

## The Role of Waqf Literacy on Interest in Cash Waqf : Scoping Review

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### ABSTRACT

This scoping review was carried out to answer questions related to determined research theme. Using various sources of similar research articles that have been grouped systematically, then at conclusions. The main purpose of a scoping review is to find research questions, find relevant research, select research, create data charts, organize, summarize, and report findings from the preparation framework. To map this article, a period of 10 years was used, namely from 8 to 2023. The results of the mapping review show that most studies about cash Waqf influences the desire to donate cash. However, as pointed out by Amin & Abdul Rohman (2021), Hadi et al. (2023) concluded that knowledge about cash waqf does not influence the desire to waqf.

## **INTRODUCTION**

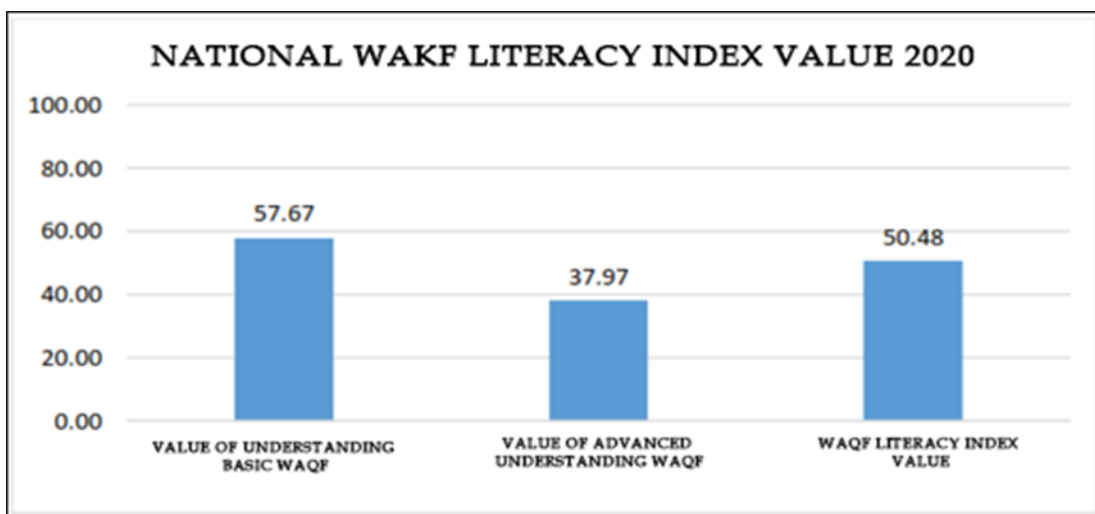
One tool used by the Islamic economic system to combat wealth inequality is waqf, a social financial instrument. (Elmaghrabi et al., 2020). The waqf instrument guarantees that the assets donated will receive a sustainable reward in the afterlife for the waqf giver (wakif). Irham (2018), defines waqf as a tool for Islamic social and spiritual assistance, which means setting aside a portion of land or property to be used productively for the public interest. Waqf can also be used to help those in need, such as scholarships or assistance to the poor and orphans. Waqf has long contributed greatly to improving the social welfare of Muslims, resulting in major changes for Muslims in various social and economic fields (Rinawati and Sapari, 2017). Sulaiman et al. (2019) explained that waqf can help improve the social and economic conditions of society, reduce poverty, and improve social relations between members of society. In this case, the community can actively participate in building and maintaining waqf assets, which can be applied in fields such as the environment, education and health. The government has established the Indonesian Waqf Board (BWI) based on Law No. 41 of 2004 concerning Waqf with the aim of improving the quality of waqf asset management.

According to the 2002 DSN MUI fatwa, there are five important things about cash waqf: 1) cash waqf is a waqf given in cash by a person, group or legal entity; 2) Cash waqf can be considered. Securities can be considered cash waqf; 3), Cash waqf is legally permitted, 4) cash waqf is permitted only for sharia-compliant purposes and 5), the principal value of the waqf must be maintained, (Indonesian Waqf Board, 2022). Wandah (2022) says cash waqf is cash donated to profitable economic sectors with a certain percentage and used for social services. In Indonesian law, waqf is in the form of movable property in the form of rupiah given to sharia financial institutions appointed by the government (LKS-PWU), which is tasked with managing and developing waqf invested in Sharia financial products. In Indonesia, cash waqf offers a remarkably promising future and chance for eradicating poverty. Indonesia is once again the most giving nation in the world, according to the Charities Aid Foundation (CAF) annual World Giving Index (WGI) study for 2023. As to the Charities Aid Foundation's (CAF) World Giving Index (WGI), Indonesia has secured the top spot with a score of 68 points. Thus, Indonesia has been the most generous country for six consecutive years, maintaining the top ranking with a score of 68 points. For this assessment, including indicators of voluntary participation, percentage of donations, and efforts to help strangers. This shows that the majority of Indonesian people are very kind-hearted people (CAF, 2023).

According to BWI, the potential for cash waqf in Indonesia could be up to 188 trillion rupiah per year. However, cash waqf revenues in Indonesia will only reach 1.4 trillion rupiah in March 2022, However, this achievement has increased compared to the collection of cash waqf which was only worth 855 billion from 2018 to 2021. However, this condition is still considered very low compared to the high potential that exists (Indonesian Waqf Board, 2022). From this phenomena, it can be inferred that the high potential and opportunities for cash waqf in Indonesia are what drive public interest in cash waqf. Although cash

waqf has significantly more potential and great value than immovable property waqf, Suryadi & Yusnelly (2019) contend that cash waqf in Indonesia has not been handled effectively and has not been well societalized to the public.

