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## THE INFLUENCE OF WAQF LITERACY, RELIGIOSITY, AND TRUST IN WAQF MANAGEMENT INSTITUTIONS ON WAQF DECISIONS

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### ABSTRACT

This research investigates how Islamic financial literacy, religiosity, and trust in waqf institutions influence the decision-making of donors (waqif) to contribute funds. Utilizing decision theory as a framework, the study adopts a quantitative methodology and employs the Partial Least Squares-Structural Equation Model (PLS-SEM) for analysis. Data were gathered via an online survey from 182 graduate students at the State Islamic University of Malang and subsequently processed using SmartPLS software. The findings reveal that Islamic financial literacy exerts a significant positive impact on waqf decisions, underscoring the critical role of financial understanding in promoting endowment contributions. Religiosity also positively affects waqf decisions, reflecting the importance of spiritual motivation. In addition, trust in waqf institutions plays the most dominant role, where transparency and accountability increase public trust and encourage participation. The results underscore the necessity for deliberate initiatives to enhance public understanding of waqf, reinforce religious commitment, and establish confidence, thereby maximizing its contributory capacity. This research provides input to waqf regulators and nazirs to continuously improve literacy and education on waqf as well as transparency of managed waqf funds, to increase public trust in waqf institutions.

**Keywords:** Islamic Financial Literacy, Religiosity, Trust, Waqf Decision, PLS-SEM

### INTRODUCTION

Wakaf is one of the Islamic philanthropy instruments that has great potential to boost the economy of the community (Triyatno and Mustofa 2024). Although the potential for waqf in Indonesia is quite promising, its management still faces challenges, with many waqf assets not being utilized optimally and productively (Darmansyah and Anam 2023). As a form of continuous charity, waqf is one of the public financial instruments in Islam that has great potential to support the development of world civilization (Supriyadi 2020). In Islamic tradition, waqf is utilized for various purposes, such as establishing places of worship (mosques), centers for learning to read and write (al-Katatib), basic education institutions (al-Kuttab or al-Maktab), schools (madrasah), and libraries (maktabah) (Triyatno 2022). In Indonesia, the utilization of waqf was initially limited to the maintenance of graves and schools, but it shifted to become more productive after the enactment of Law No. 41 of 2004 and the establishment of the Waqf Board of Indonesia (BWI) (Wafa 2022). In this context, waqf has great potential to become a catalyst in efforts to improve the welfare of the Muslim community in particular, as well as social welfare in general (Elimartati 2018).

As a nation with one of the world's largest Muslim populations, Indonesia holds significant potential for the development of waqf (Yuliar 2021). Data from the Indonesian Waqf Board (BWI) in 2023 shows a steady annual growth of 8 percent in immovable waqf assets, primarily land. Furthermore, the country's potential for cash waqf is also substantial, with estimates reaching up to Rp180 trillion (Yenti and Iska 2023). However, the realization of this potential is still far from optimal. Various obstacles, such as low waqf literacy, lack of public trust in waqf management institutions, and limited understanding of the benefits of productive waqf, are the main barriers that need to be addressed to increase public participation in waqf (Iqbal 2020).

One of the most crucial aspects in the development of waqf is waqf literacy. The potential of waqf in the era of technological advancement faces its challenges in Indonesia, including low literacy about waqf and the tendency to maintain a traditional paradigm that

limits the understanding of waqf to land, places of worship, and other non-productive assets (El-Bantanie 2024). Previous studies have shown that Indonesian society tends to understand waqf only as providing land or plots for places of worship, education, or orphanages, relying on donations (Latif, Haryadi, and Susilo 2021). This understanding is a factor in the stagnation of waqf development, whereas the potential of productive waqf could solve this problem (Afif 2020). Enhancing public literacy regarding waqf is intended not only to foster a fundamental understanding of its principles but also to inspire active participation and contributions (Beik 2020).

Besides waqf literacy, individual religiosity also becomes an important factor influencing a person's decision to engage in waqf. Increased levels of individual religiosity are associated with an enhanced quality of faith, improved moral conduct, and stricter adherence to Sharia principles. This, in turn, serves as a significant motivator for the intention to participate in cash waqf (selvia berlian 2021). In Islam, waqf is one form of muamalah activity that has spiritual, social, and economic dimensions (Afif 2020). The level of religious devotion can act as a significant driver for cash waqf contributions, serving as an intrinsic motivator for such charitable endowments (Hiyanti, Fitrianti, and Sukmadilaga 2020). However, religiosity alone is not enough to encourage the decision to donate through waqf, especially if it is not supported by trust in the institution managing the waqf.

The credibility of the waqf management institution is a fundamental component for the successful administration and optimization of waqf assets (Vinet and Zhedanov 2011). The success of waqf depends on the role of the nadzir, who manages waqf assets professionally, adhering to modern management principles (Hiyanti, Fitrianti, and Sukmadilaga 2020). How an organization manages and develops its human resources directly impacts the quality of service provided by the nadzir. Without the nadzir's ability to develop human resources properly and correctly, the quality of human resource services will not improve (Darmansyah and Anam 2023). Therefore, strengthening public trust in waqf management institutions is not only important for increasing the number of waqf but also for ensuring effective and sustainable waqf management (Karnawijaya and Maharani 2020).

