

CHAPTER I

INTRODUCTION

1.1. Background of Study

Humans are created as social beings in this world, where are humans need each other to complete their need in all the activities. In Islam, it is highly recommended for things should be related to solidarity and welfare for ummah. To support this, there are many instruments of kindness prepared by Islam teach such as Zakat, Shadaqah, and Waqf. Since the time of prophet Muhammad until the time of the Islamic Caliph, these instruments have proven their benefits both for the Muslims themselves and the countries concerned.¹

Allah SWT has made humans complement each other, so that they help each other because in fact humans were created in this world as social creatures. Waqf can be a form of devotion to Allah SWT as well as helping fellow human beings both individuals and communities in goodness and piety.²

Cash waqf (or monetary endowment) is a type of waqf conducted by individuals, groups, institutions, or legal entities in the form of cash or securities. This form of waqf differs from traditional waqf, which typically involves immovable assets such as land or buildings. In cash waqf, the principal amount must be preserved in perpetuity, and only the generated returns from its management are utilized for social or economic purposes in accordance with Shariah principles.³

The legal foundation for cash waqf in Indonesia is based on the 2002 Fatwa (religious decree) issued by the Indonesian Ulema Council (Majelis Ulama Indonesia, MUI), which states that cash waqf is permissible (jawaz)

¹ Septyaningdyah Setyorini et al., "Sejarah Wakaf Dalam Islam Dan Perkembangannya," *Artikel Sejarah Pemikiran Ekonomi Islam*, vol. 1, 2022.

² Abdul Nasir Khoerudin, "Tujuan Dan Fungsi Wakaf Menurut Para Ulama Dan Dan Undang-Undang Di Indonesia," *Tazkiya: Jurnal Keislaman, Kemasyarakatan & Kebudayaan* 19, no. 2 (2018).

³ <https://www.bwi.go.id/mengenal-wakaf-uang/>. 09-04-2025. 21.59

under Islamic law, provided the funds are used strictly for Shariah-compliant purposes. The principal amount must remain intact—it cannot be sold, donated as a gift (hibah), or inherited.⁴

The waqf fundraising in question refers to the process of collecting waqf funds from donors and philanthropists. This activity serves as a fundamental pillar in supporting other programs. Therefore, effective waqf fundraising requires diverse and engaging strategies and methods. Among the identified approaches are direct fundraising and indirect fundraising.⁵

The development of waqf in Indonesia is also fairly good, we can see in the National Waqf Roadmap of the Indonesian Waqf Board. The survey results of the National Waqf Index (IWN) in 2023 with a value of 0.318 with the good category. Where this figure increased significantly from the previous year 2022 with a value of 0.274 in the good category. This certainly indicates that the development of waqf in Indonesia is very good.⁶

In this digital age, Waqf services are now conveniently accessible across various transaction platforms, both online and offline. This development has been effectively utilized by numerous waqf institutions across Indonesia to optimize fund collection, particularly through digital channels. Given Indonesia's high internet penetration rate, these platforms create valuable opportunities for time-constrained donors (wakif) to perform instant waqf transactions anytime, anywhere.⁷

To address these challenges, precise, accurate, and systematic strategies are required to maintain donor (wakif) trust and ensure proper management of waqf assets in accordance with donors' intentions.

In response to these issues, the researcher has chosen to examine this matter in the current study by identifying institutions that demonstrate

⁴ <https://halalmui.org/wakaf-uang-bagaimana-hukumnya-apa-pula-kelebihannya/>. Accessed on 09 April 2025 at 22.04.

⁵ Sudiyo and Fitriani, "Lembaga Ziswaf Sebagai Lembaga Filantropi Islam Dan Pemberdayaan Masyarakat Di Kota Bandar Lampung," *Prosiding Seminar Nasional Pengembangan Teknologi Pertanian* no. November (2019).

⁶ Indonesian Waqf Board, National Waqf Roadmap. <https://www.bwi.go.id/wp-content/uploads/2023/12/Arahan-dan-Up-Date-Perwakafan-Rakornas-2023.pdf>. Accessed on 04 November 2024 at 19.29.

⁷ Muslihatin N.A., "Analisis Hukum Islam Terhadap Wakaf Online (Studi Kasus Di Sinergi Foundation)," *Walisono Repositori* (2016).

integrity in developing appropriate strategies to uphold their donors' trust. Through this research, the author hopes to encourage other Islamic philanthropic organizations to adopt similar effective measures and strategies to strengthen public confidence, particularly among waqf donors.