According to Khaeriyah (2019), interest is a feeling that arises or is interested in something without coercion. The basis is a relationship that comes from within the heart and from external sources, and the stronger the relationship, the greater the interest. According to behavioral theory (TPB), attitude factors and subjective norms (Ajzen, 1991), interest can influence a person's decision to donate money. A person's attitude is a person's tendencies, feelings, or views about how they act. Feelings, whether interested or not interested, are influenced by knowledge (literacy), religiosity, perception and belief. This feeling causes the action or decision to give waqf (Nuraini et al., 2020).



**Figure.1 Diagram Literasi Wakaf Nasional**  
Source: Indonesian Waqf Board

Waqf literacy is considered an important instrument to increase the amount of waqf received. This is because literacy can help people understand and evaluate the information they need, which in turn can influence their interest in waqf. According to Rasela (2022), research and textbooks have not yet provided a comprehensive knowledge of cash waqf literacy. If monetary waqf literacy is reinterpreted in accordance with the general meaning of literacy, on the other hand, it denotes the capacity to read, comprehend, compute, and gather information pertaining to waqf, all of which contribute to a greater awareness and comprehension of the significance of waqf. According to Napitupulu et al. (2021), waqf literacy is the capacity to read, write, talk, count, and solve waqf-related problems at a degree of proficiency that is necessary for daily living. A national survey by BWI, Baznas, and the Directorate of Zakat and Waqf Empowerment of the Ministry of Religion of the Republic of Indonesia in 2020 yielded a national score of 50.48 for the Waqf Literacy Index (ILW), placing it in the low category. The rating for advanced understanding of waqf is 37, whereas the level for basic understanding is 57.67. The acquisition of waqf money is still far short of its potential since, generally speaking, national waqf literacy is substantially lower than zakat. Nonetheless, the ILW scores of four provinces

meet the median requirements. specifically, Gorontalo scored the most at 73.74, followed by Papua at 64.04, Bali at 62.49, and Central Sulawesi at 62.28 points. However, the East Java Province continues to be in the poor group with a score of 52.81,(Indonesian Waqf Board, 2022).

The low level of waqf literacy is thought to be one of the factors causing low waqf revenues in East Java. In 2023, the total population of East Java will be 41,416,407 people, with 40,180,000 Muslims, based on information from BPS East Java. In East Java, the average annual cost per person is IDR 11,992,000, or IDR 999,000 per month. The waqf income in the East Java region will reach 100 billion rupiah per month if 25% of the Muslim population is aware that they should be giving waqf worth 10,000 IDR each month. Data from the Ministry of Religion of the Republic of Indonesia, the Directorate of Zakat and Waqf Empowerment, and the Directorate General of Islamic Community Guidance, the amount of waqf land in East Java is 78,825 hectares; 2,270.25 hectares, or 48.13%, have been certified, and 2,735.98 hectares, or 51.87 percent, have not been certified. This data shows the high interest of the people of East Java in waqf for immovable assets. This phenomenon appears to be caused by a lack of knowledge or understanding about cash waqf (Siwak.go.id). Cupian (2020), stated that the current income from cash waqf is still low compared to the existing potential. This is caused by people's low knowledge about cash waqf, understanding of waqf is only limited to waqf immovable assets such as mosques, burial plots and other immovable assets. According to Bhaskoro Putro (2019), if cash waqf literacy in society increases, public awareness will increase regarding cash waqf. The amount of waqf income and Islamic economic growth will also increase simultaneously.

This research aims to map existing literature regarding the relevance of waqf literacy and public interest in cash waqf. To achieve this goal, this research will conduct a content meta-analysis for each group category, which includes the theme of waqf literacy, the methodology used, and the countries that are the subjects of the research. Scoping Review research is suitable for producing literature reviews because it can provide a clear mapping of points. Researchers and professionals in the field of waqf literacy can use these research trends to discover new avenues for future research and strategic advancement. This research has summarized and reviewed articles published in several journals, namely International Journal of Multi-Disciplinary Research and Analysis, International Journal of Business Economics and Law, International Journal of Modern Education, International Revue of Entrepreneurial Finance, Journal of Islamic Marketing, Research Journal Economics and Business, Isra International Journal of Islamic Finance, Scientific Journal of Islamic Economics, International Journal of Social Economics, Journal of Theoretical and Applied Sharia Economics, and International Journal of Islamic Economics and Law.

Munn et al. (2018) state that scoping reviews tend to be subjective due to their reliance on the expertise and knowledge of earlier researchers, who explain the distinctions between scoping and systematic reviews, particularly with regard to the review's objective. If the goal of the review is to scope the literature, study research methodologies, identify knowledge gaps, clarify concepts, or provide information about a systematic review, then a scoping review is the appropriate tool to utilize. In the meantime, O'Brien et al. (2016) gave an explanation of why they favor the use of scoping reviews, stating that they are thought to be a suitable tool for mapping a topic with a more adaptable system review approach than systematic reviews.

