



GEDUNG TITAN

# 3<sup>rd</sup> International Seminar on Business, Economics, Social Science and Technology (ISBEST) & the 6<sup>th</sup> Annual International Conference on Economics in Developing Countries (AICEDC) 2020

*Theme:*  
**"Creative Economy in Digital Era"**

# PROGRAM & ABSTRACT BOOK

November 4-5<sup>th</sup>, 2020

Faculty of Economics,  
Universitas Terbuka and APSEPI presents

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# Money Waqf: The Perception of Pesantren Teacher

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*Abstract—Law no. 41 of 2004 concerning endowments existed around 15 years ago, but many people did not know endowments, especially money waqf (money endowments). The study will discuss Islamic boarding school (pesantren) teachers in Jakarta regarding the money waqf. Sample of 138 teachers from five pesantren in Jakarta. Data collection through questionnaires and analyzed using MCA techniques. The results of the study: 1) The waqf knowledge of the teachers is relatively the same, while the knowledge of money waqf is varied; 2) Teacher's responses to aspects of the regulation of money waqf very diverse on all items of questions, especially the existence of Law no. 41 of 2004 concerning waqf (endowments), agreeing to the existence of money waqf and agreeing to the dissemination of money waqf in the cinema; 3) Teacher's responses to aspects of interest in the money waqf are very diverse, especially the interest to make money waqf, quite many teachers disagree; 4) pesantren is a source in performing the teacher's perceptions regarding the money waqf; 5) Homogeneous perceptions of teachers are only about the principle that the management of money waqf must be following the needs of the community, whereas other management, quite a several teachers still doubt it.*

**Keywords—**money waqf, teacher, Islamic boarding school (pesantren)

## I. INTRODUCTION

Waqf is one of Islam's practices besides zakat, infaq (donate), and alms. Some waqf benefits are giving Allah a continuous reward, realizing solidarity and prosperity, avoiding the property from destruction, the benefit to generation, and use the people who have rights. Waqf management can be utilized throughout society, religious, ethnic, group, education level, and others, especially for humanity's welfare.

Waqf is not only for land or buildings but in other forms, as stated in Law No. 41 of 2004. Waqf property is classified into two; the property of immovable property and the movable property. In particular, the waqf of a moving object is an object that cannot be used for consumption such as money, precious metals, securities, vehicles, intellectual property rights, rental rights, and other mobile properties. That is with sharia rules and applicable laws and regulations.

Mahfudz [1] explained that Indonesia has the highest Muslim majority population globally and should be able to

realize the existence of an Islamic economy. However, in reality, Islamic economics is still seen as a choice and not a top priority. The evidence is the money waqf that has not been prioritized as a potential in mobilizing the people's economy. One of the factors hindering waqf development as a financial instrument is the community's low literacy. Waqf is still equated with the land or the buildings to establish schools or worship places. To socialize the money waqf to the public is not easy. This task can not be carried out only by the government, academic, or waqf observers, but needs help from other parties. They are such as ulama, Islamic boarding schools (pesantren), teachers, schools, Islamic financial institutions, non-governmental organizations, practitioners, and experts to explain and understand the perception. Nevertheless, in reality, waqf socialization, especially money waqf, has not been as expected.

This article will explain the teacher's perceptions because Islamic boarding school teachers (pesantren teachers) are among those who can be targeted. If all pesantren teachers are involved and supportive, it is the excellent strengths and potential for developing money waqf in Indonesia.

## II. LITERATURE STUDY

Ismail, chairman of the Republic Dhuafa wallet foundation, stated that based on BWI (Badan Wakaf Indonesia – Indonesian Waqf Institution) calculations, the potential for waqf money in Indonesia Rp 180 trillion. If this potential is managed professionally, it will be beneficial to fulfill the community's rights, reduce the people's suffering, and ultimately improve people's welfare. The money waqf is not the final destination, but as a starting step for managing productive assets. The main challenge of managing waqf land is the lack of funds turning unproductive land assets into productive land assets with the advent of money. Waqf is expected to finance waqf mubazir land into productive land.

Rulyawan, director of the dhuafa wallet in Jakarta [2] stated that money waqf could be optimized by buying or converting existing land into productive assets. The productive assets will be managed and generate profits that will be channelled for social purposes. The waqf of money can benefit businesses.

