



DOMINANCE OF NAZIR WAQF ECONOMIC MOTIVES AT IMMOVABLE WAQF ASSETS MANAGEMENT IN SERANG CITY, INDONESIA

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ABSTRACT

The purpose of this study is to investigate the economic dominance of waqf nazirs managing immovable waqf properties in urban areas and to identify the primary factors influencing the economic motivation of waqf nazirs managing such properties. The study employed a quantitative research approach, utilising a waqf nazir survey in Serang City, Indonesia, which involved 85 respondents with purposive sampling from the Muhammadiyah waqf nazir organisation. Data collection was conducted using a questionnaire technique via a *Google form*. Data analysis was descriptive using the Pearson correlation coefficient technique (*product-moment*). Research indicates that social and religious motives predominate over economic motives in Nazir waqf, accounting for 44.71 per cent, entrepreneurial motives for 29.40 per cent, investment motives for 15.30 per cent, and philanthropic motives for 10.59 per cent. As for education, it affects entrepreneurial motives. Training also influences entrepreneurial motives, as does a waqf nazir, and training has an impact on socio-religious motives.

Keywords: Immovable Waqf, Economic Motive, Urban, Nazir Waqf, Indonesia

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INTRODUCTION

Urban areas, characterised by high population activity and economic volume, tend to be larger than rural areas. The characteristics of urban areas in Indonesia reflect rapid social, economic, and cultural transformation as urbanisation increases, exhibiting significant differences, particularly in infrastructure, public services, and quality of life (Adam, 2012; Ulfah, 2021; Hidayati, 2021). The rapid growth of urban areas creates a significant magnet for people to pursue their dreams in various fields.





Urban communities generally have more significant economic motives than rural communities due to various factors related to economic structure, access to resources, and more diverse employment opportunities (Jamaludin, 2017; Ma & Shi, 2023). Moreover, in Indonesia, the population is predominantly urban, with 56.7% residing in urban areas (BPS, 2020). The climate of competition, driven by economic motives, makes urban communities more productive and efficient in managing their resources.

The urban economic sector is dominated by service industry activities, government centres, offices, trade, and the informal sector, which also play a significant role in absorbing labour (Arnott, 2012; Takano et al., 2023). The lifestyle of urban people, which prioritises modernity, consumption, and high mobility, is also a characteristic of urban society (Wikurendra et al., 2024). For this reason, urban communities create economic entities in response to the phenomenon of an economic growth gap with rural areas.

Individual economic motives that encourage specific economic behaviours or actions are categorised into four main types: motives to meet needs, motives to help others (social), motives for gaining rewards, and motives for gaining power (Zhao, 2006). In addition, motivation appears to be a positive effort to mobilise power and potential more productively to achieve goals (Melis, 2019). Meanwhile, he explained that economic motives are the primary goal of business expansion for individuals, groups, or organisations, making them a crucial part of resource management and productivity enhancement.

Economic motives refer to the reasons, encouragements, and activities that motivate a person or entity to undertake economic actions. (Dickinson, 1922). The dominance of economic motives is characterised by a lack of social resistance to economic progress, economic rationalism, excessive dependence on economic paradigms, and a reliance on outdated economic growth paradigms, as well as a focus on economic considerations (Wilson, 1995). The assessment of economic motivation, i.e., the desire to acquire and/or create wealth, has varied according to the state of economic life in different social environments and across various historical periods (Zhao, 2006).

The economic motivation in Islam is to make a living, which is part of worship, rather than pursuing a hedonistic life, seeking status, or accumulating wealth by any means (Yunus et al., 2023). Meanwhile, motivation in Islam does not only come from the drive to succeed in the world but also from the desire to achieve true happiness in the hereafter (Azimi, 2024). Practically, the Muslim customer motivation model suggests that various intrinsic and extrinsic factors, including Islamic values, influence the motivation behind Muslim customers' participation in sharing economy platforms (Weng et al., 2020).