In this context, scientific literature serves as an important foundation in the development of a research model that integrates aspects of trust, management, and community participation. Waqf is defined as an act of devotion to Allah SWT and an expression of a Muslim's social responsibility towards society, specifically aimed at enhancing the quality of life in its various dimensions (Fathony and Saifuddin 2024). A deeper understanding of waqf, both from a religious, social, and economic perspective, has the potential to encourage individuals to participate more actively in waqf activities (Yenti and Iska 2023). However, even though good governance principles such as accountability, transparency, and participation are applied in the management of cash waqf, this has not directly increased public interest in donating money as waqf (Fitriyah and Alim 2022).

Several academic studies indicate that an individual's decision to make a waqf contribution is influenced by their understanding of waqf (waqf literacy), their degree of religious devotion (religiosity), and their level of confidence in the institutions that manage waqf funds (Susilawati, Mursyid, and Madani 2024; Latif, Haryadi, and Susilo 2021; Adistii, Susilowati, and Ulfah 2021). However, there is a research gap, namely the lack of studies that specifically explore the influence of these factors on certain community groups with unique social and economic characteristics. One relevant group is the postgraduate students of the State Islamic University (UIN) Malang, who have an Islamic educational background and broader access to understanding waqf, yet have been less explored in previous research. Moreover, although previous studies have discussed the importance of waqf literacy, religiosity, and trust in waqf management institutions, the findings have not consistently demonstrated the contribution of these factors in specific local contexts with distinct characteristics, such as the State Islamic University (UIN)

Malang. This indicates a contradiction or ambiguity regarding the relevance of these factors in waqf decision-making within certain communities.

Consequently, this research seeks to address this lack of information by examining how waqf literacy, religiosity, and trust in waqf institutions influence postgraduate students at UIN Malang. The findings of this study are expected to contribute to the development of a more effective and relevant waqf management model in the context of higher education institutions, particularly at UIN Malang.

## LITERATURE REVIEW

Waqf is a significant instrument of Islamic philanthropy with substantial potential to enhance community economic development (Triyatno and Mustofa 2024). Despite its promising prospects in Indonesia, the management of waqf continues to encounter obstacles, leading to many assets not being used to their full productive capacity (Darmansyah and Anam 2023). Defined as a form of perpetual charity, waqf is a public financial mechanism in Islam that holds immense potential for advancing global civilization (Supriyadi 2020). Within Islamic tradition, waqf funds have historically been allocated for diverse purposes, including the construction of mosques, literacy centers (al-Katib), basic education institutions (al-Kuttub or al-Maktab), schools (madrasah), and libraries (maktabah) (Triyatno 2022). In Indonesia, the application of waqf was originally confined to maintaining graves and schools; however, it evolved towards more productive uses following the introduction of Law No. 41 of 2004 and the founding of the Indonesian Waqf Board (BWI) (Wafa 2022). Consequently, waqf possesses great potential to act as a catalyst for improving the welfare of the Muslim community and society at large (Elimartati 2018).

Indonesia, home to one of the world's largest Muslim populations, possesses significant potential for waqf (Yuliar 2021). Data from the Indonesian Waqf Board (BWI) in 2023 shows a steady growth in immovable waqf assets, primarily land, at an average annual rate of 8 percent. Furthermore, the country's potential for cash waqf is substantial, with estimates reaching up to Rp180 trillion (Yenti and Iska 2023). Despite this promising potential, its actual realization remains suboptimal. Key challenges hindering greater public participation in waqf include low literacy on the subject, a lack of trust in waqf management institutions, and a limited understanding of the benefits of productive waqf (Iqbal 2020).

A fundamental element in advancing waqf is the promotion of waqf literacy. The potential of waqf in the era of technological advancement faces its challenges in Indonesia, including low literacy about waqf and the tendency to maintain a traditional paradigm that limits the understanding of waqf to land, places of worship, and other non-productive assets (El-Bantanie 2024). Previous studies have shown that Indonesian society tends to understand waqf only as providing land or plots for places of worship, education, or orphanages, relying on donations (Latif, Haryadi, and Susilo 2021). This understanding is a factor in the stagnation of waqf development, whereas the potential of productive waqf could solve this problem (Afif 2020). Enhancing public literacy on waqf is intended not only to provide an understanding of its fundamental principles but also to inspire active participation and contributions (Beik 2020).

Besides waqf literacy, individual religiosity also becomes an important factor influencing a person's decision to engage in waqf. The more religious a person is, the better their morality, faith, and devotion to Sharia are, and this can pique their desire to take part in a cash waqf. (selvia berlian 2021). In Islam, waqf is one form of muamalah activity that has spiritual, social, and economic dimensions (Afif 2020). Cash waqf, which can be seen as an intrinsic incentive for waqf donation, may be influenced by religiosity (Hiyanti, Fitrianti, and Sukmadilaga 2020). However, religiosity alone is not enough to encourage the

decision to donate through waqf, especially if it is not supported by trust in the institution managing the waqf.