## **LITERATURE REVIEW**

According to the 2002 DSN MUI fatwa, there are five important things about cash waqf: 1) cash waqf is a waqf given in cash by a person, group or legal entity; 2) Cash waqf can be considered. Securities can be considered cash waqf; 3) Cash waqf is legally permitted, 4) cash waqf is permitted only for sharia-compliant purposes and 5), the principal value of the waqf must be maintained, (Indonesian Waqf Board, 2022). According to BWI, the potential for cash waqf in Indonesia could be up to 188 trillion rupiah per year. However, cash waqf revenues in Indonesia will only reach 1.4 trillion rupiah in March 2022, However, this achievement has increased compared to the collection of cash waqf which was only worth 855 billion from 2018 to 2021. However, this condition is still considered very low compared to the high potential that exists (Indonesian Waqf Board, 2022).

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## **METHODOLOGY**

A scoping review is a procedure used to find pertinent material about a certain study topic that has been gathered from different sources using different research approaches. Researchers employ a variety of reference sources, such as government websites and journal papers. which is the reason why a scoping review research design was chosen (Arksey & O'Malley, 2005). Scoping review requires several steps that must be taken by researchers to answer questions about research themes using various sources of comparable research articles, which are then arranged in groups, and arrive at conclusions (Nurhamsyah et al., 2018). Pham et al., (2017) explained that the goal of a scoping review is to compare the amount, kind, and features of the primary research examined in the current literature in a topic of interest. These methods comprised gathering, analyzing, and publishing the results along with theme analysis from many journals and descriptive and numerical summaries of the data. This process is similar to that carried out by Arksey and O'Malley (2005), namely finding research questions,

finding relevant research, selecting research, creating data charts, making summaries, compiling, and reporting findings from the Scoping review framework.

### **Identifying Research Questions**

In the initial stages of a research review, it is determining the research question. because by establishing research questions, researchers can design literature search techniques by ensuring substantive areas that are relevant to the research topic. Previous studies on cash waqf literacy and people's desire for cash waqf are central to this research.

### **Identifying Relevant Studies**

The results of previous research on Waqf literacy and interest in waqf were obtained through online searches from international scientific journals. The data in this research is secondary data. Table 1 shows the literature search criteria used, and the journal criteria to be evaluated are research journal articles on the subject of Muslim communities studying waqf literacy and the desire for cash waqf in various countries. It is thought that a ten-year window, spanning from 2013 to 2023, is adequate to examine and illustrate the connection between waqf literacy research and interest in cash waqf. English-language empirical articles made up the chosen publications. As long as it satisfies the other previously stated requirements, any empirical research from other nations is eligible to be included in the criterion. Geographical regions are not exclusive to a single nation.

**Table 1. Inclusion Criteria**

Criteria Period	Inclusion 2013-2023, for 10 years of observation
Language type	Most articles are published in English
Publication type Geographic area	Journal articles empirical articles All Findings from all Countries

### **Study Selection**

Search results were carried out on three electronic databases using Google Sholar and Scopus. Next, these articles were examined to ascertain whether they fit the research question and to ascertain whether they might be replicated in multiple databases. Many articles do not fit the research question because they do not discuss the relationship between waqf literacy and interest in donating cash.

## Mapping Data

To summarize the most important data, selected articles were extracted at the data charting stage. Author, title, year, location, design/method, and research results are included in the recorded data.

## Organizing, Summarizing and Reporting Results

Compiling, outlining, and presenting research findings is the final stage of the Scoping review. Article extraction carried out at the data mapping stage is produced by concise preparation, determining the main themes or patterns of the main findings, and reporting to produce a report format, which is intended for publication.

**Table 2. Data Collection Results**

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No	WRITER	TITLE	YEAR	LOCATIO N	RESEARCH METHODS	RESEARCH RESULT
1	Hadi et al .	<i>Factors Influencing the Interest of the Muslim Generation in Cash Waqf in West Nusa Tenggara Province</i>	2023	Indonesia	Method : Quantitative  Population : Generation Muslims in West Nusa Tenggara Province (NTB).  Sample: 100  Respondent  Analysis data : using Partial Least Square-Structural Equation Modeling (PLS-SEM)	Research result 1.Show that variable subjective beliefs and norms influential positive and significant to interest cash waqf in NTB. 2. Variables have positive influence _ However No significant . 3. Knowledge variables have influence negative and small to interest waqf cash in NTB
2	Amin & Abdul Rohman	Influence Religiosity , Knowledge Perspective , Revenue , and Media Information Regarding the Interest in Cash Waqf of the Bandung City Community	2021	Indonesia	1. Method: Quantitative . 2. Population : public Muslims in Bandung City number 2,619,094 people. 3. Research sample as many as 100 people. 4. Object : Religiosity , Knowledge , Perception , Income , and Information Media, Interest in Cash Waqf  Technical analysis descriptive and technical analysis multiple linear regression , SPSS	1. variable (X1) Religiosity positive to y 2. Variable (X2) Knowledge , Negative to Y 3. Variable ( X3) Perception positive to Y 4. Variable (X 4 ) Income , positive to Y 5. Variable (X5) Information media , Negative to y Cash Waqf Interest