Non-productive assets become productive that will generate profits to be utilized by the welfare of the people continuously.

Public acceptance of waqf money in perception theory is closely related to subjective experience, expectations, and context or environment. Perception, response, or direct acceptance of something is understanding something through the five senses. Griffin [3] states that the phenomenological tradition emphasizes perception and interpretation of the subjective human experience. Robbins (2001) describes three factors that can influence and differentiate other people's perceptions of a particular object; factors, object factors, and context or environmental factors.

Dahlan [5] states that the appreciation and importance of public money waqf are determined by the quality of education and the insight of nazhir (waqf manager) to information and regulation. The higher the education, the more open to receive new information and understand the rules. Many opportunities for people to donate money to waqf. Ilham [6] states that the city community generally gives positive appreciation and support. They are willing to act as participants in money waqf.

The results of Ekawati and Muda research [7] stated that more than 50% of the people of Surabaya did not understand about money waqf. A study by Handayani and Kurnia [8] in Bogor city stated that people's perception of money waqf was determined by interest, occupation, knowledge, and information media. Lestari and Thantawi [9] concluded that the effectiveness of money waqf management at the Indonesian waqf institute (bwi) has not been productive. Many people cannot accept the effect. However, the Indonesian

waqf institution – bwi still has the potential to manage the money waqf effectively.

### III. METHODS

The sample in this study were 138 teachers from five Islamic boarding schools (pesantren) in Jakarta. The questions to measure the teacher's perception of money waqf are divided into three variables: knowledge, regulation, and interest. Each variable is represented by ten questions, with four closed answer options: very agree (VA), agree (A), not agree (NA), and not very agree (NVA).

The data is analyzed with several correspondence analysis techniques (MCA) [10]. It is used for numeric data variables. It is using the FactoMineR R software package [11]. The dimensions formed from the characterization results are analyzed in the two main dimensions representing the data's variation; the first dimension and the second dimension. Analysis of individual perceptions and categories of variables involves projecting each individual's position or category into the central two-dimensional plane.

### IV. RESULTS AND DISCUSSION

In terms of gender, the teaching respondents were male (68.8%). Most of the teaching respondents were still relatively young, those aged 26 years or above (only 10.1% were over 40 years old). Quite a lot were not married (42.8%), and the level of formal education was high, 67.2% undergraduate, and 7.2% master level.

TABLE I. THE TEACHER PROFILE

No	Aspect	Quantity (N)					Percentage (%)				
		Teacher	To Listen		To Give		Teacher	To Listen		To Give	
			Waqf	Money Waqf	Waqf	Money Waqf		Waqf	Money Waqf	Waqf	Money Waqf
1	<b>Age</b>										
	16 – 20 years	12	12	9	5	5	8,7	8,7	6,5	3,6	3,6
	21 – 25	45	43	31	20	9	32,6	31,2	22,5	14,5	6,5
	26 – 30	43	40	28	11	9	31,2	29	20,3	8	6,5
	31 – 35	12	11	6	5	4	8,7	8	4,3	3,6	2,9
	36 - 40	12	12	7	4	2	8,7	8,7	5,1	2,9	1,4
	41 or more	14	12	8	4	3	10,1	8,7	5,8	2,9	2,2
2	<b>Gender</b>										
	Male	95	89	58	25	16	68,8	64,5	42	18,1	11,6
	Female	43	41	30	15	9	31,2	29,7	21,7	10,9	6,5
3	<b>Marital Status</b>										
	Married/ ever married	79	73	52	30	19	57,2	52,9	37,7	21,7	13,8
	Married/ ever married	59	57	36	13	6	42,8	41,3	26,1	9,4	4,3
4	<b>Educational level</b>										
	SMA/equivalent	28	27	16	8	5	20,3	19,6	11,6	5,8	3,6
	Diploma	17	16	13	5	2	12,3	11,6	9,4	3,6	1,4
	S1	83	77	51	25	14	60,1	55,8	37	18,1	10,1
	S2	10	10	8	5	4	7,2	7,2	5,8	3,6	2,9
5	<b>Income per month</b>										
	average < Rp 2 million	51	48	27	12	8	37	34,8	19,6	8,7	5,8
	Rp 2 - < Rp 3 million	36	35	21	8	4	26,1	25,4	15,2	5,8	2,9
	Rp 3 - < Rp 4 million	25	24	19	10	4	18,1	17,4	13,8	7,2	2,9
	Rp 4 - < Rp 5 million	10	8	7	2	1	7,2	5,8	5,1	1,4	0,7
	Rp 5 million or more	16	15	14	11	8	11,6	10,9	10,1	8	5,8
6	<b>Source of information</b>										
	TV	9	9	9	4	2	6,5	6,5	6,5	2,9	1,4
	Internet	25	25	16	7	4	18,1	18,1	11,6	5,1	2,9