A crucial component of waqf management and optimization success is public confidence in the waqf management organization (Vinet and Zhedanov 2011). The success of waqf depends on the role of the nadzir, who manages waqf assets professionally, adhering to modern management principles (Hiyanti, Fitrianti, and Sukmadilaga 2020). The quality of Nadzir's services is impacted by the development and management of its human resources. The quality of human resource services won't increase if the nadzir can't develop human resources effectively (Darmansyah and Anam 2023). Therefore, strengthening public trust in waqf management institutions is not only important for increasing the number of waqf but also for ensuring effective and sustainable waqf management (Karnawijaya and Maharani 2020).

In this context, scientific literature serves as an important foundation in the development of a research model that integrates aspects of trust, management, and community participation. Waqf is regarded as a way for Muslims to show their social care for the community, particularly to enhance the standard of living in many areas, and as a way of obeying Allah SWT (Fathony and Saifuddin 2024). A deeper understanding of waqf, both from a religious, social, and economic perspective, has the potential to encourage individuals to participate more actively in waqf activities (Yenti and Iska 2023). However, even though good governance principles such as accountability, transparency, and participation are applied in the management of cash waqf, this has not directly increased public interest in donating money as waqf (Fitriyah and Alim 2022).

According to certain scientific research, the decision to contribute waqf is correlated with waqf literacy, religion, and faith in waqf administration organizations (Susilawati, Mursyid, and Madani 2024; Latif, Haryadi, and Susilo 2021; Adistii, Susilowati, and Ulfah 2021). However, there is a research gap, namely the lack of studies that specifically explore the influence of these factors on certain community groups with unique social and economic characteristics. One relevant group is the postgraduate students of the State Islamic University (UIN) Malang, who have an Islamic educational background and broader access to understanding waqf, yet have been less explored in previous research.

Moreover, although previous studies have discussed the importance of waqf literacy, religiosity, and trust in waqf management institutions, the findings have not consistently demonstrated the contribution of these factors in specific local contexts with distinct characteristics, such as the State Islamic University (UIN) Malang. This indicates a contradiction or ambiguity regarding the relevance of these factors in waqf decision-making within certain communities. Thus, by examining the impact of waqf literacy, religiosity, and faith in waqf management organizations among postgraduate students at UIN Malang, this study seeks to close this gap. It is anticipated that the results of this study will aid in the creation of a waqf management model that is more pertinent and successful in the setting up of higher education institutions, especially at UIN Malang.

## HYPOTHESIS

### Decision on Endowment

A decision is the process of selecting an action from two or more available alternatives, as expressed by Schiffman (2004). The decision-making process is carried out after considering various aspects and finding the best solution or option to implement. According to Philip et al. (1983) There are five primary steps in the decision-making process: (1) identifying the problem; (2) gathering information; (3) evaluating alternatives; (4) making a purchase; and (5) the experience after the purchase.

Depending on their needs, interests, and level of decision-making engagement, consumers may search for different amounts of information during this process. The

information can have a favorable emotional impact and change the decisions of consumers, especially if it emphasizes the benefits of the product (David 2016). Therefore, effective and strategic information management becomes key in influencing consumer decisions and ensuring a satisfying experience.

### **Waqf Literacy**

The ability to comprehend, produce, and analyze written or spoken information is known as literacy. Because literacy is dynamic, it constantly changes as a result of exposure to different knowledge sources and over time. As a result, literacy can be used as a tool to increase knowledge and widen perspectives. Financial literacy in the context of money refers to a person's knowledge, aptitude, attitudes, and beliefs about managing their own or their community's finances (Rasela 2022). Financial literacy encompasses various aspects of knowledge, such as general knowledge about finance, money management, savings and investments, and an understanding of risks (Lusardi and Mitchell 2007).

One branch of financial literacy is waqf literacy, which indicates the extent to which a person understands the concept, benefits, and mechanisms of waqf. This knowledge is crucial in increasing public awareness of waqf as a component of Sharia financial literacy, which is influenced by gender, parental education, knowledge level, and economic behavior (Firlianti et al. 2023). More specifically, waqf literacy includes an understanding of the important aspects of waqf, including basic concepts, the laws governing it, and the benefits that can be derived from the management of waqf, both traditionally and productively (Suwarsi, Sharfina, and Anggraeni 2022). Good literacy enables individuals and communities to understand the great potential of waqf as an instrument that is not only spiritual but also economic (Ayuningsih and Bahjatullah 2023).

H1: The decision to provide waqf is positively impacted by Islamic financial literacy.