3	<b>Maswan Amin</b>	Factors That Influence Interest Wakif For Waqf Money ( Case Study at the Indonesian Waqf Board, Riau Province )	2021	Indonesia	Method : quantitative Sample: 830 people. people who have cash waqf at the Riau Province Indonesian Waqf Board .  Population : 6 Institutions in the Indonesian Waqf Board, Riau Province in 2020	(X1) trust positive (X 2) Knowledge positive (X3) quality service positive  (4) promotion positive  (X5) professional Nadzir influential positive towards (Y) the interest of the waqif in cash waqf .
4	<b>Cupian et al</b>	Analysis of Influencing Factors Public Perception of Cash Waqf in Bandung City	2020	Indonesia	Qualitative Method  Data analysis was carried out with use analysis regression binary logistics . Study This carried out in the city of Bandung which is already or Not yet Once 100 sample money in waqf respondents .  Collected data use questionnaire with ordinal and Likert scales .	Research result : perception public to cash waqf is affected in a way significant by internal factors viz understanding public about cash waqf and factors external that is convenience in endowed with money
5	<b>Fauziah &amp; El Ayyubi</b>	<i>Factors Affecting Wakif's Perception Towards Cash Waqf In Bogor City</i>	2019	Indonesia	Quantitative method descriptive with scale likert . Analysis Regression Logistics Population sample is the people of Bogor City who have	Religiosity No significant determine opportunity somebody in accept draft cash waqf . Understanding ( literacy ) has influence

					as many as 50 respondents . Sampling method  is non-probability sampling method with purposive sampling technique ,	positive to perception public in accept  draft cash waqf .
6	<b>Laila et al</b>	The intention of small and medium enterprises' owners to participate in waqf: the case of Malaysia and Indonesia	2022	Malaysia	Methodology : quantitative  Data obtained in a way random of 175 SME owners from Malaysia and Indonesia with a Statistical Package For Social Sciences (SPSS) is used For analysis .	Findings ;  Knowledge and attitude Influential significant , Religiosity No influential significant to intention SME owners in Malaysia and Indonesia for participate in waqf
7	<b>Kasri , et al</b>	" The role of knowledge, trust, and religiosity in explaining the online cash waqf among Muslim millennials"	2022	Indonesia	Methodology / approach theory behavior eplan ,  Primary data 418 people Population : generation millennial Muslims who live in cities big in Indonesia and beyond analyzed use method Structural Equation Modeling .	Findings: Knowledge , beliefs , and religiosity role positive . Religiosity influential strong influence attitude , meanwhile knowledge influential to attitude No the next significant one influence intention For do online money waqf .

8	<b>Chalabi &amp; Moutahaddib</b>	<i>Cash Waqf in Morocco: Opportunities and Challenges</i>	2020	Morocco	Method : quantitative Questionnaire online survey designed and distributed to 100 participants Morocco representing _ background behind different educational and professional levels . Secondary data obtained from studies literature based on books , articles , reports as well as e-books and websites.	Research result that cash waqf , if applied with true in Morocco , will help reduce unemployment and poverty poverty , so increase trust self public Morocco For contribute to growth economy and welfare
9	<b>Aziz et al</b>	<i>Factors influencing willingness to contribute for waqf education</i>	2019	Malaysia	Quantitative Methods . Respondent totaling 398 people. Population : various circles in Ipoh, Perak.. Simple random sampling technique was used For measure social culture , understanding , level consciousness , religiosity , method marketing and will contribute in education waqf . Pearson correlation was used For measure connection between variable .	Research result show No exists significant relationship _ between consciousness and will contribute in education waqf . Socio- cultural , Understanding , Religiosity and Marketing Methods influential significant in influence will contribute to education waqf in Malaysia
10	<b>Muhammad et al</b>	<i>Cash Waqf Acceptance Among Entrepreneurs in Kano</i>	2023	Nigeria	Quantitative Methods , Using PLS- SEM modeling , Theory Behavior Planned (TPB). Sample: 379	Research Results : Perception control Behavior and Religiosity influential significant to intention

		<i>Metropolis, Nigeria</i>			respondents Population : entrepreneurs listed on Singer Market Based on convenience non-probability sampling technique . Respondent analyzed using AMOS version 21	accept cash waqf among businessman at Singer Market . in Kano Metropolis, meanwhile awareness and attitude No influential .
11	<b>Indahsari , et al</b>	<i>Determinant s of individual Muslim behavior in accomplishin g Zakah, Infaq , Sadaqah and WAqf through amil institutions</i>	2015	Indonesia	Method : Quantitative  Population : individual in ZISWA achievements through amil institutions in the Regency Bangkalan , Madura, East Java, Indonesia. Data is collected through two stages survey quantitative against 117 Muslims , Equation model analysis structural with analysis partial Least Square ZISWA, SPSS	Study find that factor main determinant _ behavior Muslims in _ implementing ZISWA is factor related external _ with confidence and trust Muslims against _ amil institution .
12	<b>Yusoff, et al</b>	<i>Predicting the Behavioral Intention for Cash Waqf: Evidence from Malaysia and Thailand</i>	2022	Thailand	Method : Quantitative  Sample: 400 hundred Population ; student Campus University MARA Technology Kelantan, Malaysia and 200 hundred students Campus Prince of Songkla University Pattani, Thailand. Rate of return Malaysian students is 94.7% (379 samples ) whereas level return Thai students is 86% (172 samples ).	The results of data collection show that third variable independent ( attitudes , subjective norms , and perceptions control behavior ) has significant relationship _ to intention do cash waqf .