This also constitutes the primary reason why the researcher selected this study, to prevent fraud and inaccuracies in fundraising institutions' operations.

One of the institutions that implements online waqf transactions is the Muhammadiyah Jakarta Waqf Utilization Council (Wakafmu). Wakafmu is an institution established by the Central Leadership of Muhammadiyah to manage and develop the potential of waqf effectively and sustainably. With an innovative and productive approach, Wakafmu aims to provide sustainable benefits for the community and enhance the value of waqf as a strategic resource for societal welfare.⁸

One of the reasons the researcher took Wakafmu Jakarta as the institution to be researched is because it has a trustworthy and reliable online waqf service. Two established on 2023, as one of the institutions under Muhammadiyah Organization. Namely LAZISMU Jakarta it received 4 awards at once in the IFA (Indonesia Fundraising Award) event.⁹

Thus, the researcher is interested in conducting research on analyzing how the Cash Waqf fundraising collection strategy in Wakafmu.

Based on the description above, the researcher is interested in conducting research with the title “Analysis of Cash waqf Fundraising Strategy at the Muhammadiyah Waqf Empowerment Council (Wakafmu) Jakarta”.

1.2. Problem Formulation

Based on the background of the research problem above, it is formulated as follows:

⁸ Wakafmu, Strategic Policies, <https://wakafmu.or.id/about/> . Accessed on February 13, 2025, at 12.16.

⁹ Doddy, LAZISMU wins 4 Awards at the IFA Award 2023. <https://lazismu.org/view/lazismu-borong-4-penghargaan-dalam-ifa-award-2023>, Accessed on 03 June 2024 at 23.43.

1. How is the Online Cash Waqf Fund Collection Strategy Analyzed at Wakafmu Jakarta?
2. What Are the Advantages of the Online Waqf Fund Collection Strategy at Wakafmu Jakarta?

1.3. Purpose of Research

1. To find out how is the strategy for collecting cash waqf funds at Wakafmu Jakarta.
2. To analyze the advantages of the Online Waqf Fund Collection Strategy at Wakafmu Jakarta.

1.4. Significances of Research

This research is expected to provide the following significants:

1.4.1. Theoretical Significances

1. To add to the researcher's insight and also get to know more closely the practice of Online Waqf which is spread in this digital age.
2. The results of this research are expected to enable to develop studies in the field of Sharia Economic Law and provide a new perspective of online waqf.
3. Completion of the Undergraduate final project in the Sharia Economic Law study program.

1.4.2. Practical Significances

To provide input for the institution being studied and to serve as a reference for other researchers who will conduct studies with similar themes or methods.

1.5. Literature Review

The literature review is a brief description of previous research that has been conducted, demonstrating that the upcoming research is not a repetition of existing studies.¹⁰ Below are some previous studies that are closely related to the topic of this research:

First, researched by Muhammad Khaidir Sufi Lubis (2021) with the title "The Effectiveness of an Online Waqf-Based Waqf Fundraising

¹⁰ Dornis, "Tata Cara Penulisan Artikel Penelitian Dikti," *Informasi Dan Teknologi* 4 (2015).

Strategy at the Bandung City Synergy Foundation”. This research aims to determine the fundraising strategies for waqf at Sinergi Foundation in Bandung City and to assess the effectiveness of online waqf-based fundraising strategies through the Sinergi Foundation website in Bandung City. This study employs a descriptive qualitative method, with data collection techniques utilizing primary and secondary data through observation, interviews, and documentation, as well as gathering data from the official Sinergi Foundation website.

The results of this study indicate that the strategy used in raising waqf funds is not (less) effective, but in the before-after analysis the application of the strategy in this institution is effective.¹¹

The similarity between the research conducted by the researcher and the aforementioned study lies in the focus on online waqf fundraising strategies. The difference, however, is that the previous research was conducted at Sinergi Foundation in Bandung City and aimed to determine the effectiveness of online waqf-based fundraising strategies through the Sinergi Foundation website. On the other hand, the research to be written by the author focuses on the Analysis of Cash waqf Fundraising Strategies at the Muhammadiyah Waqf Empowerment Council (Wakafmu) in Jakarta.