The practical manifestation of economic motives is one type of philanthropy, and waqf is a form of generosity that is part of the nature of generosity in Islamic teachings (Rahmah, 2022). Waqf refers to the act of setting aside a portion of property, typically in the form of land, buildings, or other assets, for public interest or religious purposes (Ministry of Religion, 2007). The waqf property cannot be revoked, and the community can continue to enjoy its benefits for an extended period.

The development of waqf in Indonesia has enormous potential, both in terms of the number of assets and the number of Muslims who have the potential to become waqif and nazir waqf. A waqf is a person or legal entity that transfers part of their property to be used for a legitimate purpose, as defined by Islamic law, without expecting personal rewards or benefits. In contrast, a waqf nazir is a party that is trusted to manage and maintain the waqf property given by the waqf (Law 41, 2004).

Waqf is one of the social and financial instruments that has great potential to advance the education and social sectors in Indonesia. One form of waqf that is gaining increasing attention





is the waqf of immovable objects, such as land and buildings, which can be utilised productively and economically. Land that is endowed can be utilised for various social activities, such as establishing schools, mosques, or hospitals (Pamungkas, 2021). According to Nasution (2021), an immovable waqf provides sustainable benefits because it does not experience depreciation in the long term, allowing it to continue benefiting future generations. The proper management of immovable waqf can have a profoundly positive impact on the economic development of the community and the country. However, it also faces significant challenges related to the management and administration of the waqf itself (Sukmana, 2020).

The problem with waqf, primarily immovable property in Indonesia, is rooted in tradition and consumption due to a lack of knowledge about waqf and inadequate human resources (Rispan & Nasution, 2025). Waqf land managed by Nazirs is less focused on the economic empowerment of the ummah and primarily serves religious interests (Rohim & Hakim, 2023; Iqbal et al., 2024). Management of waqf assets that are not optimal (Ali & Markom, 2020; Sugarman, 2021). Meanwhile, 86 per cent of nazirs are part-time, and the remaining 14 per cent are nazirs who are serious about managing waqf productively (Ministry of Religion, 2024).

Waqf nazirs who have strong economic motives will be more motivated to develop waqf assets through investment, entrepreneurship, or other sectors that support economic growth (Maulina et al., 2025). The productive management of waqf assets will facilitate economic empowerment and job creation, thereby increasing the contribution of waqf to the national economy. A productive waqf oriented towards the economy can help alleviate state expenditure and even ease the burden on the state, including for economically disadvantaged individuals (Munawar et al., 2022). Waqf plays an important role as an instrument for the economic empowerment of the ummah and the welfare of the community (Ardiyansyah & Kasdi, 2021; Shiddiqy, 2022).

Previous research by Fauzan et al. (2024) employed qualitative research methods to examine Nazir's strategy for optimising his role in managing productive waqf assets in urban communities, utilising data analysis with SWOT and AHP techniques. Habibulloh et al. (2023) aimed to assess Nazir's professionalism in managing waqf in rural Banyuwangi Regency, employing a qualitative method and a phenomenological research approach with data analysis techniques that involved source triangulation. Komarudin et al. (2020) aimed to investigate the productive waqf management system of immovable property, specifically paddy land, in Karawang Regency, using qualitative methods and field studies. Shiddiqy (2022) analyses the capacity and cooperation of Nazir in managing productive waqf using qualitative methods and literature study approaches. Maulina et al. (2025) examine the topic of Islamic entrepreneurship by adapting a waqf-based entrepreneurship framework to identify the key factors that drive motivation in waqf-based entrepreneurship, using a quantitative research method with Partial Least Squares Structural Equation Modelling (PLS-SEM).

Based on the study, there has been no previous research that has focused on the economic motives of waqf nazirs in managing the waqf of immovable objects in urban areas using a quantitative approach. The significance of this research lies in exploring the role of waqf nazir in enhancing economic motives, thereby increasing productivity and facilitating better management of immovable waqf properties, particularly in urban areas. The research found that the dominant factor influencing economic motives for waqf nazirs to manage immovable waqf in urban areas. The purpose of this study is to investigate the economic dominance of waqf nazirs managing immovable waqf properties in Serang City, Indonesia and to identify the primary factors influencing the economic motivation of waqf nazirs managing such properties.