13	Shukor et al	<i>Muslim attitude towards participation in cash waqf: antecedents and consequences</i>	2017	Malaysia	Method : quantitative . Findings paper This based on 386 samples . Analysis descriptive , analysis factor explorative , and analytical regression used For analyze data.	The result religiosity individual , trust to institution waqf , and convenience For endow is antecedent from attitude Muslims against _ participation in cash waqf , which is the result leads to intention individual For participate in practice the
14	Amin et al.,	<i>Determinants of Online Waqf Acceptance: An Empirical Investigation</i>	2013	Malaysia	Quantitative Methods Study This study influencing factors _ reception online waqf which is general called with  Donation Islamic electronics in Malaysia. Acceptance model technology (TAM) is used as theory base . Survey questionnaire done . Survey data analyzed  use Partial Least Square (PLS) approach .	The results show that perceived benefits , perception _ convenience use , perception religiosity , and number information role important in matter This  influence decision somebody For do online waqf . results study This
15	Ahmad et al	<i>online waqf acceptance and determining factors</i>	2014	Malaysia	. Surveys involved _  230 Muslim respondents among staff Universiti Utara Malaysia, College of Business (UUM COB). Statistics descriptive  Analysis used For describe profile	Research result :  Fourth variable correlated positive with reception online waqf at the level 95% and 99% confidence . There is no significant influence _ between type gender , level education highest ,

					respondents and levels variable . Issues discussed _ are : Online rate, acceptance waqf and factors the determinant , Difference factor demographics ,  difference , Difference position , Difference age , Difference between level education highest , Difference income monthly , The difference between working periods	position , in university, income monthly and working period as well as reception online waqf at institutions Syariah banking . There is significant difference _ between age and acceptance online waqf
16	Baskoroputro	Level analysis literacy Cash waqf and its effects on perception cash waqf ( Case Study of Islamic Economics Students at Brawijaya University )	2019	Indonesia	Quantitative method respondents  is do analysis verification Analysis verification used For test hypothesis based on  results calculation statistics .  Statistical methods used _ For test hypothesis the is Structural Equation Modeling (SEM) through Partial Least Square (PLS) approach .	literacy cash waqf towards perception Cash waqf is influential to Perception waqf money to students economy Islamic Brawijaya University

## RESEARCH RESULT

The results show that research on cash waqf is interesting for researchers because there is a difference between people's knowledge about cash waqf and people's desire to do so, and the time span of ten years and sixteen empirical studies fits the research question, with (50%) from Indonesia and (50%) % from outside Indonesia. This study uses subjects from various societal backgrounds and uses a quantitative design that uses statistical analysis tools. This study investigates the relationship between cash waqf literacy and people's desire for cash waqf, as shown by *Laila et al., (2023)*; *Kasri & Chaerunnisa, (2022)*; *Chalabi & Moutahaddib, (2020)*; *Abd Aziz & Noh, (2019)*; *Muhammad et al., 2023*; *Indahsari et al., 2020*; and *Muhammad et al., (2023).*, 2014; *Shukor et al., 2017.*, *Amin et al., (2013)*, *Baskoroputra, (2019)*, *Fauziah & Elayuby (2019)*, *Cupian et al (2020*, *Maswan Amin (2021)*, *(Witjaksono, 2018)*, *Amin & Rohman (2021)*. *Ahmad et al. (, 2014.)*. *Yusoff et al., (2013)*.

**Laila et al. (2023)**, discovered that there are three key advantages to more people using waqfs in Malaysia and Indonesia. The primary goal of this study is to ascertain whether or not Indonesian and Malaysian business owners are interested in taking part in waqf. Secondly, the research findings should contribute to the literature on Islamic social finance, particularly waqf. Empirical research was conducted using data that was randomly collected from 175 SME owners in Malaysia and Indonesia. The results show that attitudes and understanding levels have a major impact on SME owners' inclinations to participate in waqf. Nevertheless, there isn't any evidence linking religion to SME owners' inclination to participate in waqf. Using the idea of planned behavior, the research attempts to evaluate the interest of small and medium firm (SME) owners to participate in waqf involving two nations, namely Malaysia and Indonesia. These data form the basis of this paper's analysis of how knowledge, attitudes, and religiosity affect SME owners' inclinations to participate in waqf. The purpose of this research is to assess SME owners' desire to form waqf in Malaysia and Indonesia using the idea of planned behavior.

**Kasri & Chaerunnisa (2022)**, stated that knowledge, trust and religiosity contribute positively to the desire of the Indonesian millennial generation to donate cash waqf online. Religiosity was found to be the factor that most strongly influences attitudes, while knowledge has the smallest influence on attitudes. This attitude is then influenced by the intention to endow money online. Additionally, social norms and perceived behavioral control have a positive impact on these intentions. Primary data from 418 Muslim millennial generations living in big cities in Indonesia were collected and analyzed using *Equation Modeling*. This data was collected using the framework of the theory of planned behavior. The purpose of the study is to determine how millennial Muslims in Indonesia feel about comprehension, belief, and religiosity in relation to their intention to make an online cash waqf donation. The findings indicate that waqf organizations need to propagate more fervent religious messages about the advantages of offering cash waqf to the millennial generation and exhibit strong Islamic principles in their cash waqf offerings. It's critical to raise waqf literacy through targeted initiatives. They need to be more truthful and responsible if they hope to establish, preserve, and grow trust in their companies. In general, it is anticipated that these findings would assist waqf organizations in developing effective marketing plans to raise the quantity of online waqf contributions made in Indonesia.