No	Aspect	Quantity (N)					Percentage (%)				
		Teacher	To Listen		To Give		Teacher	To Listen		To Give	
			Waqf	Money Waqf	Waqf	Money Waqf		Waqf	Money Waqf	Waqf	Money Waqf
	Magazines/ newspaper	9	9	5	2	1	6,5	6,5	3,6	1,4	0,7
	Friends/ family	11	9	4	1	1	8	6,5	2,9	0,7	0,7
	Pondok pesantren	63	59	41	19	11	45,7	42,8	29,7	13,8	8
	Others	21	19	13	10	6	15,2	13,8	9,4	7,2	4,3
	<b>All sample</b>	<b>138</b>	<b>130</b>	<b>88</b>	<b>43</b>	<b>25</b>	<b>100</b>	<b>94,2</b>	<b>63,8</b>	<b>31,2</b>	<b>18,1</b>

#### A. Teacher Perceptions of Money Waqf

The distribution of teacher responses is 30 items. The questions are classified: knowledge, regulation, and interest.

Each grouped into four categories, namely: very agree (VA), agree (A), not agree (NA), and not very agree (NVA).

TABLE II. THE RESPON OF TEACHER

No.	Aspects/Questions	Quantity (N=138)				Percentage (%)			
		VA	A	NA	NVA	VA	A	NA	NVA
	<b>Knowledge</b>								
P01	Money waqf is one form of waqf	27	84	15	12	19,6	60,9	10,9	8,7
P02	The law of waqf is sunna	44	91	3	0	31,9	65,9	2,2	0
P03	Waqf belongs to Allah	66	64	7	1	47,8	46,4	5,1	0,7
P04	There are no specific minimum limits for money waqf.	61	64	10	3	44,2	46,4	7,2	2,2
P05	The time of waqf is anytime	79	56	2	1	57,2	40,6	1,4	0,7
P06	Waqf is used as much as possible for the people	94	42	0	2	68,1	30,4	0	1,4
P07	Waqf value may not be reduced but must be developed.	63	65	8	2	45,7	47,1	5,8	1,4
P08	Waqf is more critical than infaq and alms because the rewards are continuous as long as the waqf property is used for goodness.	55	63	18	2	39,9	45,7	13	1,4
P09	The Advantages of money waqf is to enable all levels of society to donate for waqf, relatively	29	82	24	3	21	59,4	17,4	2,2
P10	Anyone can make money waqf	38	74	12	14	27,5	53,6	8,7	10,1
	<b>Regulation</b>								
R01	I know Law no. 41 of 2004 about waqf	8	67	47	16	5,8	48,6	34,1	11,6
R02	I know the regulation of the Religion Minister regarding the administration of the registration of waqf ( No. 4 /2009)	10	63	57	8	7,2	45,7	41,3	5,8
R03	I know BWI regulations regarding guidelines for the management and development of waqf property in the form of money (No. 1 of 2009)	14	71	47	6	10,1	51,4	34,1	4,3
R04	I agree with the money waqf	31	82	10	15	22,5	59,4	7,2	10,9
R05	Regulations the money waqf are quite complete	9	65	63	1	6,5	47,1	45,7	0,7
R06	I agree if money waqf is taught in the elementary school curriculum	15	73	46	4	10,9	52,9	33,3	2,9
R07	I agree the socialization the money waqf is played in the cinema before the film begins	18	57	54	9	13	41,3	39,1	6,5
R08	Before the film begin servant and the nominal according their wishes in the cinema	27	59	49	3	19,6	42,8	35,5	2,2
R09	I agree that the regulation money waqf must be informed to the public through various social media	47	77	11	3	34,1	55,8	8	2,2
R10	I agree if the management of money waqf is managed according to the needs of the community	43	84	8	3	31,2	60,9	5,8	2,2

Table II. Cont.