METHODOLOGY

This study employs a quantitative approach, utilising survey research. Quantitative survey research is a type of research that aims to collect data in the form of numbers or statistics to describe specific characteristics or phenomena within a population (Creswell & Creswell, 2018). Meanwhile, survey research is a research method used to collect data from a representative group of individuals or samples in a population to describe, analyse, and infer certain conditions or phenomena (Morison, 2012). The research utilised a waqf nazir survey in Serang City, Indonesia, which involved 85 respondents with purposive sampling from the Muhammadiyah waqf nazir organisation. Data were collected using a Likert scale questionnaire containing questions about the economic motives of waqf management and factors influencing the waqf nazir. Descriptive data analysis using the Pearson correlation test, also known as the Product-Moment technique. If $p < 0.05$, the correlation is considered significant, as determined by SPSS, to establish the relationship between individual economic motives and waqf nazir. The independent variables are age, formal education, waqf training, and the length of time as a waqf nazir. The dependent variables are bound by the economic motives of the waqf nazir, namely investment, socio-religious, entrepreneurial, and philanthropic activities.

RESULTS AND DISCUSSION

Results

The survey results showed that of the 85 Nazir Waqf, the majority were men, 67 per cent, with the majority aged between 30 and 40 years old, 47 per cent. The majority of respondents who hold a diploma or an undergraduate degree are 46 per cent, and work in the formal sector at 45 per cent. Most respondents with experience in waqf management have 1-5 years of experience, which accounts for 60 per cent.

The gender distribution table of waqf Nazir respondents in this study comprises 85 individuals. Of the total respondents, 67 per cent were men, while the remaining 33 per cent were women, comprising 28 individuals. This data illustrates the dominance of male respondents in this study, which can provide an overview of the characteristics of a population that consists more of males than females, as shown in Table 1 below:

Table 1: Characteristics of the Gender of the Waqf Nazir

<u>Gender</u>	<u>Sum</u>	<u>%</u>
Man	57	67
Woman	28	33
Total	85	100%

The age distribution table of respondents by gender provides an overview of the age distribution in this study. For the 30 to 40-year age group, the majority of respondents were women, comprising 28 individuals, or 33 per cent. Similarly, in the 41 to 50-year age group, women also dominated, with 19 individuals, or 22.5 per cent. In the 51-year-old and older age group, women are more numerous, specifically 13 people or 15 per cent, compared to men, who number only five people or 6 per cent. Overall, it can be observed that women are





predominantly in the 30 to 50-year age range.

Table 2: Age Characteristics of Waqf Nazir

Gender	Age					
	30-40	%	41-50	%	>51	%
Man	12	14	8	9.5	5	6
Woman	28	33	19	22.5	13	15

The distribution table of the respondents' education levels by gender in this study. In the male respondent group, the majority have a diploma or degree level of education, with a total of 38 people, or 44.7 per cent. This is followed by 10 people, or 11.8 per cent, who have a Master's or Ph.D. education, and seven people, or 8.2 per cent, who have a high school education. Meanwhile, in the female group, most members also hold a high school education, with nine people, or 10.6 per cent, followed by 18 people, or 21.2 per cent, holding a diploma or degree, and only three people, or 3.5 per cent, holding a Master's or Ph.D. degree. Overall, this data shows that Diploma/S1 level education is the most common among male respondents. At the same time, women have a higher proportion of high school or Diploma/S1 education, as shown in the table below:

Table 3: Characteristics of Waqf Nazir Education

Gender	Education					
	High School	%	Diploma/Degree	%	Master/Ph.D	%
Man	7	8.2	38	44.7	10	11.8
Woman	9	10.6	18	21.2	3	3.5

Distribution table of respondents' types of work by gender in this study. In the male group, the majority of respondents worked in the informal sector, with 29 individuals, or 34.1 per cent, followed by 22 individuals, or 25.9 per cent, who worked in the formal sector, and seven individuals, or 8.2 per cent, who had retired. Meanwhile, in the women's group, most work in the formal sector, with 13 people, or 15.3 per cent, followed by nine people, or 10.6 per cent, who work in the informal sector, and five people, or 5.9 per cent, who have retired. Overall, this data shows that men tend to work more in the informal sector, while women work more in the formal sector, as shown in the following table:

