Finding Waqf Literacy Strategies for Millennials

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Abstract

Waqf literacy is currently a challenge for waqf institutions, especially when the main target is the millennial generation, this is because the strategies used will certainly be different. Improving waqf literacy in the millennial generation has become a fairly popular study in indexed scientific journals. This study tries to map the development of published research in the field of waqf literacy. The research was conducted using VOSViewer software. The data analyzed were in the form of scientific research related to waqf literacy as many as 30 articles equipped with a Digital Object Identifier (DOI) published between 2011 and 2020. The results showed that the number of publications on the development of research results in the field of waqf literacy was quite a lot, with various research methods and countries of study object. The network visualization shows that the map of the development of waqf literacy research is divided into several clusters. Another finding based on the results of text mining, there are strategies related to waqf literacy in millennials that are the most studied. This study is the first to examine the scientific literature that discusses waqf literacy and identifies strategies that can be used to increase millennial waqf literacy.

Keywords: Waqf Literacy; Millennials; Systematic Literature

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Received: 6 February 2022 Accepted: 14 February 2022 Published: 3 March 2022

Citation: (2022) Finding Waqf Literacy Strategies for Millennials. International Jouurnal of Waqf. 2.1.

INTRODUCTION

Waqf is one of the social financial instruments in the Islamic economic system that is used to overcome the problem of wealth inequality (Elmaghrabi et al., 2020; R. Hasan et al., 2019a, 2019b). In addition to being used as an instrument to build the welfare of the ummah, waqf also has a specificity compared to other social funds in Islam, where this waqf instrument guarantees the giver (wakif) to get a sustainable jariyah reward in the hereafter from waqf assets whose ownership is returned to Allah, and the benefits are distributed to Allah SWT. ummah (Ab. Aziz & Yusof, 2019; Ainol-Basirah & Siti-Nabiha, 2020; Rawashdeh et al., 2017).

Waqf as a form of giving assets from someone that is eternal and determined by its designation as well as the beneficiaries, is a form of social finance instrument in Islam that has great potential because of its different nature from other instruments, namely it is eternal. So it is very possible to be productive and can provide sustainable benefits and can even continue to be rotated to generate profits for the welfare of the ummah (R. Abdullah & Ismail, 2017; Alam et al., 2018; Pitchay et al., 2018).

The role of waqf has long occupied an important role in improving the social welfare of the ummah to bring significant movements for Muslims in various social and economic fields. (Himam & Umam, 2018; Suhaimi & Rahman, 2014; Sulaiman et al., 2019). During Ottoman Empire, for example, financial partnerships such as cash waqf were widely applied in the community, waqf in Indonesia itself has been known since Islam began to spread and the Muslim population increased, one of which was funding educational institutions (Grosjean, 2011; Icimsoy & Erünsal, 2008; Rukanci & Anameric, 2006). Meanwhile, Indonesia has experienced achievements with the issuance of Law Number 41 of 2004 concerning Waqf along with Government Regulation Number 42, this regulation shows that the nature of waqf is more flexible and can be applied by anyone, be it individuals, communities, companies to the government (Ascarya et al., 2017; Jannah et al., 2020; Praja et al., 2020).

However, at this time, waqf has become less well known among the Indonesian Muslim community, even in some areas, many waqf assets are neglected so that they are not properly recorded, or even lost. The current potential of waqf has not been able to make a real contribution to the Indonesian economy, this phenomenon shows that strategic steps are needed in better cash waqf literacy. For example, by introducing various waqf innovations whose utilization is in accordance with community needs, such as cash waqf used for microfinance (Jazil et al., 2019; Setiawati et al., 2018; Shukor et al., 2016).

Many studies have been conducted on waqf literacy in various published journals. However, not

many have reviewed the literature on this theme to see how the trend of publishing papers with the theme of waqf literacy is, including the number of publications, the methods used, the keywords that appear a lot, the most popular authors, to the countries that are the object of research. To produce a literature review, bibliometric research is suitable because it can provide a clear mapping visualization of these points. The bibliometric approach to paper with the theme of waqf literacy has never been done before, so this study tries to analyze it. These research trends can help professionals and researchers seeking to identify new directions for research and future strategic advancements in the field of waqf literacy.

