

Cash Waqf Fundraising: The Glaring Gap in Marketing Communication Practice of BWI (Indonesian Waqf Board)

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Abstract

The purpose of this paper is to analyze and discuss what is missing in cash waqf interest of Indonesian Muslim society. The study reveals several factors that affect less of cash waqf revenue, including lack of information, less knowledge and media promotions factors. The paper outlines some of the communication pattern (promotion) that should be manifested in a waqf fund manager, particularly BWI such as being more proactive, approaching society through Islamic lecture, and do more advertisement. Finally, the paper highlights some of the communication issues that seem to be typical between managing cash waqf and other business organizations such as marketing communication, promoting waqf fund manager GCGs, identifying potential waqif, or do more advertising. Descriptive, analytical, and qualitative analyses are used as methodology. The paper provides insights into the management of cash waqf for Waqf boards or waqf fund managers and volunteers, enabling them to work more effectively to reach the target of cash waqf revenue by evaluating their communication pattern.

Keywords: waqf awareness, cash waqf fundraising, islamic social fund, marketing communication

Abstrak

Tujuan dari artikel ini adalah untuk menganalisis dan mendiskusikan apa yang hilang dalam minat wakaf tunai masyarakat muslim Indonesia. Studi ini mengungkapkan beberapa faktor yang mempengaruhi lebih sedikit pendapatan wakaf tunai termasuk kurangnya informasi, kurang pengetahuan dan faktor promosi media. Makalah ini menguraikan beberapa pola komunikasi (promosi) yang harus diwujudkan dalam manajer dana wakaf, terutama BWI seperti menjadi lebih proaktif, mendekati masyarakat melalui ceramah Islam, dan melakukan lebih banyak iklan. Akhirnya, makalah ini menyoroti beberapa masalah komunikasi yang tampaknya umum antara mengelola wakaf tunai dan organisasi bisnis lainnya seperti komunikasi pemasaran, mempromosikan pengelola dana wakaf GCG, mengidentifikasi potensi wakaf, atau melakukan lebih banyak iklan. Analisis deskriptif, analitik, dan kualitatif digunakan sebagai metodologi. Makalah ini memberikan wawasan tentang pengelolaan wakaf tunai untuk dewan wakaf atau manajer dan sukarelawan dana wakaf, memungkinkan mereka untuk bekerja lebih efektif untuk mencapai target pendapatan wakaf tunai dengan mengevaluasi pola komunikasi mereka.

Kata Kunci: kesadaran wakaf, penggalangan dana wakaf tunai, dana sosial islam, komunikasi pemasaran

1. Introduction

As a way of life, Islam shows us how to improve the welfare of human being through social actions. Waqf is therefore applicable to every aspect of Muslims' life through optimization of waqf management to reach it. Fortunately, in Indonesia, the development of waqf can not be separated from the growth of da'wah and Islam. Many Islamic associations, mosques, Islamic boarding schools, educational institutions are founded on the endowments area. Be in accordance, discussion on waqf issues ranged about an unactive object (fixed asset), e.g. land, building, tree (to take the fruit) or well (to take the water). Heretofore, almost Indonesian society stick to their understanding that the endowment charity to be waqf must be inactive object especially land that built-in with mosque or madrasah whose using its base on a mandate of waqif. Thus, the provision of the endowment land can not be

traded to keep eternity.

Indonesian waqf assests are enormous. According to Indonesian religion ministry, there is 435.758 location with the whole total area are 4.6 billion m2 endowment land. Approximately 10% of those endowment land stays in cities with strategic location but nonoptimal utilized yet. (BWI, 2016)

Ideally, waqf assets can be managed optimally so that the socio-economic role of waqf can be functionated as its role. In fact, those endowment land does not have enough cash to develop the area. Therefore, waqf cash is such an important thing to be developed in Indonesia.

In Indonesia, the potential of cash waqf is enormous and increased year by years. As seen as a number of the Moslem population in Indonesia which reached 210 inhabitants that continues to grow up with its per capita income. Those potential

issues will become actual if all aspect of cash waqf support is managed well. (Witjaksono, 2016)

Cash waqf is a part of productive waqf that can be developed if managed well like an investment fund and cooperate with professional nazhir. The potential of cash waqf in 2012 with 45 million people as middle class (according to McKinsey) and 41.6 million (according to BPPK of the Ministry of Finance), will grow 6.3% per year to 135 million according to McKinsey, and according to BAP-PENAS will grow about 8.5 % per year up to 180 million in 2030. Assuming annual growth 5% of 70% Muslim, which is 41.6 million, then those Muslim people will grow up to 70 million with an average of 2.2 million people annual growth. If the assumption of 1% of those people can be invited to represent the cash waqf at Rp. 1, 2 million per year, it will collect about 360 Billion Rupiah in the first year, and increase 125% (assuming 25% of new waqif per year), then the total of cash waqf will increase up to 47 Trillion rupiahs in 2030.