Second, a study conducted by Aprinju Ando Yana (2022) with the title “Fundraising Management in Times of Crisis: Analysis of the Success of Act (Aksi Cepat Tanggap) in Raising Funds for Palestine during the Covid-19 Pandemic”. This research aims to analyze the fundraising process and the success factors of ACT (Aksi Cepat Tanggap) in its Palestine Care program. The study employs a qualitative method with a case study approach to investigate this subject. Data collection is conducted through observation, interviews, and documentation. The data obtained is then transcribed, coded, and thematized for analysis.

¹¹ Lubis Sufi, “Efektivitas Strategi Fundraising Wakaf Berbasis Wakaf Online Di Sinergi Foundation Kota Bandung” (UIN Sunan Gunung Djati Bandung, 2021).

The similarity between the research conducted by the researcher and the aforementioned study lies in the focus on fundraising. The previous research demonstrates that ACT has the legitimacy to conduct fundraising during the COVID-19 pandemic and supports the findings of increased public empathy during the pandemic, the positive image of the institution, and transparent budget publication.¹²

The difference with the research to be written by the researcher lies in the fact that the aforementioned study analyzes the fundraising process and success factors of ACT in its Palestine Care program. On the other hand, the research to be conducted by the author focuses on the Analysis of Cash waqf Fundraising Strategies at the Muhammadiyah Waqf Empowerment Council (Wakafmu) in Jakarta.

Third, Arika (2022) studied “Online Waqf-Based Waqf Fundraising Strategy at Global Waqf Aksi Cepat Tanggap (Act) Palu”. This research aims to analyze the strategies of online waqf fundraising and donor trends in online waqf at Global Wakaf - Aksi Cepat Tanggap (ACT) in Palu, as well as the supporting and inhibiting factors. The research method used in this thesis is a qualitative research method. The research procedure produces descriptive data, and in this study, it results in three components: data reduction, data presentation, and data verification.

The similarity between the research conducted by the researcher and the aforementioned study lies in the analysis of online waqf fundraising strategies and donor trends. The results of this study indicate that the implementation of the program is generally effective and has gained the satisfaction and trust of the waqif (donors). However, one of the inhibiting factors is that the community has not yet made waqf a primary choice for social contributions.¹³

¹² Yana A.A., Manajemen Fundraising Di Masa Krisis: Analisis Keberhasilan ACT (Aksi Cepat Tanggap) Dalam Penggalangan Dana Peduli Palestina Di Masa Pandemi Covid-19, Repository.Iainbengkulu.Ac.Id, 2022.

¹³ Arika, “Strategi Fundraising Wakaf Berbasis Wakaf Online Di Global Wakaf Aksi Cepat Tanggap (Act) Palu” (Universitas Islam Negeri (Uin) Datokarama Palu, 2022).

The difference with the research to be written by the researcher lies in the fact that the aforementioned study analyzes online waqf fundraising strategies and donor trends in online waqf at Global Wakaf - Aksi Cepat Tanggap (ACT) in Palu, as well as the supporting and inhibiting factors. On the other hand, the research to be conducted by the author focuses on the Analysis of Cash waqf Fundraising Strategies at the Muhammadiyah Waqf Empowerment Council (Wakafmu) in Jakarta.

Fourth, researched by Ning Karnawijaya, Deshinta Maharani (2020) with the title “Identification of Obstacles in Online Waqf Fundraising Strategy at Global Waqf Surakarta”. This research aims to identify the challenges in online waqf fundraising strategies at Global Waqf Surakarta and the efforts that can be made to address these challenges. In this study, the analysis is conducted using a qualitative descriptive approach.

The similarity between the research conducted by the researcher and the aforementioned study lies in the focus on online waqf fundraising strategies. The results of this study indicate that the fundraising objectives have not been fully achieved, including suboptimal fundraising methods, a limited number of waqif (donors) making donations, and insufficient efforts to enhance the image of the waqf institution.¹⁴

The difference with the research to be written by the researcher lies in the identification of challenges and the efforts that can be made in online waqf fundraising strategies at Global Waqf Surakarta. On the other hand, the research to be conducted by the author focuses on the Analysis of Cash waqf Fundraising Strategies at the Muhammadiyah Waqf Empowerment Council (Wakafmu) in Jakarta.