There are 30 scientific research papers equipped with Digital Object Identifiers (DOI) published by various journals both nationally and internationally in the observation period of the last 10 years from 2011 to 2020 which discuss waqf literacy, including alternatives and strategies for waqf literacy.

The purpose of this study was to find out information about research related to waqf literacy, such as content analysis of each cluster category in a meta-analysis consisting of the number of publications on waqf literacy themes, the methodological approach used, the top countries that became the object of research and explained the visualization of bibliometric mapping in the form of keyword trends and authors who contributed to publishing waqf literacy theme papers. Then this study also finds out strategies that can be used in increasing waqf literacy, especially in the millennial generation by referring to published journal research.

This research is structured as follows. The second section examines a general literature review. The third section describes the research method. The fourth section describes the findings and analysis. The fifth part is closing consisting of conclusions from recommendations.

METHODOLOGY

Method

Bibliometric mapping is an important research topic in the field of bibliometrics. Two aspects of bibliometrics that can be distinguished are the construction of the bibliometric map and the graphical representation of the map. In the bibliometric literature, the greatest concern is the construction of the bibliometric map. Research related the effects of different measures of similarity, and they tested it with mapping techniques. The different graphical representation of bibliometric maps has received less attention. Although some researchers seriously study issues related to graphical representation, most articles published in the bibliometric literature rely on simple graphical representations provided by computer programs such as SPSS and Pajek (Ahlgren et al., 2003; Börner et al., 2003; Boyack et al., 2005; Van Eck et al., 2010).

For small maps containing no more than, say, 100 items, a simple graphical representation usually yields satisfactory results. However, there seems to be a trend towards larger maps, and for such maps a simple graphical representation is inadequate. The graphical representation of large bibliometric maps can be further enhanced by, for example, zoom functions, custom labeling algorithms, and density metaphors. This kind of functionality is not built into the computer programs commonly used by bibliometric researchers (Börner et al., 2003; Rusydiana et al., 2021).

Data

This study uses data from paper publications sourced from various journals with the theme of waqf literacy research. Data csollection through paper searches in the last ten years, to be precise from 2011 to 2020. From the search results, 30 publication articles were obtained. Data in the form of the number of publications on waqf literacy themes, methodological approaches and the top countries that are the object of study in published articles were analyzed using Microsoft Excel 2010. Meanwhile, the trend of publication of waqf literacy themes was analyzed using VOSViewer software.

Model Development

The purpose of VOS is to place items in a low dimension in such a way that the distance between two items accurately reflects the uniformity or interrelationships of the items. For each pair of items i and j, VOS requires a similarity input sij (sij 0). VOS treats the sij equation as a measurement on a ratio scale. The sij equation is usually calculated using the strength of association defined in Equation 1 (Van Eck & Waltman, 2007; Waltman et al., 2010) . VOS determines the location of items on the map by minimizing

$$V(x_i, ..., x_n) = \sum_{i < i} s_{ij} ||x_i - x_j||^2$$
 (1)

Becomes:

$$\frac{2}{n(n-1)} \sum_{i < j} ||x_i - x_j|| = 1$$
 (2)

Therefore, the idea of VOS is to minimize the sum of the weights of the square of the distance between all pairs of items. The square of the distance between pairs of items is weighted by the equality between the items. To avoid worthless solutions, where all items have the same location, a constraint is imposed so that the average distance between two items must be equal to one (Chen, 2003, 2006; Leydesdorff et al., 2016).

There are two computer programs that have implemented the VOS mapping technique. Both are available for free. A simple open source program is available at www.neesjanvaneck.nl/vos/, and a more advanced program called VOSviewer (Van Eck &

Waltman, 2010) is available at www.vosviewer.com. Both programs use a variant of the SMACOF algorithm mentioned above to minimize Equation 1 to Equation 2

Steps of Research

VOSviewer can display maps in a variety of ways, each emphasizing a different aspect of the map. It has functions for zooming, scrolling and searching, which facilitates detailed examination of the map. The display capability by VOSviewer is especially useful for maps containing at least a large number of items (e.g., at least 100 items). Most computer programs used for bibliometric mapping do not display such maps in a satisfactory way (van Eck & Waltman, 2010; Waltman et al., 2010).