Indonesian Waqf Board (BWI) as an independent state institution established in order to develop and advance waqf issues in Indonesia since its inception has encouraged maximization of cash waqf through various efforts. Nevertheless, up to 2011, cash waqf revenue has been absorbed through several Islamic financial institutions as receivers (LKS PWU) around 3 billion rupiahs (BWI, 2011).

As mentioned above, the potential of cash waqf is not realized as well as expected. Then this paper highlighted communications pattern issues on cash waqf of Indonesian Waqf Board (BWI) as state institutions that established to promote and bring waqf issues forward.

2. Literature Review

Waqf is derived from the Arabic verb *Waqafa* - *yaqifu-waqfan* means withhold or stop. As mentioned in Islamic law, *wakaf* means surrendering a long-lasting property to a person or *Nazhir* (waqf manager), either an individual or a legal entity, provided that the results or benefits are used for matters in accordance with the *Shari'a* ways. The wealth that has been represented as waqf is free from the property rights of waqif, and not the property of *Nazhir*, but belongs to God in the sense of the rights of the society (Ahmed, 2004; Khalil, 2008)

Waqf has been known by Muslims since the Prophet Muhammad (*Sallallahu 'alaihi wa sallam*) still existed when he emigrated from Makkah to Medina. Precisely, *wakaf* is prescribed in the second year of *Hijra*. The scholars argue that the early history of waqf was initiated by Umar bin *Khatab* against his land in *Khaibar*. (Witjaksono, 2016)

Umar's actions are then followed by Abu Talha, as narrated by Bukhari and Muslim, who acknowledge his favourite garden "*Bairoha*". Next

followed by other companions such as Abu Bakr, Usman, Ali bin Abi Talib, Anas bin Malik, Abdullah bin Umar, Zubir bin Awwam and Aisha, the wife of Prophet. (Yacoob, 2013)

As mentioned by Cizacka (1998), history proves that cash waqf has been popular in the days of the Mamluks and Ottoman Turks. At the beginning of the development of Islam, cash waqf has been justified by the scholars. However, the cash waqf significantly influenced the pattern of waqf newly in the 16th century AD that was in Ottoman Turkey. Arnaut (2000) explains, the development and construction of the Istanbul city, can not be separated from the cash waqf that was overgrowing. And so that Istanbul became the centre of trade at the end. This can be proven by historical documents found in 1464 AD, which cash waqf became Istanbul community customs one hundred years later.

Regarding those cash waqf matters, the Fatwa Commission of the Indonesian Council of Ulama (MUI) has stipulated a fatwa on the cash waqf issues at May 11, 2002, whose contents are as follows: 1. Cash Waqf (*Waqf al-Nuqud*) is a waqf by a person, group of persons, institutions or legal entities in the form of cash; 2. Included in the sense of cash are securities; 3. Cash waqf is legal, and it is *Nawaz* (allowed); 4. Cash waqf should only be channelled and used for things that are allowed by *syar' i*; 5. The essential value of cash waqf shall be guaranteed to be sustainable, not to be sold, granted, and / or inherited.

Thus, essentially cash waqf or sometimes called productive waqf is waqf in the form of money on its real cash, in the form of rupiahs that can be managed productively. The results of cash waqf are used to *mauquf 'alaih*. This means that the money represented as cash waqf should not be given directly to *mauquf 'alaih*, but *nazhir* as waqf fund manager should invest the fund, so the investment return then given to *mauquf 'alaih*.

Regarding Antonio (2004), there are four main benefits of cash waqf nowadays: 1. Cash waqf can vary in numbers so that someone who has limited funds can provide cash waqf. Everyone can be waqif, and even they have no land to be represented as waqf; 2. Waqf asset in the form of empty land can be utilized for the construction of buildings or cultivated agricultural land through the cash waqf; 3. The cash waqf funds can also help Islamic education institutions that have cash flow is not fluent and can be used to hire academic cadres; 4. In turn, Muslims can be more independent in developing their education system without having to depend on limited state education budget through the cash waqf, as expected.