Fifth, research researched by Suci Sri Nurhidayati et al (2019) with the title “The Effectiveness of Waqf Fundraising Strategies Through Online-Based Money at the Daarut Tauhiid Waqf Institution”. This research aims to determine the level of effectiveness of online-based cash waqf

¹⁴ Ning Karnawijaya and Deshinta Maharani, “Identifikasi Kendala Dalam Strategi Fundraising Wakaf Online Di Global Wakaf Surakarta,” *Filantropi : Jurnal Manajemen Zakat Dan Wakaf* 1, no. 2 (2020).

fundraising at the Daarut Tauhiid Waqf Institution. The study employs a qualitative method with data processing techniques using Max DEA.

The similarity between the research conducted by the researcher and the aforementioned study lies in the focus on cash waqf fundraising strategies. The results of this study indicate that the effectiveness of online-based cash waqf fundraising strategies at the Daarut Tauhiid Waqf Institution is not efficient. It was found that in 2014, 2016, and 2017, the institution experienced the lowest performance levels, while in 2015 and 2017, it achieved efficiency.¹⁵

Lastly, the difference lies in the fact that the aforementioned study discusses the effectiveness of online-based cash waqf fundraising at the Daarut Tauhiid Waqf Institution. On the other hand, the research to be conducted by the researcher focuses on the analysis of strategies related to online waqf fundraising at Wakafmu Jakarta.

After presenting several previous studies, the thesis that the researcher discusses about the strategies in fundraising cash waqf at Muhammadiyah Waqf Utilization Council (Wakafmu) Jakarta.

1.6. Research Methodology

In general, research methodology is defined as a planned, structured, systematic scientific activity with specific practical or theoretical objectives. Research with planned aspects of knowledge and theory, while also considering time, budget, and accessibility to places and available data.

1.6.1. Type and Nature of Research

This research is a descriptive-qualitative research. The data obtained is in the form of qualitative data developed with descriptive methods. Descriptive method is a type of research that seeks to provide an overview

¹⁵ Nurhidayati S., Siska Lis, Sulistiani, and Hidayat, "Efektivitas Strategi Fundraising Wakaf Melalui Uang Berbasis Online Di Lembaga Wakaf Daarut Tauhiid," *Prosiding Hukum Ekonomi Syariah* 5(2), no. 2 (2019).

of the description of a situation or event as clearly as possible without any treatment of the object under study.¹⁶

Where data in the form of words, interview results, field notes, and archives of official documents from related companies will be collected, then processed, and explained according to what it is.¹⁷

Based on the understanding above, it can be understood that descriptive research is to describe or describe events thoroughly. In this study, researcher tried to describe the results of interviews and compare with existing books or literature.

1.6.2. Object of Research

In this study, the researcher took the research location as the object of research at the Jakarta Muhammadiyah Waqf Empowerment Assembly (Wakafmu). Researcher chose this location based on the consideration that the Jakarta Muhammadiyah Waqf Empowerment Council (Wakafmu) what strategies are applied in implementation of online-based waqf fundraising.

This research aims to provide an overview of the researcher activities on the Wakafmu website to collect data, as one of the key characteristics of qualitative research is data collection. This process is intended to obtain valid and accurate data from the research subject regarding the online waqf fundraising strategies at Wakafmu.

1.6.3. Data Sources

The researcher will use the following data sources, to collect data and information in this research:

1.6.3.1. Primary Data Sources

Primary data sources are data obtained directly from research subjects using data collection tools directly on the subject as the source of information sought can be obtained from interviews or discussions

¹⁶ Anugerah Ayu Sendari, "Menenal Jenis Penelitian Deskriptif Kualitatif Pada Sebuah Tulisan Ilmiah," *Ilustrasi Penelitian*, 2019.

¹⁷ Subagyo. A. Kristian. I., *Metode Penelitian Kualitatif* (CV. Aksara Global Akademia, 2023).

with research subjects.¹⁸ The primary data of this research was taken from observation on Wakafmu Jakarta, and also was taken through interviewing manager in Wakafmu his name is Mr. Mashuri Masyhuda and Mrs. Yeyen in Muhammadiyah Waqf Empowerment Council (Wakafmu) Jakarta.