To build the map, VOSviewer uses the VOS mapping technique, where VOS stands for similarity visualization. For previous studies where VOS mapping technique was used. VOSviewer can display maps constructed using appropriate mapping techniques. Therefore, the program can be used not only to display maps constructed using the VOS mapping technique but also to display maps constructed using techniques such as multidimensional scaling. VOSviewer runs on a large number of hardware and operating system platforms and can be started directly from the internet (Van Eck et al., 2006; Van Eck & Waltman, 2009; Waltman et al., 2010).

RESULTS AND ANALYSIS

Result

This section describes the number of paper publications on the theme of waqf literacy. There are 30 papers published in the observation period of the last 10 years. The distribution of a large number of papers dominates the themes in economic and social journals. The publication of waqf literacy papers until August 2020 which was used as the object of study was a total of 30 papers. However, this is because 2020 has not been completed until the December 2020 period, the number of papers is still possible to increase and increase, the data collection of papers studied in this study is until August 2020.

Of the 30 papers published with the theme of waqf literacy in the last 10 years, the title of the longest paper is "Analysis of the Literacy Level of Cash Waqf and Its Effect on Perception of Cash Waqf (Case Study on Islamic Economics Students, Universitas Brawijaya)" (Baskoroputra, 2019) which examines the literacy level of cash waqf in Islamic Economics students at Brawijaya University and its influence on the perception of cash waqf. The results show that the literacy level of the research object is at the intermediate level or 61% and the literacy of cash waqf affects their perception.

While the title of the shortest paper is " Measuring

Islamic Financial Literacy " (Hidajat & Hamdani, 2017) which discusses the urgency of Islamic financial literacy assessment instruments that are different from conventional financial literacy assessments. The result of this paper is a conceptual overview in developing and increasing the level of financial literacy from an Islamic point of view in the form of an Islamic financial literacy index.

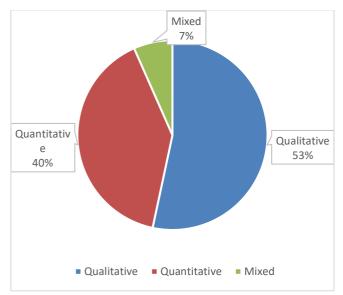
Types of Research Approach

Based on Punch (2013), there are 3 types of research approaches, namely a qualitative approach, a quantitative approach and a *mixed method approach*. Table 1 shows the research methodology used by each published paper from 2003 to 2020. In this observation, the research approach that is mostly used is the qualitative approach, which is 16 papers (53.3 %), followed by the quantitative approach as many as 12 papers (40 %) and the quantitative approach. a mixture of 2 papers (6.6 %).

Table 1Research Methodology Approach

Methodological Approach	Amount
Qualitative	16
Quantitative	12
Mixed	2
Total	30

Figure 1Graph of Research Methodology Approach



The research findings show that the number of empirical research on waqf literacy themes is much less than that of conceptual research. The research model that is widely used in qualitative methods is descriptive. The empirical research model is widely used is linear regression modeling. While the paper that uses a mixed method (*mix method*) between qualitative and quantitative methods found only 2 papers, or at least.

Country

Table 2 shows the top 6 rankings ranking of countries used as objects of study related to waqf for the last 10 years in the paper on the theme of waqf literacy. The following table shows the number of papers covering these countries.

Table 2Top Research Countries

Country	Amount
Malaysia	22
Indonesia	15
Turkey	9
Saudi Arabia	5
Brunei Darussalam	3
Egypt	3

The results show that the most popular country in research related to waqf literacy, in first place is Malaysia with a total of 22 papers discussing it, followed in second place by Indonesia with 15 papers, then in third place, Turkey with 9 papers.

explore the results of the meta-analysis above, this section will present a graphic visual mapping of paper publications on the theme of waqf literacy. The results of the mapping analysis of keywords become the basis for *co-occurrence mapping* of important or unique terms contained in certain articles. Mapping is a process that allows one to recognize elements of knowledge and their configuration, dynamics, interdependencies, and interactions.

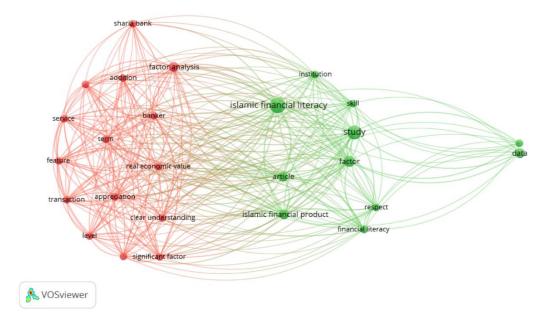


Figure 2Bibliometric Keyword Mapping

Related to bibliometrics, science mapping is a method of visualizing a field of science. This visualization is done by creating a landscape map that can display topics from science (Royani, et al., 2013). The results of the *network* visualization of the *co-word* map of the publication of the waqf literacy theme can be seen in Figure 2 above.