Cash waqf is expected to be a vehicle for social reconstruction and development, where all level of the society can participate as waqif. To realize such participation, recognizing the importance of cash waqf as a means of transferring wealthy savings to

Table 1. Cash Waqf Potential in Indonesia

Level of income per month	Number of Muslims	Monthly cash waqf fee	Possibility of Cash waqf revenue per month	Possibility of Cash waqf revenue per Year
Rp 500.000	4 Million	Rp 5000,-	Rp 20 Billion	Rp 240 Billion
Rp 1 Million – Rp 2 Million	3 Million	Rp 10.000	Rp 30 Billion	Rp 360 Billion
Rp 2 Million – Rp 5 Million	2 Million	Rp 50.000	Rp 100 Billion	Rp 1,2 Trillion
Rp 5 Million – Rp 10 Million	1 Million	Rp 100.000	Rp 100 Billion	Rp 1,2 Trillion
TOTAL				Rp 3 Trillion

Source: Nasution, 2005

entrepreneurs and community members in funding various activities in Islamic countries needs to be intensified.

Cash waqf opens unique opportunities to create investments to provide religious services, educational services, and social services. The savings of the rich can be utilized by redeeming them with Cash-Waqf Certificate. The results of the cash waqf development obtained from such certificates can be utilized for various purposes, such as the purposes of waqf itself. Another usefulness of the Cash-Waqf Certificate is that Cash-Waqf Certificate can change the old thoughts that waqf opportunities seem for rich people only.

Due to Nasution (2005), whose assumes that the number of the middle-class Muslim population in Indonesia about 10 million with average monthly income between Rp 500,000 (five hundred thousand rupiah) - Rp 10,000,000.00 (ten million rupiah) then can be calculated in table 1.

1. If Muslims who earn Rp500.000 with a number of 4 million people and each do their cash waqf as much as Rp. 60.000 each year, then every year collected Rp 240 Billion.
2. If the Muslims who earn Rp1 Million up to Rp 2 million with a number of 3 million people and each do their cash waqf Rp 120.000 each year, then each year collected funds of Rp 360 Billion.
3. If the Muslims who earn Rp. 2 Million up to Rp 5 million with a number of 2 million people and each do their waqf Rp.600.000 each year, then each year collected funds as much as Rp1.2 Trillion.
4. If umaat earning Rp 5 Million up to Rp 10 Million of 1 million people and each do their waqf Rp1.2 million each year, then each year collected funds of Rp1,2 Trillion.

Thus the cash waqf collected for a year amounts to Rp 3 Trillion. Based on calculations on the example above, can be seen that the successful institutions to mobilize waqf funds will significantly determine the benefits of waqf institutions exist-

ence. To maintain the existence of cash waqf, the money can not be directly given to mauquf 'alaih, so nazhir can manage and develop those cash waqf first. Mauquf 'alaih as waqf receiver will get the result of those Rp3 trillions as investing funds. The cash waqf fund itself should not be reduced in the slightest. (Nasution and Hasanah, 2005).

To reach those cash waqf potential, its essential to do more fundraising method. As expressed by Gover (in Tubbs and Moss, 1996) that each individual obtains an identity by paying attention and noticed by others. Furthermore, it will foster identity and self-value by comparing it to other people. To a certain extent, every human being can be said to communicate in understanding share experiences and understand other people's experiences in a way creating and using exchanged symbols. Then it can be achieved through communication patterns.

The term communication pattern commonly referred to as a model but the same meaning, namely a system consisting of various components that relate to each other to achieve the educational objectives of the society.

Pattern is a form or model (or, more abstract, a set of rules) commonly used to create or to produce a part of something, especially if it is sufficient to achieve a kind for a pattern that can be shown or seen. : //id.wikipedia.org)

Communication Pattern is a process designed to represent the reality of the linkage of the elements covered and its sustainability in order to facilitate systematic and logical thinking (Effendy, 1989). Communication is one part of the relationship between human beings both individuals and groups in everyday life (Effendy, 1986)

Based on this understanding, it is clear that Communication involves a number of people where a person declares something to others, so who is involved in Communication is the man. Communication begins with ideas that exist in a person, and the idea is in if a message and sent through certain media to others as the recipient.