**Chalabi and Moutahaddib (2020)**, explain that if Moroccan people want a better standard of living and society, they must return to Islamic teachings and the institution of waqf. They have done this to change themselves and contribute to the welfare of society before relying on the government. In fact, by adopting the CWFI model, we can help the poor financially by providing them with investment opportunities and allowing them to tap into the country's wealth. The aim of this paper is to study various aspects of cash waqf in Morocco, including the sharia context, legal legislation, and its contemporary application. An online questionnaire was created and distributed to one hundred respondents, with various educational and professional backgrounds. The survey method uses an

online questionnaire. 71% of respondents did not know what cash waqf was, and 66% did not know at all. In addition, ninety percent of them never make donations based on waqf, while the remaining ten percent mainly consist of land or real estate. As many as 65.6% of them have expressed their commitment and willingness to contribute in cash to waqf if the money will be invested first before reaching the final beneficiary. The remaining ten percent have stated that they will contribute in cash to the waqf.

**Abd Aziz and Noh (2019)** elucidate why education is more complex now than it was in the past. The need for information, comprehension, and excitement in society has led to a rise in the need for education. To deliver higher-quality education, the Ministry of Higher Education has increased service and operational efficiency. Nonetheless, the trend of the education sector's operating budget allocation fell between 2016 and 2018. Since finances were cut, Malaysian public universities have also been urged to look for outside funding. State institutions may look to endowments for funding. His party assists public colleges in meeting their needs – particularly those related to financial stability through waqf. There were 398 participants in this survey in Ipoh, Perak, representing a range of demographics. A basic sampling technique was applied to assess socio-cultural factors, comprehension, awareness, religion, marketing tactics, and readiness to donate to Educational Waqf. Pearson correlation was utilized to establish relationships between variables. Findings from the study indicated that awareness and willingness to support waqf education did not significantly correlate. The willingness to give to waqf education is determined in part by understanding, religion, and marketing techniques.

**Muhammad et al**, determining that there is no discernible connection between awareness of and motivation to support waqf education. Furthermore, the findings indicate that social culture, comprehension, religion, and marketing tactics are significant determinants of the inclination to support waqf education. The study's theoretical foundation was the Theory of Planned Behavior (TPB), and partial quadratic structural equation modeling (PLS-SEM) was employed. Structured survey questionnaires were distributed to 379 registered entrepreneurs at Singer Market using a non-probability convenience sampling method. Graphs and tables were used to assess demographic data using descriptive statistics. AMOS version 21 was used to evaluate the responder data that was gathered. The desire to take monetary waqf from business owners in Singer Market in Kano City was found to be influenced by perceived behavioral control and religion, although awareness and perspective had no bearing on this decision.

**Indahsari et al. (2014)** found that if managed well, Zakat, Infaq, Sadaqah and Waqf (ZISWA) is a philanthropic instrument that can help alleviate poverty in areas where the majority of the population is Muslim. The ZISWA instrument is insufficient to reduce poverty because the majority of Muslims give ZISWA directly to those in need. Therefore, ZISWA payers make their payments through *amil*, an organization that gathers, oversees, and disburses ZISWA cash to individuals who are in need. This demonstrates the behavioral traits of those who support ZISWA via *Amil* institutions in Bangkalan Regency, Madura, East Java, Indonesia. A two-stage quantitative survey of 117 Muslim persons was used to gather data. Data were studied using structural equation modeling and *partial Least Square analysis*. Studies show that external factors, related to Muslims' confidence and trust in *amil* institutions, are the most influential on how Muslims behave during ZISWA.

**Shukor et al. (2017)** States that waqf provides great benefits for both the individuals who donate it and the entire community. Although the word "porperty" is commonly used to describe waqf, people pay little attention to waqf money. This essay aims to investigate the causes and consequences of Muslims' perceptions of monetary waqf in Malaysia. The results of the paper are based on 386 samples, and the data were analyzed using regression analysis, exploratory factor analysis, and descriptive analysis. The results of this research tell waqf institutions what they can do to encourage Muslims in Malaysia to cash waqf. According to this research, a person's level of religiosity emerged as the most important factor determining whether they support cash waqf or not. To reach such religious people, waqf institutions can encourage cash waqf at mosques or religious events. Religious individuals are more likely to be involved in religious activities. 202 Attitudes of Muslims towards Cash Waqf Participation: Antecedents and Consequences This research also shows that attitudes towards waqf institutions are influenced by their beliefs. Therefore, it is important for waqf institutions to foster trust among funders, which in turn generates positive attitudes.

**Amin et al. (2013)**, Argues that one of the innovative methods is to encourage Muslims to donate part of their wealth through online waqf. In general, this is considered an "e-donation". Online waqf plays an important role in improving community welfare by channeling waqf funds for productive production and consumption for our own benefit. One of our tasks here is to examine the previously mentioned elements that may influence a person's decision to accept it. Additionally, in an attempt to examine the feasibility of online waqf among Malaysian Muslims, 75.3% of people found it useful, easy and religious. Muslims in Malaysia have changed the way they store their wealth from land to cash, and many of them have found that cash is more liquid and flexible than other waqf properties, such as land. Furthermore, it modifies their altruistic behavior. This study looks into what factors affect Malaysians' acceptance of Islamic electronic waqf, or online donations. The theoretical foundation is the technology acceptance model (TAM). A study was carried out. The Partial Least Square (PLS) approach was used to analyze survey results. The findings indicate that a person's decision to undertake an online waqf is

influenced by a number of criteria, including perceived benefits, perceived usability, perceived religiosity, and the quantity of material provided.