### **Religiosity**

An overview of the degree to which religious practices and beliefs impact people's behavior in a variety of circumstances, including societal decisions like endowments, can be obtained by measuring religious commitment using the Religious Commitment Inventory-10 (RCI-10). Religious commitment significantly affects how people react to life circumstances, such as marriage relationships, reactions to certain events, and counseling preferences, according to research including a variety of religious groups and cultural contexts (Worthington et al. 2003). This is in line with the understanding that an individual's religiosity reflects their level of faith, adherence to religious law, and discipline in practicing worship.

Since waqf is frequently viewed as a way to show societal care and obedience to God, religiosity can be a powerful intrinsic motive for someone to engage. However, as expressed by Hasanah and Maha (2022) dan Faisal (2020) High religiosity does not always automatically drive a person's decision to engage in waqf. Other factors, such as low waqf literacy or lack of trust in waqf fund management, can be obstacles. Thus, although religious commitment serves as the foundation of motivation, waqf literacy education and improved management transparency are key to maximizing community participation in waqf (Mariyati and Hazim 2024). The combination of strong religiosity and a deep understanding of the concept and benefits of waqf can help optimize the potential of waqf as a social and economic instrument.

H2: Choosing to donate through waqf is positively impacted by religiosity.

### **Trust in the Waqf Management Institution**

Trust is a fundamental element in building strong relationships, both in personal and institutional contexts. In the world of business and social management, consumer or community trust in a product or service becomes the main determinant in decision-making Philip et al. (1983) Identified three main dimensions underlying the formation of trust, namely credibility, reliability, and integrity. On the other hand, Rofiq (2015) Highlights that trust is influenced by ability, integrity, and kindness. In the context of cash

waqf management institutions (nazhir), these three dimensions and factors can be applied by demonstrating excellent service quality, transparency in management, and accountability that can be openly tested (Haniah 2023). Efforts to meet these expectations are very important so that the community feels safe and confident to participate in cash waqf activities (Irmayani and Pattisahusiwa 2023).

A crucial element in effectively optimizing the potential of waqf, particularly productive waqf, is public faith in Nazhir institutions (Maisaroh and Wibisono 2022). The professionalism of the managers, supported by the application of transparency, accountability principles, and the use of modern technology, becomes a strategic step to enhance public trust (Kusumaningtyas, Asegaf, and Dikuraisyin 2022). However, the public's mistrust of the institution stems from its lack of transparency in managing endowment funds and the scant information it gives the public (Rabbani Lubis, Rozaki, and Khoiruddin 2023). This lack of trust can result in low public participation in supporting the management of productive waqf (Ruwaitdah 2020). Therefore, the Nazhir institution needs to strengthen its credibility through transparent management, accountable reporting, and clear communication of information to the public (Hendra et al. 2025). In this way, public trust in waqf institutions can be built, which will ultimately increase their involvement in supporting the management of waqf as an instrument of sustainable social and economic development (Maisaroh and Wibisono 2022).

H3: The decision to donate to Waqf is positively impacted by trust in Waqf institutions.

## METHODS

This study employs a quantitative, variance-based Structural Equation Model-Partial Least Squares (SEM-PLS) approach. Because it can examine intricate interactions between variables even when the data do not satisfy the multivariate normality assumption, this approach was selected. The software SmartPLS 4.0 was used to do the analysis. Postgraduate students from a variety of study programs at Universitas Islam Negeri (UIN) Malang make up the study's population. It is believed that there are 816 persons in total. Purposive sampling methods are used in this study to select a sample that supports the goals of the investigation.

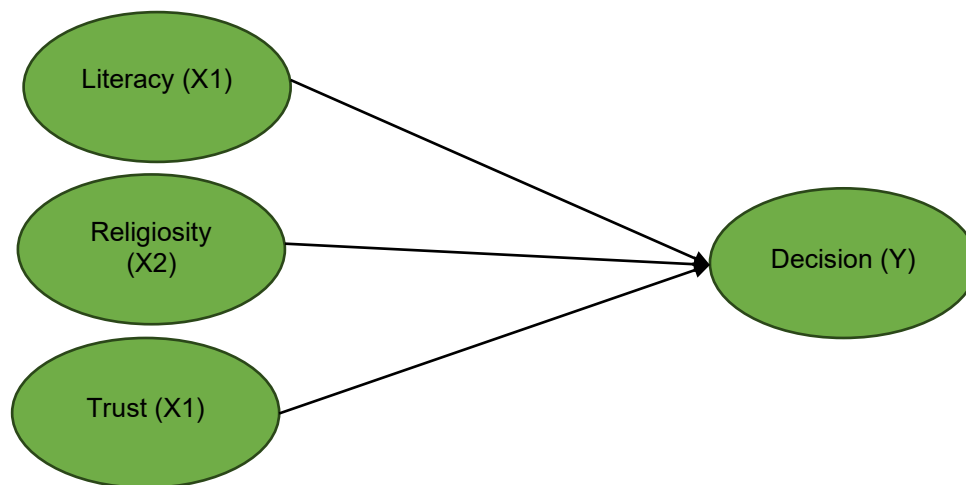
The sample was selected based on certain criteria, namely students who have a basic understanding of Islam, which can be proven through their educational background or relevant activities, and who have the potential for waqf identified through specific indicators, such as the level of understanding of waqf and participation in socio-religious activities. Students with a basic understanding of Islam, demonstrated by their educational background or relevant activities, and those with the potential for waqf, as indicated by certain indicators like their level of waqf understanding and involvement in socio-religious activities, were the criteria used to select the sample. The number of indicators utilized in all variables determines the sample size, according to Ferdinand's Opinion, which is used in this study's calculation. The number of indicators times five to ten is the sample size. Therefore, the sample size in this study is set at 156 respondents, obtained from all the variable indicators in this study, which amount to 26, then multiplied by 6 ( $26 \times 6 = 156$ ).

