (2019). Hak Kekayaan Intelektual (HKI) Sebagai Objek Waqaf Dalam Hukum Islam. *Iqtishaduna:Jurnal Ekonomi & Keuangan Islam*, 10(2), 161–172. https://journal.uinmataram.ac.id/index.php/iqtishaduna
- Larasati, A., Hati, S. R. H., & Safira, A. (2018). Religiusitas dan Pengetahuan Terhadap Sikap dan Intensi Konsumen Muslim untuk Membeli Produk Kosmetik Halal. *Esensi:* Jurnal Bisnis Dan Manajemen, 8(2), 105–114. https://doi.org/10.15408/ess.v8i2.7459
- Lita, H. N. (2020). Intellectual Property Right (IPR) As an Object of Waqf According To Law No. 41 Year 2004 on Waqf. *Journal of Shariah Law Research*, 5(2), 153–164. https://ejournal.um.edu.my/index.php/JSLR/article/view/27765
- Mulyono, R., Suhyanto, O., Siron, Y., & Rochimah, N. (2017). Pengaruh Intensi, Motivasi, Dan Pemahaman Guru Terhadap Impementasi Pendidikan Inklusif. *JPUD - Jurnal Pendidikan Usia Dini*, 11(2), 293–307. https://doi.org/10.21009/jpud.112.08
- Niswah, E. M. (2018). Problematika Yuridis Wakaf Hak Kekayaan Intelektual di Indonesia. *Volksgeist: Jurnal Ilmu Hukum Dan Konstitusi*, 1(2), 123–138. https://doi.org/10.24090/volksgeist.v1i2.1907
- Nuraini, I., Takidah, E., & Fauzi, A. (2018). Faktor-Faktor Yang Mempengaruhi Intensi Dalam Membayar Wakaf Uang Pada Pegawai Kantor Wilayah Kementerian Agama Provinsi Dki Jakarta. *Jurnal Ekonomi Syariah Dan Bisnis*, 1(2), 97–108.
- Purnama, F., Putrawan, I. M., & Sigit, D. V. (2020). Pengaruh Pengetahuan Mengenai Isu-Isu Lingkungan (Knowledge About Environmental Issues) dan Intensi Untuk Bertindak (Intention to Act) terhadap Perilaku Bertanggung Jawab Lingkungan (Responsible Environmental Behavior) Siswa. *IJEEM - Indonesian Journal of Environmental Education and Management*, 5(1), 20–33. https://doi.org/10.21009/IJEEM.051.02
- Rahman, A. A., Asrarhaghighi, E., & Rahman, S. A. (2015a). Consumers and halal cosmetic products: Knowledge, Religiosity, attitude and intention. *Journal of Islamic Marketing*, 6(1), 148–163. https://doi.org/10.1108/JIMA-09-2013-0068
- Rahman, A. A., Asrarhaghighi, E., & Rahman, S. A. (2015b). Consumers and Halal Cosmetic Products: Knowledge, Religiosity, Attitude and Intention. *Journal of Islamic Marketing*, 6(1), 1–25. https://doi.org/Permanenthttp://dx.doi.org/10.1108/JIMA-09-2013-0068
- Raza, S. A., Ahmed, R., Ali, M., & Qureshi, M. A. (2020). Influential factors of Islamic insurance adoption: an extension of theory of planned behavior. *Journal of Islamic Marketing*, 11(6), 1497–1515. https://doi.org/10.1108/JIMA-03-2019-0047



- Sahal, A., Huda, N., & Setianingrum, A. (2020). Analisis Faktor Yang Mempengaruhi Masyarakat Muslim Melakukan Wakaf Saham. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi, 12*(1), 43–64.
- Said, M., Hassan, F., Musa, R., & Rahman, N. A. (2014). Assessing Consumers' Perception, Knowledge and Religiosity on Malaysia's Halal Food Products. *Procedia - Social and Behavioral Sciences*, 130, 120–128. https://doi.org/10.1016/j.sbspro.2014.04.015
- Saiin, A., Armita, P., Rizki, M., & Hudiyani, Z. (2019). Wakaf atas Royalti sebagai Hak Ekonomi dalam Intellectual Property Rights. *Al-Awqaf : Jurnal Wakaf Dan Ekonomi Islam*, 12(2), 165–176.
- Thakur, R. (2014). What Keeps Mobile Banking Customers Loyal? International Journal of Bank Marketing, 32(7), 628-646. https://doi.org/https://doi.org/10.1108/IJBM-07-2013-0062
- Usman, H. (2015). The Role of Religious Norms On Selecting The Islamic Bank. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 7(1), 31–44. https://doi.org/10.15408/aiq.v7i1.1356
- Usman, H., Chairy, C., & Projo, N. W. K. (2021). Impact of Muslim decision-making style and Religiosity on intention to purchasing certified halal food. *Journal of Islamic Marketing*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/JIMA-01-2021-0027
- Usman, H., Tjiptoherijanto, P., Balqiah, T. E., & Agung, I. G. N. (2017). The role of religious norms, trust, importance of attributes and information sources in the relationship between Religiosity and selection of the Islamic bank. *Journal of Islamic Marketing*, 8(2), 158–186. https://doi.org/10.1108/JIMA-01-2015-0004
- Wang, W. T., Wang, Y. S., & Chang, W. T. (2019). Investigating the effects of psychological empowerment and interpersonal conflicts on employees' knowledge sharing intentions. *Journal of Knowledge Management*, 23(6), 1039–1076. https://doi.org/10.1108/JKM-07-2018-0423
- Zaman, I., Ullah, S., & Afaq, A. (2020). Waqf of Intellectual Property : A Critical Review of Contemporary Literature. *UOCHJRS*, *3*(2), 17–41. https://doi.org/10.33195/uochjrs