1.6.3.2. Secondary Data Sources

Secondary data sources are data obtained indirectly from research subjects but through other parties.¹⁹ Secondary data sources refer to supplementary data that is obtained not directly from the field but from sources that have already been created by others, such as books, documents, photos, and statistics. Secondary data sources can be used in research to serve as either supplementary data or the primary data source when no primary data sources are available.²⁰

Secondary data for this study were obtained from a book written by Wahbah Az-Zuhaili entitled *Fiqh Islam wa adillatuhu*, research related to fundraising strategy, research related to Cash waqf, and website of Wakafmu Jakarta.

1.6.4. Data Collection Techniques

The data collection method is a systematic and standardized procedure for obtaining the data obtained. In collecting data, the research methods used by researchers in this study are:

1.6.4.1. Observation

Observation which is a data collection technique can be interpreted as focusing attention on the object of research by involving all the senses to obtain data. Such as sight, hearing, touch, smell or even taste. Observation instruments are used in qualitative research to complement the previous interview technique.²¹

¹⁸ Nur Sayidah, *Metodologi Penelitian Disertai Dengan Contoh Penerapannya*, Zifata, 2018.

¹⁹ Hadisaputra P. Sutikno M.S., *Penelitian Kualitatif* (Holistica Lombok, 2020).

²⁰ Nugrahani F., *Metode Penelitian Kualitatif: Dalam Penelitian Pendidikan Bahasa / Dr. Farida Nugrahani, M.Hum., Surakarta : Farida Nugrahani, 2014 M*, vol. 1, 2014.

²¹ Saefuddin Teguh., "Teknik Pengumpulan Data Kuantitatif Dan Kualitatif Pada Metode Penelitian," *Pendas: Jurnal Ilmiah Pendidikan Dasar* 8, no. 6 (2023).

Observation as a data collection technique that has specific characteristics when compared to other techniques, namely interviews and questionnaires. Where interviews and questionnaires are always related to humans, while observation is also with other objects. Observation is also an important technique in qualitative research, where researchers actively observe and record the behavior, interactions, and context that occur in the situation under study.²²

1.6.4.2. Interview

Interview is one of the data collection techniques by asking questions to sources or informants related to the research topic directly. Interviews are used when researchers want to know the informant's experience or opinion about something in depth. In this method, an emotional connection between the researcher and the informant is established. In this study, the researcher information and ideas through questions and answers, so that meaning can be constructed in a certain topic. One of the two acts as an interviewer (interviewer), who asks questions and the other becomes an interviewee (interviewee), who answers questions.²³

In this research, researchers used a structured and unstructured interview method. Structured interviews are used as one of the data collection techniques in interviews, which is a type of interview that is strict in conveying interview guidelines. There is no type of question other than what has been written in the guideline.²⁴

Direct method interview with all those involved such as employees who work at the Jakarta Waqf Institute and the managers.

Researchers have interviewed two person by offline. There are Mr. Masyhuri Masyhuda, as secretary in Muhammadiyah Waqf

²² Ardiansyah, Risnita, and M. S. Jailani, "Teknik Pengumpulan Data Dan Instrumen Penelitian Ilmiah Pendidikan Pada Pendekatan Kualitatif Dan Kuantitatif," *Jurnal IHSAN : Jurnal Pendidikan Islam* 1, no. 2 (2023).

²³ Roosinda. Lestari NS., *Metode Penelitian Kualitatif* (Zahir Publishing, 2021).

²⁴ Dewi P. Tobing, Herdiyanto D.H., Astiti Y.K., "Bahan Ajar Metode Penelitian Kualitatif," *Program Studi Psikologi Fakultas Kedokteran Universitas Udaya*, 2016.

Empowerment Council (Wakafmu) Jakarta and with Mrs. Yeyen as a manager in Wakafmu. To obtain data directly from the object of research so that they can obtain correct and accountable data.

Therefore, on person by online is Mr. Jarot Wahyudi. Another type of interview, Unstructured interviews are an interview method in which questions are usually not prepared in advance but are adapted to the circumstances and unique characteristics of the respondent and do not follow a rigid sequence of questions. As in unstructured interviews, the interviewer relies more on the natural and flexible flow of the conversation. The aim is to allow respondents or interview subjects to speak more freely, so that they can reveal more in-depth information and are not limited by pre-designed questions.²⁵

1.6.4.3. Documentation

The data collection method with documents (documentation) is carried out for research using secondary data sources. Documentation is a data collection technique carried out by viewing and analyzing written documents related to the research topic. These documents can be in the form of articles, books, letters, photos, meeting minutes, journals, and others. Documents in the form of writing, for example financial reports, stock prices, minutes of meetings, biographies, policies and others. Documents in the form of images such as organizational structures, sketches, maps, company information system charts, while those in the form of works such as statues, temples, inscriptions, monuments and so on.²⁶

In this study, documentation is used to obtain secondary data, by collecting the required documents and literature related to the analysis of the strategy for collecting cash waqf funds in fiqh waqf at one of the National Waqf Institutions, Wakafmu Jakarta.