The selection of UIN postgraduate students as the unit of analysis is based on the justification that students at this level have undergone higher education processes that integrate Islamic values. Thus, they are considered to have a relevant foundation of understanding for studies related to waqf. Furthermore, postgraduate students at UIN are more likely to be change agents in society, which makes them representative when it comes to analyzing the potential and comprehension of waqf as one of the tools of Islamic economics. The purposive sampling was conducted to ensure that the data obtained can optimally support the research objectives.

The decision to contribute waqf is the dependent variable in this study, while waqf literacy, religion, and faith in waqf administration organizations are the independent variables. An online questionnaire measuring waqf literacy, religion, trust, and waqf decision-making based on a 5-point Likert scale was used to gather data.

Data analysis is done in a number of steps. In order to assess reliability using Composite Reliability (CR) and Cronbach's Alpha values, as well as convergent validity using loading factor and Average Variance Extracted (AVE) values, the measurement model (outer model) is first evaluated. Second, the structural model (inner model) is evaluated to determine its predictive power using R-Square, the significance of the correlations between variables using path coefficients, and the predictive ability of the model using Predictive Relevance ( $Q^2$ ). To make sure that the correlations between variables are statistically significant, significance testing is carried out using the bootstrapping approach.

The purpose of this study is to determine how religion, waqf literacy, and trust in waqf management organizations affect people's decisions to participate in waqf, both directly and indirectly. The analysis results are expected to provide strategic insights into enhancing the literacy, religiosity, and trust of the community, particularly students, to encourage active participation in productive waqf. With the SEM-PLS approach, this research can produce a more in-depth analysis even when using data with non-normal characteristics or small sample sizes.



**Figure 1. Research Framework**  
**Source: Data processed (2024)**

The questions in the questionnaire developed in this study were adopted from several previous studies. There are 3 exogenous variables, namely literacy, religiosity, trust, and ethnocentrism, and the endogenous variable is Decision.

## RESULTS

### Descriptive Statistic

The demographic details of the study's respondents are described in Table 1. In terms of gender, men make up 75% of the responders, compared to only 25% of women. In terms of age, the largest group is those aged 20-30 years (65%), followed by the 41-50 years age group (26%). Other age groups have a small percentage, namely 30-40 years (3%), 20-30 years (2%), and 41-50 years (4%).

Regarding occupation, students make up the bulk of responders (73%), followed by private sector workers (17%). Meanwhile, other occupational groups such as

entrepreneurs, civil servants, and housewives each account for only 3%, 3%, and 1%, respectively. In terms of income, more than half of the respondents have a monthly income below Rp2 million (56%), while those with an income of Rp2 million to Rp5 million make up 32%. Only a small portion has an income of Rp5 million to Rp10 million (8%) and more than Rp10 million (3%).

As for the choice of waqf institutions, the Indonesian Waqf Board (BWI) was the most preferred with 18%, followed by Dompot Dhuafa (16%) and Laznas Baitul Maal Hidayatullah (BMH) at 9%. Meanwhile, Global Wakaf - ACT and Rumah Wakaf Indonesia were chosen by 2% and 5% of respondents, respectively. However, the majority of respondents (55%) chose the "Others" category, indicating a preference for various other institutions or a lack of knowledge about specific waqf institutions.

Overall, this data shows that the respondents are predominantly young men with backgrounds as students and low-income. The high percentage in the "Others" category for waqf institution choices reflects the diversity of preferences and the potential lack of information regarding waqf institutions available in the community.

**Table 1. Respondent Demographics**

Description	Percent	Description	Percent
<b>Gender</b>		<b>Monthly Income</b>	
Male	75%	< Rp2 million	56%
Female	25%	Rp2 million - Rp5 million	32%
<b>Age</b>		Rp5 million - Rp10 million	8%
41-50 years	26%	> Rp10 million	3%
20-30 years	65%	<b>Institutions for Waqf</b>	
41-50 Years	4%	Indonesian Waqf Agency (BWI)	18%
>20 years	3%	Dompot Dhuafa	16%
<50 years	2%	Laznas Baitul Maal Hidayatullah (BMH)	3%
<b>Occupation</b>		Global Wakaf - ACT (Aksi Cepat Tanggap)	2%
Student	73%	Rumah Wakaf Indonesia	5%
Civil Revant	3%	Others	55%
Private Employee	17%		
Entrepreneur	3%		
Housewife	1%		