Table 4: Characteristics of the Job Type of Waqf Nazir

Gender	Job Type					
	Formal	%	Informal	%	Pension	%
Man	22	25.9	29	34.1	7	8.2
Woman	13	15.3	9	10.6	5	5.9

The old distribution table became the respondent's waqf nazir based on gender. In the male group, most of them had experience as waqf nazirs between 1 and 5 years, with a total of 29 people or 34.1 percent, followed by 13 people or 15.3 percent who had experience between 6 to 10 years, and four people or 4.7 percent who had more than 11 years of experience. On the





other hand, in the female group, as many as 22 people, or 25.9 percent, have experience as waqf nazirs between 1 to 5 years, nine people, or 10.6 percent, are in the range of 6 to 10 years, and eight people or 9.4 percent have more than 11 years of experience. Overall, this data shows that the majority of male and female respondents have experience as a waqf nazir in the range of 1 to 5 years. However, there is a more significant proportion of women who have a more extended experience, which is more than 11 years, as shown in the following table:

Table 5: Old Characteristics of Being a Waqf Nazir of Respondents

Gender	Long Being a Nazir					
	1-5 Years	%	6-10 Years	%	>11 years old	%
Man	29	34.1	13	15.3	4	4.7
Woman	22	25.9	9	10.6	8	9.4

Based on the analysis of descriptive data using percentages, individual economic motives in waqf management can be categorised into several main categories, as reflected in the respondents' answers in the questionnaire. The table below presents the percentage of economic motives underlying respondents' management of immovable waqf assets, along with an accompanying explanation.

Some respondents, at 15.30 per cent, reported being involved in waqf management because they saw the potential for long-term financial investment. They believe that with proper management, waqf can generate profits that can be used for social development and improving the welfare of the people.

Almost half of the respondents, 44.71 per cent, are involved in managing waqf because it serves both social and religious purposes. They consider waqf as a means to perform charity and earn rewards in the hereafter, although this management still considers its economic potential.

Some respondents reached 29.40 per cent, indicating that they had entrepreneurial motives, which focused on utilising waqf assets to build profitable businesses, both for themselves and the broader community.

Only a tiny percentage of respondents, at 10.59 per cent, were involved in waqf management with philanthropic motives, namely making pure economic contributions without expecting material benefits.

Table 6: Percentage of Economic Motives of Nazir Waqf

Economic Motives	Sum	Percentage (%)
Investment	13	15.30
Social and Religious	38	44.71
Entrepreneurship	25	29.40
Philanthropy	9	10.59
Total	85	100%

Based on data analysis using the Pearson correlation test (product-moment) at a significance level ($p > 0.50$), which identified the relationship between variables (age, education, training, and length of time in Nazir) and the motives for waqf management (investment, social religion, entrepreneurship, and philanthropy). A significant correlation coefficient, marked with an asterisk (*), indicates a strong relationship between variables with





a particular motif. Education, training, and length of being a Nazir have a significant correlation with entrepreneurial motives, with coefficient values of 0.50, 0.60, and 0.60, respectively. This indicates that the higher the level of education, training attended, and experience as a nazir, the stronger the entrepreneurial motive becomes. In addition, training also showed a significant correlation with socio-religious motives, with a coefficient value of 0.50, indicating that training can strengthen social and religious motivation in waqf management. In contrast, age did not show a significant correlation with these motifs, and philanthropic motives tended to have a weaker correlation compared to other motifs.