	<b>Interest</b>								
M01	As a moslem I am interested the money waqf.	33	77	15	13	23,9	55,8	10,9	9,4
M02	I will make a money waqf if I am sure it is well managed & transparent	53	65	19	1	38,4	47,1	13,8	0,7
M03	I will make a money waqf because of the location of waqf is near	13	68	52	5	9,4	49,3	37,7	3,6
M04	I'll make money waqf because the officers are kindly.	20	69	45	4	14,5	50	32,6	2,9
M05	I will make money waqf because easy	20	73	43	2	14,5	52,9	31,2	1,4
M06	I will make money waqf because helping others	44	70	21	3	31,9	50,7	15,2	2,2
M07	I am interested in money waqf because of the management of waqf for economic and welfare interest.	56	61	18	3	40,6	44,2	13	2,2
M08	I am interested if the money waqf is done in my neighborhood mosque	28	81	28	1	20,3	58,7	20,3	0,7
M09	I am more interested make money waqf through islamic financial institutions (BMT, islamic banks, other financial institutions.	28	65	40	5	20,3	47,1	29	3,6
M010	I am more interested to do money waqf in BWI	27	80	28	3	19,6	58	20,3	2,2

Note: A= Agree NA= Not Agree VA= Very Agree NVA= Not Very Agree

1) *Knowledge*. Based on the results in table 2, 138 teachers have different (varied) answers. The question "Waqf

money is one form of waqf,": 27 people strongly agree, 84 people agree, 15 people disagree, 12 people disagree very

much. Distance or difference of view between each teacher about waqf money as a form of an endowment. The difference in perception between teachers is the value and waqf of money.

Relative perceptions are the same: law, ownership, time and benefits of waqf. Teachers' perceptions relative to each other regarding waqf law are sunnah; 44 people strongly agree, and 91 people agree; only three people disagree. Sixty-six people strongly agree, and 64 people agree that waqf belongs to Allah SWT; only eight others disagree or strongly disagree.

The question "is there no certain nominal limit for money waqf?"; Ten people disagreed, and three disagreed. After being combined, the distribution of responses to these items became: very agreeable (61), agree (64), and disagree (13). Teachers' knowledge varies (varies) in six ways: form, actor, nominal, value, virtue, and the advantages of waqf money. Although teachers' perceptions are relatively homogeneous, the only difference is that they strongly agree with agree. So, teachers' waqf knowledge is relatively the same, while waqf money is different.

2) *Regulation.* Teachers' perceptions of money waqf regulation have different (varied) answers from the law, eight people very agree, 67 people agree, 47 people did not agree, and 16 not very agree. They are differences between each teacher regarding the regulation.

Few specific categories indicate extreme respondents (usually enormously agreeable or disagree too much); most other teacher responses choose other categories. The question of "rules regarding money waqf is quite complete," 63 people disagree, and one person disagrees.

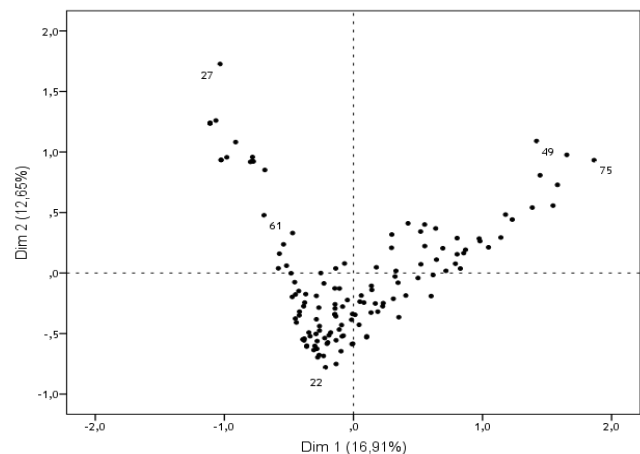
The teachers' regulations differ (varying) in three ways: the law, agreeing, and the socialization of money waqf in the cinema. For the other seven questions, teachers' perceptions are relatively homogeneous. The only difference between very agrees with agree. So, in other words, the teacher's regulations regarding waqf are relatively the same.