**Source: Data processed (2024)**

Table 1 shows the implementation of refinancing itself is none other than Hajj financing. SPPH is used as a customer guarantee to the Bank. The purpose of MMQ Financing at Panin Dubai Syariah Bank is to facilitate Customer needs with a legal refinancing pattern that has owed the Bank due to the Customer's obligations arising under the MMQ contract. Based on the author's experience during the UIN Malang street vendors at Bank Panin Dubai Syariah, the Bank gave us the task of contacting customers via telephone and the Whatsapp application. We contacted approximately 1,000 contacts, but only a few pilgrims were interested in taking this refinancing product. The main reason for the lack of interest in this refinancing product was that the congregation still needed to learn about it. Refinancing financing at Bank Panin Dubai Syariah is only given to congregations or customers who can meet bank qualifications.

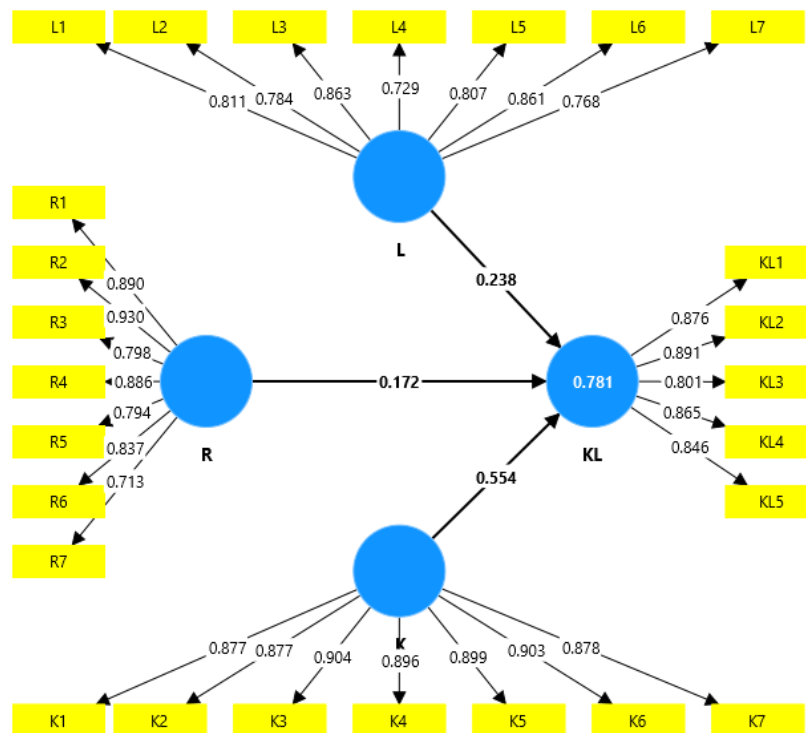
**Evaluation of Measurement Model (Outer Model)**

Figure 1 shows a structural model in path analysis consisting of three main latent variables, namely L (Literacy), R (Religiosity), and K (Trust), which influence the latent variable KL. (Keputusan). Each of these latent variables is represented by several indicators (yellow boxes) that have different loading factor values. The loading factor

values of the seven indicators (L1 through L7) in variable L range from 0.729 to 0.863, suggesting a rather high positive correlation between variable L and its indicators. Variable R also has 7 indicators (R1 to R7) with loading factor values between 0.713 and 0.886, which shows a strong relationship between R and its indicators. In the meantime, there is a strong correlation between variable K and its seven indicators (K1 through K7), which have very high loading factor values ranging from 0.877 to 0.904. With five indications (KL1 to KL5) and loading factor values ranging from 0.801 to 0.891, the KL variable, the primary variable impacted by the three variables, also shows a very good relationship.

In this model, the relationships between latent variables are shown by the path coefficient values. The relationship between L and KL has a coefficient of 0.238, indicating a positive but weak influence. The same occurs with the relationship between R and KL, with a coefficient of 0.172, which also indicates a weak influence. On the other hand, K and KL have the largest correlation, with a value of 0.554, suggesting that K significantly affects KL. Furthermore, the KL variable's coefficient of determination (R<sup>2</sup>) value is 0.781, indicating that the latent variables L, R, and K together account for 78.1% of the variability in KL.

It is clear from this model's analysis that the latent variable K has the biggest impact on KL, whilst L and R have considerably less of an impact. The loading factor values for each of the indicators used to assess the four latent variables are greater than 0.7, demonstrating the high reliability of these indicators in capturing the hidden variables. Overall, this model has a fairly good strength in explaining the relationships between variables, with the main focus on variable K as the most significant factor influencing variable KL. This indicates that efforts to improve KL should be focused on the factors that constitute the latent variable K.



**Figure 2. Outer Models Test Results**  
 Source: Data processed (2024)

The four variables Trust (K), Decision (KL), Literacy (L), and Religiosity (R), display strong reliability and validity, according to Table 2. All of the variables' Cronbach's Alpha values, which range from 0.909 to 0.956 and are above 0.7, make this clear. The values indicate high internal consistency among items within each variable. Additionally, the Composite Reliability (CR) values are also above 0.7 for all variables, further reinforcing that the instruments used have very good reliability.