**Baskoroputra (2019)**, Conveying, perception is the action taken by someone to select, organize and interpret something. A person's decision to waqf money is influenced by this perception, so research is needed. Brawijaya University Islamic economics students believe that their literacy level influences their perception of cash waqf. Literacy is a component that will influence systematic thinking patterns in making decisions about cash waqf, which aims to identify what must be done, create specific standards for cash waqf, review available alternative actions that are in accordance with the standards, and determine whether the chair teaching about waqf in the courses Zakat, Infaq, Waqf and Shodaqoh (ZIZWAF) and Islamic Economic Philosophy help students understand and analyze cash waqf better. This research aims to determine how much the public knows about cash waqf and how this impacts their views about cash waqf. This study involved Brawijaya University students from 2015 to 2018 who studied Islamic economics. This research found that 61 percent of Islamic economics students at Brawijaya University were at the intermediate level, according to regression and factor analysis. Their perceptions about cash waqf are influenced by their literacy about waqf.

**Fauziah Elayuby, (2019)**, found that the social motivation and understanding of Bogor City waqifs about cash waqf were the main factors that influenced their perceptions about cash waqf. To provide understanding and socialization of cash waqf to the community, BWI Bogor City is expected to collaborate with academics from the Mosque Prosperity Council and local community leaders. The aim of this collaboration is to increase public awareness about cash waqf and encourage them to do so. Waqf students' perceptions about money might improve the social and economic aspects of society. However, the current calculation of the potential for cash waqf is not comparable to the collection of cash waqf. Previous studies show that one of the reasons cash waqf collections are low is the public's lack of understanding about cash waqf. People who understand waqf and donate their assets still donate immovable objects. Logistic regression analysis and descriptive analysis were used in this research to explain the characteristics of respondents and evaluate each component that can influence the perception of cash waqf in Bogor City. The study looked at 50 subjects and was conducted in Bogor City. We now know that wakifs' understanding of social motivations and cash endowments influenced them, as shown by the results of the data analysis.

**Cupian et al. (2020)**, An Islamic charitable organization called waqf has the ability to raise people's incomes. Despite having a lot of potential, waqf in Indonesia is not productive. One strategy to boost waqf utilization is to use cash waqf. However, the majority of waqf assets are given to mosques, cemeteries, and other immovable assets since most people do not comprehend waqf. The aim of this research is to explain the characteristics of respondents and analyze the components that influence their perceptions. society regarding cash waqf. This study involved one hundred individuals in the city of Bandung who had or had never given waqf. Ordinal and Likert scale questionnaires were used to obtain

data. Quantitative descriptive analysis was used in this research. Test the validity and reliability of the data with binary logistic regression. The research results show that the two most important internal components that influence people's perceptions of cash waqf are people's understanding of cash waqf and the convenience of cash waqf.

**Maswan Amin (2021).** This case study aims to investigate if the waqif's intention to donate money to the Indonesian Waqf Board, Riau Province, is influenced by characteristics such as trust, knowledge, service quality, promotion, and professionalism of nadzir. One hundred people who made financial donations to BWI Riau Province participated in field study, sometimes referred to as field research. This research was conducted using a quantitative methodology. For nonprobability sampling, stratified proportional cluster random sampling was used. In addition to location and research location, observation, questionnaires, interviews, and documentation are all methods used to collect research data. The SPSS software was also used for data processing. Research indicates that wakifs' interest in donating cash at the Indonesian Waqf Board, Riau Province, is positively impacted by (1) trust; (2) knowledge; (3) service quality; and (4) promotion.

**Hadi et al. (2023),** Investigating the causes of cash waqf in West Nusa Tenggara Province. The interest structure consists of knowledge, religiosity, subjective norms, beliefs, and promotion and socialization; religiosity has a positive and insignificant impact on waqf interest; This shows that a person's religion does not affect the waqf. Knowledge has a negative and insignificant effect, so it is not necessary that religion always motivates a person to receive grace. The aim of this research is to find out how knowledge, views, subjective norms, behavioral control, religious commitment and trust influence the desire of sharia bank customers in Jakarta to make cash waqf through sharia banking. Smart PLS software version 2.0.m. PLS (Partial Least Square) was used in this research. Variance-based structural equation analysis (SEM) was also used. The research results show that factors such as attitudes, subjectivity, behavior, religious commitment, and beliefs have a significant impact on how sharia bank customers in Jakarta conduct cash waqf when they choose to use sharia banking services. But knowledge only influences it indirectly.

**Amin and Abdul Rohman (2021 )**, explain that Waqf is one of the tools of Islamic philanthropy that has long helped Muslims overcome poverty and prosperity. Even though Cash Waqf has very good prospects at present, its receipts have not yet reached its target. Therefore, a case study regarding the desire for cash waqf in Bandung City must be carried out to find out how to increase the desire for cash waqf from the community. The field survey method was used as a quantitative descriptive approach in this research. The convenience sampling method was used to collect main data from a questionnaire distributed to 100 members of the Muslim community in Bandung City. Research shows that residents of Bandung City are very interested in donating money, at least once in their lifetime. Factors that influence the desire for cash waqf in Bandung City include religious beliefs, income, and perception. However, information and media do not influence the desire of the people of Bandung City to donate cash.

Among these factors, the ones that have the most dominant impact on their desires are income and prospects. .