Table 7: Tabulation of Pearson Correlation Coefficient Analysis Results

Variable	Investment Motives	Religious Social Motives	Entrepreneurial Motives	Philanthropic Motives
Age	0.12	0.34	0.45	-0.10
Education	0.25	0.15	0.50*	0.30
Training	0.40	0.55*	0.60*	0.20
Old Nazir	0.10	0.45	0.60*	-0.15

* Significance of Pearson/Product-Moment Correlation Coefficient ($p > 0.50$)

Discussion

Individual economic motives have a significant impact on the management of waqf in urban areas, particularly in Serang City. Most respondents see waqf management as a tool to increase productivity and improve the welfare of the people. However, most respondents also considered that waqf management must still take into account social and religious aspects, which are important bases for utilising waqf assets. With a larger population in urban communities, the economic potential and productivity of rural areas can be leveraged as immovable waqf assets managed by the waqf nazir. This can create or develop the waqf, where the value of waqf assets in urban areas is at its highest, making them more productive and economically valuable. This is in agreement with Uyun and Hamida (2024), who suggest that the waqf nazir can develop his potential by utilising more economically valuable waqf assets for the benefit of the people, driven by economic motives. Then, Rion (2024) emphasises that the production of waqf assets in urban areas will lead to the development of waqf assets in other places, thereby having a broader positive impact.

Social and religious motivation is the primary driving force behind the dominant waqf nazir in Serang City, who manages the waqf to perform charity and earn rewards in the hereafter. Nevertheless, they still consider the economic potential that exists in managing the waqf. This illustrates that there is a balance between socio-religious and economic goals in the practice of waqf management. This opinion is supported by Melis (2019), who stated that the emotional goal of the waqf nazir is to receive and manage waqf assets based on the aspect of worship, with factors such as friendship, brotherhood, and organisation supporting this goal. Then, Yunus et al. (2023) emphasise that the factors of trust and responsibility lead most Nazirs to accept without managing them. A study by Abdullah (2020) found that religious motivation remains the primary driver in waqf management while also emphasising the importance of sound economic management to ensure sustainability and a positive impact on society. For this reason, it is necessary to gradually and sustainably increase the capacity of waqf nazirs, linking it to their income as their right to a decent livelihood, provided that waqf management becomes more productive and efficient.





The second dominant factor, namely entrepreneurial motives, also plays a significant role in waqf management, as reflected in the nazir of waqf, who considers waqf management as an opportunity to build a profitable business. They not only focus on social goals but also utilise waqf assets to create productive businesses that can provide profits. Research by Triyatno (2024) supports these findings, which indicate that entrepreneurship-based waqf management can enhance local economies, generate employment opportunities, and contribute to improved community welfare. Then, Laila et al. (2022) emphasise the importance of developing entrepreneurial motives for waqf nazirs as a framework to understand the social context that can improve the standard of living and welfare of themselves and the community. For this reason, an entrepreneurial development model is needed that is grounded in the business and industrial worlds, thereby opening up opportunities for more innovative and productive waqf management, which is beneficial both economically and socially in the long term.

The third dominant factor, namely the economic motives of waqf nazirs in Serang City, provides in-depth insight into the various motivations underlying community involvement in waqf management. The dominant motive is investment, which is reflected in some of the waqf nazirs involved in waqf management, as they see the potential for long-term economic returns. Nazir Waqf believes that managing waqf with the right investment can generate financial benefits that can be utilised for social development and enhance the welfare of the people. This aligns with the study by Ibrahim et al. (2020), which suggests that the use of waqf assets as an investment motive will provide opportunities for expansion in terms of both the value and benefits of the waqf, including in quantity and geography, particularly in rural areas. How to utilise immovable waqf, as per Munawar et al. (2022), by renting waqf properties to generate income for agricultural purposes or as a commercial strategic area. For this reason, it is necessary to upgrade the waqf nazir in the development of investments that are safe and not at risk for waqf management in the long term.

However, although entrepreneurial and socio-religious motives are the primary reasons, only a few respondents are involved in waqf management, with philanthropy being the fourth dominant motive. Nazir Waqf is involved in philanthropic motives to make a pure economic contribution without expecting material gains. Although the number is smaller, this motive remains important, as it highlights the aspect of social solidarity and has a positive impact on the welfare of people without any financial rewards. This research, supported by Fauzi et al. (2024), demonstrates that philanthropic motives in waqf management play a crucial role in strengthening social networks and solidarity in society despite the limitations of existing resources. Therefore, integration between waqf resources, specifically Nazir and the Islamic philanthropy system is necessary. Meanwhile, related philanthropic motives for the nazir of waqf align with the study by (Laluddin et al., 2021). With a better understanding of the waqf nazir's role in philanthropy, one can gain a good understanding of its management and productivity.