Average Variance Extracted (AVE) is then used to determine convergent validity; all variables have AVE values greater than 0.5. In particular, the AVE values for the Trust, Decision, Literacy, and Religiosity variables are 0.793, 0.734, and 0.647, respectively. Each variable's convergent validity can be regarded as good, as the AVE values show that each concept can account for more than 50% of the variance of its indicators.

Thus, it can be concluded that the research instruments used to measure the four variables have a very adequate level of reliability and validity. This instrument is suitable for use in research because it demonstrates strong internal consistency and high validity in measuring the constructions being studied.

**Table 2. Cronbach's Alpha, CR, and AVE**

Variable	Cronbach alpha	Composite reliability	AVE
K (Trust)	0.956	0.964	0.793
KL (Decision)	0.909	0.932	0.734
L (Literacy)	0.909	0.928	0.647
R (Religiosity)	0.928	0.943	0.703

Source: Data processed (2024)

### Evaluation of Structural Model (Inner Model)

#### Hypothesis testing

Based on Table 3, the path coefficient analysis results show that the three independent variables, namely Trust (K), Literacy (L), and Religiosity (R), have a positive and significant influence on the dependent variable Decision (KL). The relationship between Trust (K) → Decision (KL) has a beta value of 0.554 with T-statistics of 7.291 and P-values of 0.000, indicating the strongest and most significant positive influence. This implies that a person's decision-making skills improve with increased trust. With a beta value of 0.238, T-statistics of 2.777, and P-values of 0.006, the link between Literacy (L) → Decision (KL) then shows that literacy has a positive and significant impact on decisions as well, albeit not as strongly as trust. This means that an individual's understanding or level of literacy also contributes to the decision-making process. With a beta value of 0.172, T-statistics of 2.356, and P-values of 0.018, the association between Religiosity (R) and Decision (KL) is likewise significant, but it has the least impact of the other factors. This suggests that while religiosity influences decision-making positively, its effects are comparatively less pronounced than those of literacy and trust. All things considered, these findings show that all three independent variables positively impact decisions, with Trust (K) emerging as the most important one. This highlights how crucial it is to establish trust as the primary basis for the decision-making process, which is then supported by literacy and religiosity.

**Table 3. Path Coefficient**

Indicator	Beta sample	Sample mean	Standard deviation	T statistics	P values
K -> KL	0.554	0.553	0.076	7.291	0.000
L -> KL	0.238	0.237	0.086	2.777	0.006
R -> KL	0.172	0.175	0.073	2.356	0.018

Source: Data processed (2024)

### Coefficient Test Determination (Test R 2)

The R-square value of 0.781 suggests that the independent variables in the model can account for roughly 78.1% of the variation in the dependent variable (KL/Decision), according to Table 4, which displays the R-square and modified R-square findings for the KL (Decision) variable. In the meantime, the model's capacity to explain data variation is still high, at 77.7%, as indicated by the adjusted R-square value of 0.777, which accounts for the number of independent variables in the model. Even though there are multiple independent variables in this model, the extremely close R-square and adjusted R-square values imply that it is stable and does not overfit. As a result, the analysis or regression model that was employed fits well and can adequately explain how independent factors affect the KL variable (Keputusan). This suggests that the model's predictive ability to describe the correlations between the variables in the study is fairly high.

**Table 4. R-square**

	R-square	R-square adjusted
KL (Decision)	0.781	0.777

**Source: Data processed (2024)**

### The Influence of Trust on Waqf Decisions

According to the hypothesis results, trust is the primary element that encourages waqf decisions, with a P value of  $0.000 < 0.050$  and a t-statistic value of  $7.291 > 1.973$ . According to (Mardiyah 2022) Trust is influenced by the transparency, accountability, and communication strategies of the waqf institution, such as financial reports and the use of technology. Therefore, building public trust is key to increasing community participation in waqf.

Trust plays a very important role in influencing someone's decision to donate through waqf. A person is more likely to feel confident and driven to make a waqf donation if they have a high degree of faith in the waqf management institution (nazhir), the management system, and the transparency of waqf fund usage (Wicaksono, Budiarti, and Pratiwi 2020). The reputation of the waqf management organization, the adherence to Sharia principles in fund management, and transparency and accountability in waqf management are some of the crucial components that contribute to the development of this trust (Maisaroh and Wibisono 2022). Furthermore, the security of waqf funds becomes an important consideration that guarantees prospective waqif that the money they provide will be handled securely and in accordance with the predetermined goals.

A person's favorable opinion of the waqf management organization has a big impact on their decision to make a waqf donation. Potential waqifs will be more inclined to carry out their desire to donate in the form of waqf when they have faith that the money they provide will be used for the good of the community and will be handled as best they can. Consequently, trust can be seen as a link between the desire to provide and the actual act of giving. Potential waqif's trust can be increased, and public engagement in waqf can rise by improving the transparency, reputation, and accountability of waqf management organizations.