²⁵ Lexy J. Moleong, *Metode Penelitian Kualitatif Edisi Revisi* (Bandung: PT. Remaja Rosdakarya, 2007).

²⁶ Juliawan I.W., Bawa P.W., and Qondias D., "Dampak Covid-19 Terhadap Implementasi Pembelajaran Daring Di Sekolah Dasar," *Jurnal Ilmiah Pendidikan Citra Bakti* 8, no. 2 (2021).

1.6.5. Data Analysis Techniques

Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and documentation, by organizing data into categories, breaking it down into units, synthesizing, compiling into patterns, choosing which ones are important and which ones will be studied and making conclusions so that they are easily understood by the researchers themselves and others.²⁷

Qualitative data analysis is an effort made by collecting data, separating and dividing it, then we form it into units or presentations of manageable data, find what is important and what is learned and conclude the research results.²⁸

Inductive analysis is an analysis based on specific events to ensure general theories, laws, concepts. inductive begins by expressing a theory that has exclusive limits when making statements that end with statements that have a general character.²⁹

The problem-solving process used by researcher is through the process of systematically searching and compiling data obtained from interviews, notes, and documentation, by organizing data into categories, selecting what is important and relevant for studied, and drawing conclusions to ensure the findings are easily understood by both the researcher and others.³⁰

From the description above, the data analysis technique that the researcher wants to use is descriptive analysis technique. From collecting data, data reduction and data display, last step is by conclusion drawing. Researcher will try to explain the survey data by comparing existing literature data.

Based on the information above, the researcher thinks to draw conclusions in making a new and general statement based on specific

²⁷ Hadisaputra P. Sutikno M.S., *Penelitian Kualitatif* (Holistica Lombok, 2020).

²⁸ Rijali A., "Analisis Data Kualitatif," *Alhadharah: Jurnal Ilmu Dakwah* 17, no. 33 (2019).

²⁹ Iwan Ridhwani, "Efektivitas Program Dana Desa Di Desa Ngabar Kecamatan Siman Kabupaten Ponorogo," *At-Tasyri': Jurnal Hukum Dan Ekonomi Syariah* 2, no. 01 (2022).

³⁰ Wakarmamu T., "Metode Penelitian Kualitatif," *Penerbit Cv.Eureka Media Aksara*, 2021, 1.

statements that are known to be true in this study will later discuss specifically about the Analysis of the Strategy for collecting cash waqf funds at one of the Waqf Utilization Institutions, namely Wakafmu Jakarta.

1.7. Systematics of Discussion

CHAPTER I. INTRODUCTION

This chapter contains the background of study, problem formulation, objectives and uses, systematics of research, along with a review of previous literature. Besides, it contains in detail the research methods used by researcher along with justifications / reasons, types of research, design, location, population and samples, data collection methods, definitions of concepts and variables, and data analysis used.

CHAPTER II. THEORETICAL FRAMEWORK

This chapter describe waqf, kind of waqf, cash waqf, fundraising and waqf fundraising strategy.

CHAPTER III. RESULTS AND DISCUSSION

This chapter discusses the profile of the Wakafmu Institute Jakarta, then elaborates also the mechanism for implementing online waqf fundraising at Wakafmu Jakarta and the mechanism for waqifs how to endow his property in the cash waqf program at Wakafmu Jakarta. It explores how to analyze the strategy of collecting cash waqf funds at Wakafmu.

CHAPTER IV. CONCLUSION

The last chapter contains conclusions, suggestions or recommendations. The conclusion summarizes all research findings that have to do with the research problem. It discusses the results of data analysis and interpretation described in the previous chapters.

Suggestions are formulated based on the results of the research, containing a description of what steps need to be taken by parties related to the results of the research concerned. The suggestions are directed at two things, as follows:

1. Suggestions in an effort to expand the research results, for example, it is suggested that further research be conducted.

2. Suggestions for determining policies in areas related to the problem or research focus.