Messages Receivers already understand the mes-

sage from the sender. By receiving a response from the recipient of the message, the sender of the message can assess the effectiveness of messages sent. Based on the response, the sender can know whether the message is understood and to what extent of the messages understood by the recipient.

While the pattern of communication, according to Effendy (1989), is a process designed to represent the relevance of the elements covered and its sustainability, in order to facilitate the thinking systematically and logically. Communication is one part of the relationship between humans, both individuals and groups in everyday life (Effendy, 1989). Based on this understanding, it is clear that communication involves a number of people where a person expresses something to others, so those who involved in Communication is the man. Communication patterns are divided into three, namely, one-way communication, two-way communication and multi-direction communication.

The importance of communication pattern in the form of marketing communication on cash waqf issue has a significant impact. Wahab (2013), describes that as a form of communication to get fundraising, a promotion was found as one factor that influencing waqf management. This promotional activity is carried out through the media as done by other sharia-based institutions. In this case, what is meant by the media is print and electronic media, it is crucial to forming a good, bonafide and professional image. Yulyana et al. (2016) also found that efforts to improve muzakki at an amil zakat institution in Bandung were carried out by using promotional tools such as advertising, events & experience, public relations & publicity, direct marketing, and offering amil zakat institutions' programs to companies that have CSR and retail programs through personal selling from the management of the Amil Zakat Institute.

In line with these findings, Huda (2013) argues that managing resource mobilization, the use of fundraising methods is highly variable and often changes. In his research, a social funding institution has a very rapid development and has accessible opportunities to do either through individuals or groups. In his observations, fundraising methods through media that are commonly used are magazines, brochures, leaflets, newspapers, electronic media, special events, and so on. In addition, there is also an open table (outlets) collecting infaq, alms, alms, and endowments, such as student admissions, making small counters, recitation and Ramadan events. As for original sources, it can be categorized as housing donors, institutions or office organizations and company employees. While the area can be seen from within the country or abroad, especially for overseas are Indonesian workers who work in Hong Kong, Korea, and so on. The collection of sources of funds/resources, including endowments by the Institute on this study, is highly

developed, which the evident in the receipt of these resources reached more than 30 billion in 2009. (Huda, 2013)

3. Research Methods

This research takes a clear qualitative strategy or method with an in-depth interpretation of field findings, based on available facts regarding the information on the development of cash waqf that results from the application of BWI communication patterns. Qualitative research is one of the research procedures that produces descriptive data in the form of speech or writing and the behaviour of the people or organizations observed (Bogdan Taylor cited by Basrowi and Sukidin, 2002).

The form of research is a single case study because the target taken has the same characteristics, namely BWI (Sutopo, 2002). The primary data source is the informant or resource person from the BWI board selected based on a capacity to capture as much information as possible from various sources who have access to information regarding the issues of this study. Therefore, this research uses purposive sampling technique or often called criterion-based technique selection (Sutopo, 2002). Techniques used to collect data through in-depth interviews and direct observation with a passive role.

4. Findings and Analysis

The study reveals several factors that affect less of cash waqf revenue, including lack of information, less knowledge and media promotions factors. Furthermore, those are communication issues that are ignoring by BWI in recent years. However, findings that conclude factors that affect unoptimally cash waqf revenue; for example, understanding of cash waqf, organization influence and marketing communication influence are in line with Handayani, and kurnia (2015) whose found that perception of cash waqf is affected by knowledge, media information and perception.

The research found that abandonment of waqf empowerment in Indonesia a consists of several factors that cause waqf has not played a role in empowering the Muslims society in Indonesia:

1. The problem of Public Understanding on Waqf.

During this time, many Indonesians Muslims still assume that the wakaf's assets should be used only for worship purposes. For example, the construction of mosques, cemetery complexes, orphanages, and education. Uswatun (2009) concern that the value of worship should not be direct tangible. So waqf land can be built shopping centres, whose profits are allocated to the scholarship of children who can not afford, health services for free, or financing science research. So the value of waqf still

exists and as part of worship as its purposes.

Besides, the understanding of waqf matters is also at a low comprehension level. At their understandings, the treasure that can be represented as waqf is still understood to be limited to immovable objects, such as land. Though wakaf can also be a moving object, including money (cash waqf), precious metals (gold), securities, vehicles, intellectual property rights, and the lease rights. This is as reflected in Chapter II, Article 16, Indonesians Law no. 41 of 2004, and also in line with the MUI fatwa regarding the allowance of cash waqf. (Nurkholis, 2009)

2. Management and Setting of Endowments.

In Indonesia, waqf management and settings are still apprehensive currently. As a result, a lot of waqf property entirely abandoned in its management. There is even a lost of waqf property because of this mismanagement. Some reason looks that Indonesian Muslims generally donate for land and school buildings only. In this case, waqif do not think about school operating costs. At another side, the nazir can not manage that waqf well. Therefore, the study of waqf management is critical to nazir.