### Islamic Financial Literacy's Impact on Waqf Decisions

With a P value of  $0.006 < 0.050$  and a t-statistic value of  $2.777 > 1.973$ , the hypothesis results demonstrate that Islamic financial literacy significantly and favorably influences waqf decisions. According to Ayuningsih and Bahjatullah (2023) People are more comfortable making waqf decisions when they have a solid understanding of Islamic finance fundamentals, especially waqf management. Islamic financial literacy increases

community engagement in waqf activities by educating them about the advantages of waqf, Sharia administration, and its effects on the well-being of the ummah.

A person's decision to make a waqf is greatly influenced by their level of Islamic financial literacy. A good understanding of Islamic finance concepts, including Sharia principles and halal financial management, encourages individuals to better understand the value and benefits of waqf. Potential waqif are assisted by Islamic financial literacy in realizing that waqf is not only a religious practice but also a tool for economic gain that can contribute to the long-term well-being of the ummah. With adequate understanding, potential waqifs will be more confident in making waqf decisions because they understand how waqf functions, is managed, and distributed.

Furthermore, Islamic financial literacy increases individuals' awareness of Sharia-compliant financial instruments, including waqf. This understanding includes the economic benefits of waqf, such as community empowerment, improvement of public facilities, and reduction of social inequality. In addition, Islamic financial literacy also includes knowledge about the role of waqf management institutions (nazhir) in managing waqf funds to remain productive and sustainable. As a result, those who are well-versed in Islamic finance will be more inclined to contribute waqf as they are aware of the benefits it brings and are sure that the money they contribute is handled in accordance with Sharia law.

Overall, Islamic financial literacy serves as a foundation that strengthens a person's conviction toward waqf. The possibility that someone may choose to participate in a waqf increases with their level of Islamic financial literacy. In order to promote community involvement in waqf and to guarantee a thorough grasp of the potential of waqf as a financial instrument that is advantageous for the community's welfare, it is crucial to make efforts to increase Islamic financial literacy through education and socialization.

### **The Impact of Religion on the Choice to Make a Waqf Donation**

In this study, to ensure that the measurement of an individual's religiosity level in donating waqf is unbiased, only Muslim respondents were selected. In the research results, religiosity shows a P value of  $0.018 < 0.050$  and a t-statistic value of  $2.356 > 1.973$ , indicating that this variable has a positive and significant influence on the motivation to donate. This is in line with previous research, such as the study conducted by Faisal (2020). The relationship between the level of religiosity and the motivation to donate shows that a person is often motivated to engage in faith-based donations with intrinsic religious motivation, based on religious beliefs.

A person's decision to make a waqf donation is greatly influenced by their level of religiosity. A person's degree of faith, comprehension, and application of religious beliefs in day-to-day life are all reflected in their religiosity. Highly religious people are more likely to understand the significance of waqf as a component of prayer and ongoing almsgiving that yields enduring advantages. They believe that waqf is not only a form of obedience to religious commands but also a means to draw closer to Allah SWT and to earn continuous rewards, even after a person has passed away.

Moreover, religiosity encourages individuals to understand the role of waqf in helping others and building the welfare of the community. Embedded religious values, such as social concern, sincerity, and responsibility as a Muslim, become the moral foundation that encourages someone to engage in waqf. The stronger a person's belief in the spiritual and social benefits of waqf, the greater the motivation to decide to engage in waqf. Since making a waqf is regarded as one way to put religious principles into practice in daily life, religion serves as an internal motivation that affects a person's intention and behavior.

## CONCLUSION

A person's decision to donate through waqf is influenced by a number of key characteristics, including trust, Islamic financial literacy, and religion, according to the results and analysis presented above. Because trust is linked to ideas of accountability, transparency, and the standing of the waqf administration organizations (nazhir), it is essential in motivating people to donate waqf. When someone has a high level of confidence that waqf funds will be administered responsibly, under sharia, and give optimal benefits, that trust will drive them to elect to donate waqf.

Furthermore, having a sufficient awareness of the principles, workings, and advantages of waqf requires Islamic financial literacy. This information aids people in comprehending waqf as a religious tool that contributes to the community's economic growth in addition to its spiritual significance. Prospective waqifs who have a solid understanding of the strategic importance and beneficial effects of waqf are more comfortable offering waqf. Furthermore, a major internal aspect affecting the choice to make a waqf donation is religion. People with high levels of religiosity are more likely to donate through waqf as a way to uphold their moral obligations to support social welfare, charitable deeds, and religious teachings. Being religious increases one's spiritual drive to use waqf as a kind of worship that yields ongoing benefits.

Therefore, the entire text highlights that a mix of trust factors, Islamic financial literacy, and religiosity influences the decision to contribute. These elements reinforce one another and are crucial in determining an individual's drive and conviction to give, both as a way to offer long-term social and financial advantages and as a spiritual act of worship.

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