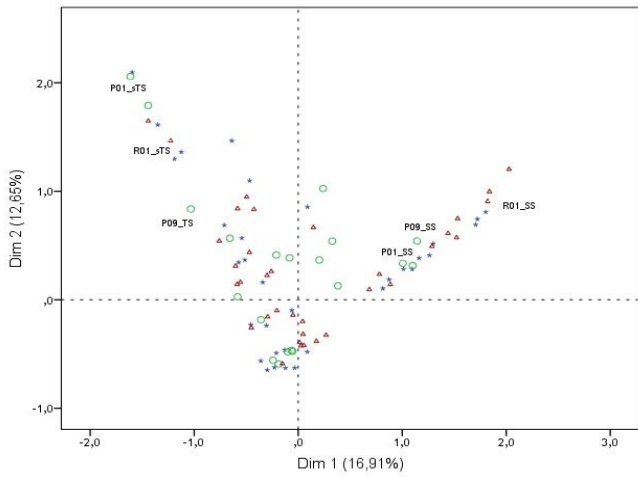
3) *Interest.* The interest of teachers about money waqf has different (diverse), especially about "As a Muslim, I am interested in making money endowments (money waqf)."; 33 people very agree, 77 people agree, 15 people did not agree, and 13 not very agree. A minimal number in specific categories shows the respondent's views (usually very agree or not very agree). Most of the other teachers' responses choose other categories. The question "I will generate money waqf if I believe it is well managed and transparent,"; 19 people who disagreed, and only one very unpleasant person. After being combined, the distribution of the responses to these items became: strongly agree (53), agree (65), and disagree (20).

Teacher responses to aspects of interest in money waqf are very diverse at all times, especially, "As a Muslim, I am interested in making money waqf". Analysis of individual perceptions and their categories/factors can be done by projecting each individual's position into a flat plot of the two dimensions.

From the previous description, the aspects of teacher knowledge vary widely in six aspects. While the answers of four respondents are relatively homogeneous categories. Therefore, to maximize the dimensional variability of the MCA analysis, four questions were not included. Six questions with various responses sufficiently represent the knowledge aspect. In contrast to the knowledge aspect, all questions of regulation and interest are included in the MCA analysis. Thus, the MCA analysis was carried out on 26 variables of the perception of money waqf.

The main result of this analysis is a two-dimensional plot to describe the position of each teacher. Twenty-six questions were analyzed as an active variable group, while respondents' profile questions were analyzed descriptively. The variable group is descriptive so that each category did not contribute to the formation of the dimension. The percentage of diversity is 16.91%. The percentage of diversity stated in the spruce area (first dimension, second dimension) was 29.56%; 16.91% based on the first dimension and 12.65% based on the second dimension. Although the percentage of inertia is not large, it has exceeded the minimum diversity percentage, which can represent the main structure of 26 variables and 138 individuals. The minimum requirement is 8.9% for the first dimension and 16.7% for the first plane [11]. So, the variability of the diversity with dim 1 and dim 2 in both images can already be considered to represent the main structure of the 26 active variables of money waqf perception.