Overall, the findings of this study indicate that although economic motives are the dominant factor in waqf management, social and religious goals remain the primary considerations for most waqf nazirs in Serang City. According to Yusroni and Chadhiq (2021), the success of waqf management depends not only on the economic aspect but also on a deep understanding of the social and religious values inherent in the waqf itself. Therefore, sustainable waqf management needs to integrate various aspects, including economic, social, and religious, to create optimal long-term benefits for the ummah.

In this context, it is essential to develop a more inclusive model of waqf management, where economic motives are not only prioritised but also aligned with socio-religious objectives. Othman et al. (2022) their research revealed that to achieve sustainability in waqf





management, Nazir needs to have a holistic understanding of management based on strong economic principles without compromising social and religious values.

The management of waqf in urban areas such as Serang City tends to prioritise a balance between social and economic aspects. Although economic motives are dominant, the influence of entrepreneurial motives also fosters an awareness of providing maximum social benefits to the surrounding community.

Research on the factors that influence the economic motivations of waqf nazirs reveals a significant relationship between several demographic variables, including education, training, and length of service as a waqf nazir, and entrepreneurial motives in waqf management. The level of education, training followed, and the length of time spent as a Nazir have an impact on entrepreneurial motives. The higher the level of education and training that Nazirs receive, the greater their tendency to see waqf as an opportunity for entrepreneurship. A study by Masse et al. (2024) also states that trained Nazirs are more likely to possess a deep entrepreneurial attitude, utilising waqf assets to establish businesses that can be economically profitable.

In addition to entrepreneurial motives, waqf nazir training also has a positive impact on socio-religious motivations, indicating that training enhances not only entrepreneurial skills but also strengthens social and religious motivations in waqf management. Nazirs who have received training tend to understand the spiritual purpose of waqf and how effective management can support the welfare of the people. Research by Ridwan (2021) supports this, revealing that training focused on religious-based waqf management could strengthen Nazir's commitment to the social aspects of waqf management while also considering the potential economic benefits.

Interestingly, age did not show a significant correlation with economic, social, or entrepreneurial motives, suggesting that age factors may not have much effect on the views or motivations of the nazir in managing waqf. These results align with research by Brieger et al. (2021) and Maulina et al. (2025), which suggests that the age factor of the nazir does not necessarily impact their effectiveness or economic orientation in waqf management. However, experience in such positions tends to be more influential. In addition, philanthropic motives, which are often considered the main motives in waqf management, show a weaker correlation compared to other motives. This reflects a shift in direction in the management of waqf, where entrepreneurial and socio-religious motives are more dominant than mere economic contributions without the expectation of material returns, as also found by (I. F. Ridwan, 2022).

CONCLUSION AND RECOMMENDATIONS

This study reveals that the motive of the nazir waqf is dominated successively by social and religious motives, entrepreneurial motives, investment motives, and philanthropic motives, emphasising that economic motivation in Islam is not primarily about making a living but rather about worship. Factors such as education, training, and the duration of service as a waqf nazir have been shown to influence entrepreneurial motives, while training also impacts socio-religious motives. The research suggests that the development of the economic motive of waqf nazir can be enhanced by incorporating entrepreneurial motives, thereby increasing the productivity of waqf asset management, particularly in immovable waqf assets located in urban areas. The study's limitations were primarily due to the examination of factors such as age, education, training, and length of time as a waqf nazir, using cross-sectional data from Serang City, Indonesia, particularly the Muhammadiyah waqf nazir organisation, focusing on economic motives (investment, socio-religious, entrepreneurship, and philanthropy). The





following research is expected to delve deeper into the influence of external factors, such as government policies and economic conditions, on the motives of Nazirs in managing money waqf.

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