3. Objects and Nazhir (waqf managers).

In general, the land that is represented as waqf by Muslims in Indonesia is just enough to build a mosque or mushalla, and it was challenging to develop. There are indeed quite a few vast waqf lands, but then nazhir is unprofessional. (Uswatun, 2009).

Pratysto (2012) and Dahlan (2016), conduct an institutional analysis of Indonesian Waqf Board (BWI) which plays an active role both as the regulator, motivator, mediator, and even as an administrator in scope as nazhir, regarding indicator of performance measurement of waqf institutions in Jakarta. In the study, Pratysto found that the effectiveness and efficiency of wakaf institution performance in which BWI became one of the samples of this study, was less than optimal. At the same time, since established in 2007, BWI just started their performance in educating society about waqf in 2010. Another marketing communication practices that mentioned by BWI customer relations are media visit and gathering only. Another BWIs marketing communications is to educate the society through radio interview as media promotion once during their last period.

In other words, the lack of BWI marketing communication causes less information about cash waqf among Indonesian Muslim communities. Considering all the reasons above, the lack of cash waqf revenue is due to a communication pattern, which is lack of BWI marketing communication.

Results of this study reinforce theory that put forward by Hersey and Blanchard (1988) and McShane and Von Glinov (2005) which state that

organizational communication patterns have a dominant influence on employee performance where the higher the suitability between organizational communication patterns with ability to manage resources, the goals of the organization will be more easily achieved. It also reinforces Ivancevich, Konopaske and Matteson (2005) and Kinicki and Kreitner (2007) opinions, which states that communication helps organizations to achieve both individual and organizational goals by implementing and responding to organizational changes, coordinating various activities, and is virtually related to all behaviours that are relevant to the organization. If organizational communication is less effective, then the organization is also not as effective as it should be. (Brahmasari, 2009)

Then this paper outlines some of the communication patterns that should be manifested in a waqf fund manager, particularly BWI such as being more proactive, approaching society through Islamic lecture, and do more advertisement. Finally, the paper highlights some of the communication issues that seem to be common between managing cash waqf and other business organizations such as marketing communication, promoting waqf fund manager GCGs, identifying potential waqif, or do more advertising to get more cash waqf fund.

Research implications

This paper has some implications for Islamic waqf fund managers, waqf board and also government especially the ministry of waqf at Muslim country who have to deal with cash waqf dilemmas, situations that offer potential benefits or gain. It is hoped that the paper provides insights into the management of cash waqf for Waqf boards or waqf fund managers and volunteers, enabling them to work more effectively to reach the target of cash waqf revenue. It is believed that the paper will provide a better understanding of Muslim societies in general and waqf fund managers in particular. It also has some implications for waqf fund managers and volunteers who have to deal with cash waqf revenue dilemmas as well as situations that offer potential benefits or gains and are considered unreached on a monthly basis. It is also hoped this study will reinforce managers' of cash waqf practitioners and make them more aware of the code when inviting waqif to conduct waqf.

5. Conclusion

As stated above, the primary purpose of this paper is to discuss the lack of marketing communication of BWI to increase the revenue of cash waqf in Indonesia. The research has defined that BWI has no marketing communication pattern as those guidelines and principles that are prescribed by the successful marketing communication. The paper has shed light on the significant determinants of

individual marketing communication pattern in practices and pinpointed the impact of marketing communications behaviour on business. However, it must be stated that there is not one united form of related marketing communications among different Islamic philanthropy organization, especially on waqf and cash waqf issues. It is widely known that cash waqf has not known by the Indonesian Muslim community because of the lack of marketing communication of BWI. Moreover, this paper has outlined significant commonalities in increasing revenue of cash waqf on the subject of work marketing communication.

It is believed that the paper will provide a better understanding of Muslim societies in general and waqf fund managers in particular. It also has some implications for waqf fund managers and volunteers who have to deal with cash waqf revenue dilemmas as well as situations that offer potential benefits or gains and are considered unreached on a monthly basis.

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