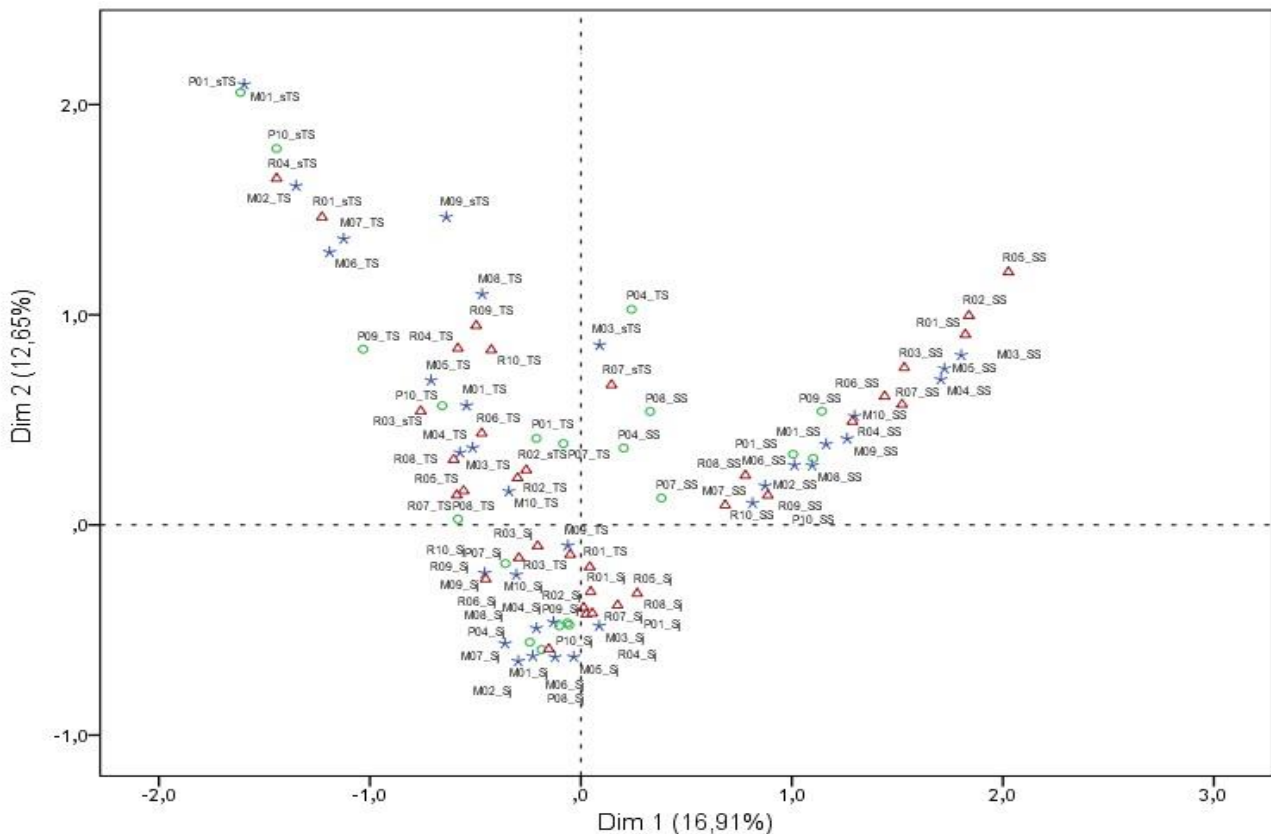




**Fig. 1.** Teaching individual position (left) and perception categories (right) in the first field.

The emission of an individual teaching position indicates the form of the letter "v" or parabolic. This form is known as the Gutman effect or the "horseshoe" effect. This effect describes the collection of individual emissions that are highly structured by the first dimension. This effect is reflected in the two extreme positions of the perception of money waqf, whose positions are spread across both sides of the first dimension (on the flat side); and vice versa, in a more moderate position, which is located along the second-dimensional axis (vertical side). Likewise, as individual blocks, the shape of the category block in the first (right) plane also resembles a parabola or the letter "v". So it still illustrates the Gutman effect.

Individual position emissions can be defined as category position emissions. In order to interpret it, it is necessary to draw the position categories (right) displaying their respective labels. With this label, the position of the category point (P01 - strongly agrees (on the dim positive side 1) seems to be contradicting the position of P01 - does not agree (on the dim negative side 1) Likewise for P09 - strongly agrees with P09 - disagrees. This plot is shown more clearly in Figure 2.