**Ahmad et al. (2014)** , discussing acceptance, age differences with online waqf recipients, differences in highest level of education, differences in monthly income, and differences in working hours. The research results show that the four variables, at the 95% and 99% confidence levels, are positively correlated with the acceptance of online waqf at sharia banking institutions. Gender, highest level of education, university position, monthly income, and length of service do not have a significant correlation between online waqf acceptance at sharia banking institutions. The age and acceptance of online waqf is different. Therefore, banks, system developers, and marketing practitioners can benefit from understanding the factors that influence customers' decisions to accept and use online waqf. In addition, this research provides valuable information for Islamic banking institutions for the development of online waqf in the future. The factors studied can be used as guidelines for better planning and implementation of online waqf.

**Yusoff et al. (2013)** , claimed that one method that could be crucial in creating funding streams to support Muslim needs is waqf. Waqf is the permanent transfer of significant assets from a Muslim to Allah SWT, as stated by Noor Aimi, Nurauliani, and Wan Shahdila (2014). Waqf funds were used to construct mosques, schools, and universities. The financial advantages of waqf, however, are not well known. Their ignorance prevents them from realizing this (Noor Aimi, Nurauliani, & Wan Shahdila, 2014). This research aims to evaluate how the Behavioral Planning Theory (TPB) influences the prediction of students' intention to donate money. In Malaysia and Thailand, a structured questionnaire was used to collect data for this study. For data collection for this study, a questionnaire was used with a seven-point scale. In addition, items from previous research were adapted to the waqf context. A total of 400 students at Universiti Teknologi MARA Kelantan, Malaysia, and 200 students at Prince of Songkla Pattani University, Thailand, received questionnaires. In Malaysia (379 samples) and Thailand (172 samples), the student return rate was 94.7%. The results show that three independent variables – attitude, subjective norms, and perceived behavioral control – have a significant correlation with the desire to donate money. Therefore, the TPB framework explains the desirability of providing waqf in cash.

## DISCUSSION

The primary goal of the survey is to determine how Waqf literacy affects interest in Cash Waqf, and it also includes an assessment of the range of financial activity. Understanding the new waqf concept and people's desire to make cash donations are known as waqf literacy. Baskoroputra (2019) explains waqf literacy as a person's ability to receive, process and understand information about cash waqf. Waqf literacy is considered an important tool to increase the acquisition of cash waqf because it helps people understand and evaluate the necessary information about cash waqf, thereby increasing their interest in cash waqf, which in turn causes them to make decisions about cash waqf. According to Cupian (2020), the current income from cash waqf is very low compared to the existing potential. One of the reasons is the low level of public knowledge about cash waqf, which causes them to focus on waqf immovable assets such as land for mosques, burial plots and other immovable assets. Shukor et al. (2017), explains that waqf can provide significant benefits not only to those who provide waqf but also to the entire community. Waqf is usually only known to the public, with property waqf, very few people pay attention to and understand cash waqf. The public's knowledge and understanding of cash waqf is still lacking and inadequate, and the community conducts waqf only based on religion and tradition, waqf can only be done in the form of immovable property (Fauziah, El Ayyubi, 2019).

Nationally, waqf literacy compared to zakat is still much lower, so the income from waqf money is still far from its potential. However, ILW from four provinces such as Gorontalo had the highest score of 73.74, followed by Papua with 64.04, Bali with 62.49, and Central Sulawesi with 62.28, which managed to place a position in the middle category. Meanwhile, other provinces are in the low category (Indonesian Waqf Board, 2022). It is suspected that one of the causes of the low income from waqf compared to the large amount of potential that exists is the public's lack of knowledge about cash waqf, which makes them dependent on immovable waqf assets such as mosque land, cemetery land and other immovable assets. (Cupian, (2020) . It is very important for the public to study waqf as a source of knowledge about waqf to realize and optimize the potential of waqf, especially cash waqf; It is hoped that by knowing a lot about waqf and the essence of cash waqf, people will be more interested in carrying out cash waqf (Imsar et al., 2021). *Scoping review* studies (Kasri & Chaerunnisa, 2022), (Abd Aziz & Noh, 2019), (Laila et al., 2023), Maswan Amin (2021), and Cupian et al. (2020) shows that interest in cash waqf is influenced by knowledge about cash waqf. Thus, these findings support the idea that good cash waqf literacy in society can increase cash waqf income. Different research results shown by Amin & Abdul Rohman, (2021), Hadi et al. (2023) concluded that cash waqf literacy has no effect on interest in giving cash waqf.

## CONCLUSIONS AND RECOMMENDATIONS

The results of research on society show that the relevance of Waqf literacy to interest in giving cash waqf has changed because the application of behavioral theory has changed. The research findings show an inconsistency between Waqf literacy and Waqf interest, which offers a remedial breakdown linking the two as mediation or moderation. This *scoping review* combines existing research to assess the relationship between knowledge about waqf and desire to cash waqf. Apart from searching with the researcher's desired keywords, the review of the scope of the articles reviewed may have several limitations. This included searches in the electronic databases Google Scholar and Scopus. In this study, the research question was simply "What is known from the existing literature about the relevance of Waqf literacy to interest in cash Waqf?" and several criteria for scoping searches for revised articles that can be used as a basis for research. A ten year time span is considered to be able to represent the progress of research regarding interest in cash waqf, with different types of publications in various countries to provide an overview of how interest in cash waqf

## ADVANCED RESEARCH

Still conducting further research to find out more about The Role of Waqf Literacy on Interest in Cash Waqf: Scoping Review

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