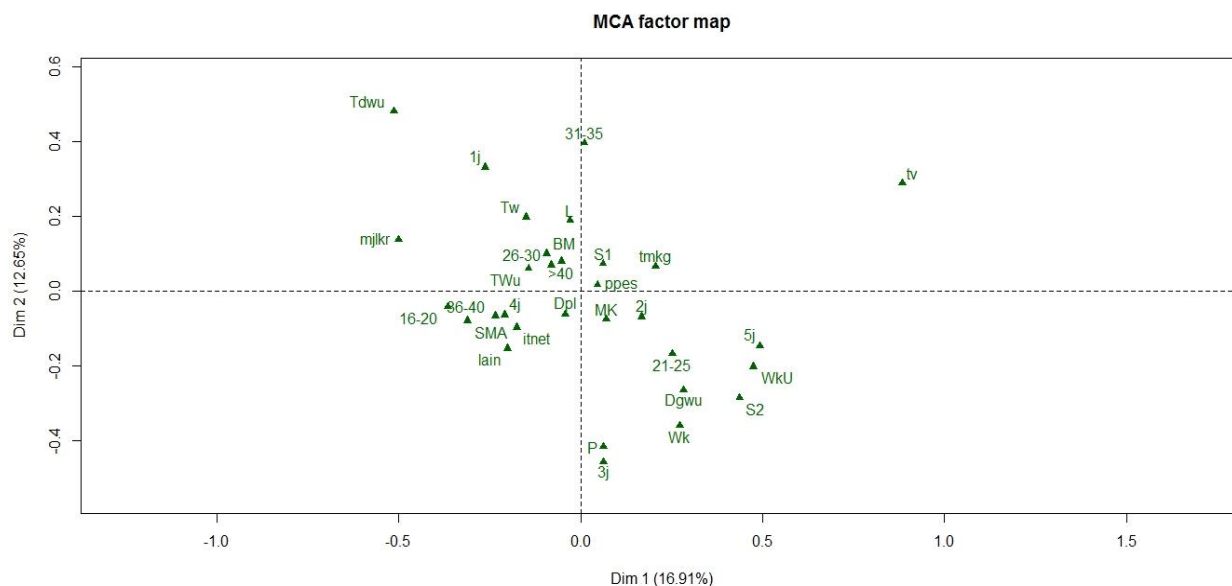


Note: the green round sign: aspects of knowledge, red triangle: aspects of regulation, and blue star: aspects of interest.

**Fig. 2.** The position emission of the teachers' perceptions categories and each their labels in the first field.

On the position side of the first dimension (figure 2), individuals who feel very aware of the importance of the waqf of money can be observed. Almost all items aspects of regulatory knowledge and interests. This category shows three aspects of a shared correlation on the negative side to people who lack a response to the money endowed from the first dimension. This positions, it can be observed that people who

feel sufficiently know and realize the importance. It is characterized by responses that generally approve of almost all questions. The teacher's perception of waqf money in three groups of positions: the group strongly agrees, the group disagrees, and the group moderates. In each group, emerging aspects of knowledge, regulation, and interest indicate perceptions of intercorrelated forms.



(Note: Wku, ever money waqf; Twu, never money waqf; Wk, ever waqf; Tw, never waqf; Dgwu, ever heard of money waqf; Tdwu, never heard of money waqf; L, male; P, female; BM, single; Mk, married or ever married; SMA, high school education; Dipl, diploma education; S1, undergraduate education; S2, master's education; tv, tv media; ppes, the media of islamic boarding school; tmkg, friend or family media; mjlkr, newspaper or magazines print media; itnet, internet media; lain, other media; 1j, income < Rp 2 million; 2j, income Rp 2 million and < Rp 3 million; etcetre.)

Picture. 3. Emission Position Category first field teacher descriptive variable.

The structure observed for individuals regarding positions in the money waqf can be attributed to who they are. In other words, can the relationship with the money waqf be explained by descriptive data?

The "never given" category of waqf or money waqf contradicts the "never" category. "Having heard of money waqf" is also in a position of conflict with those who "never" was between the two groups (i.e. the group that disagrees with the moderate group). The opposite position also occurs between the 21-25 or 36-40 age categories with other age categories. The opposite position also showed in men and women category, married category, income category <IDR 2 million, income >IDR 2 million, TV media category, family, or friends with the print media category of newspapers or magazines, and internet media or other media categories. For media variables, the opposite position between categories occurs in three groups (between the extreme left, extreme right, and moderate groups).

The three teaching groups showed three very different positions. In each position group, every aspect of knowledge, regulation, and interest variables correlated with each other. The position is also related to identity, recognition, and experience; age, gender, marital status, income level, media resources, and ever/never give waqf. Formal education cannot be spelt out because it is almost the same.

## V. CONCLUSION

- Teaching knowledge of waqf is relatively the same, while knowledge of money waqf is different.
- Teachers' responses to the aspects of money waqf regulations vary greatly on all items of questions,

especially regarding law no. 41 of 2004 concerning waqf, agreeing to the money waqf, and agreeing to the socialization of money waqf in the cinema.

- The teacher's response to the interest aspects of cash waqf is very different, especially the interesting aspect. Quite a lot of teachers disagree (disagree).
- The teachers' perception is homogeneous only on the principle of managing cash waqf. It must be by the needs of society. As for the management of waqf, quite many teachers still doubt it.

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