In this mapping, several keywords that often appear in waqf literacy theme papers in the last 10 years are shown and their relation to other keywords in 2 clusters, namely:

 Cluster 1 in red color consists of 15 keywords, namely addition, appreciation, banker, clear understanding, factor analysis, feature, Islamic finance, level, real economic value, service, sharia bank, significant factor, term, transaction, unique characteristic.

 Green cluster 2 consists of 11 keywords, namely article, data, factor, financial literacy, institution, Islamic financial literacy, Islamic financial product, respect, respondent, skill, study.

The keywords that are divided into the 2 clusters above are arranged in the form of a colored circle that shows the cluster, this data can be used to determine the trend of keywords in the last 10 years. Bibliometric analysis shows several keywords that are widely used in the paper that is the object of study. The most frequently occurring keywords are indicated by the larger the circle. While the line relationship between keywords shows how much it is related to other keywords. It was found that the most familiar keyword is *Islamic Financial Literacy*.

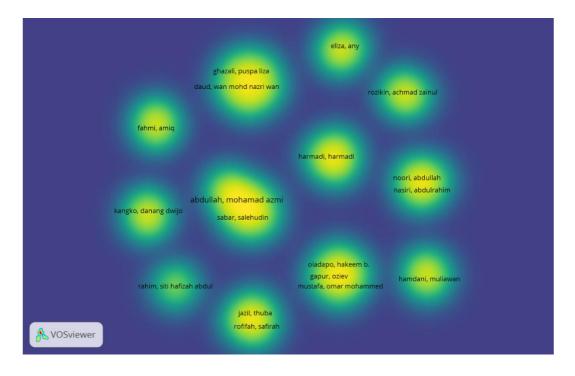


Figure 3Mapping Bibliometric Authors

Furthermore, using the VOSViewer software, the authors' bibliometric mapping was found as shown in Figure 3 below. The bigger and brighter the circle of light of the author's name, shows the more papers he has published in waqf literacy papers in the last 10 years.

The cluster density view, is an item (label) that is marked the same as the visible item. Each item point has a color that depends on the density of the item at the time. It identifies that the color of a point on the map depends on the number of items associated with other items. This section is very useful for obtaining an overview of the general structure of the bibliometric map by paying attention to the items that are considered important to be analyzed. Through this worksheet, we can see the authors who wrote the most publications.

Based on these results, a density map is displayed which is the result of an analysis using all published articles on the theme of waqf literacy, both related and unrelated. There are many clusters when sorted by author. The most popular writer writing publications related to waqf literacy based on bibliometric mapping is Mohamad Azmi Abdullah.

The order in this mapping may have a difference with the author's top ranking if we count manually, but in addition to calculating the quantity of the number of papers published on the theme of waqf literacy, VOSViewer also takes into account the number of links and citations with other authors.

Analysis

Based on the results of research using metaanalysis and bibliometric methods from 30 published papers on the theme of waqf literacy, here are some strategies obtained from the literature study of data collection along with reference sources that include these strategies. All strategies listed are based on the results of scientific research over the last 10 years. The following table 4 describes a list of strategies, the number of papers discussing these strategies and their reference sources.

Table 3Millennial Waqf Strategy

Strategy	Number of Papers	Source
Product diversification	19	(Eliza & Susanti, 2020) (Antara et al., 2017) (Abdullah et al., 2017)
Earning targets	17	(Setyowati et al., 2018) (Hidajat & Hamdani, 2017) (Embi et al., 2019)
Online facilities	12	(Faisal et al., 2014) (Ab Rahman et al., 2018) (Setyowati et al., 2018)
Through the role of parents	6	(Nawi et al., 2018) (Abdullah & Anderson, 2015) (Setiawati et al., 2018)

Information via application/web	5	(Ismail & Ibrahim, 2011) (Ab Rahman et al., 2018) (Antara et al., 2017)
Internship program / workshop	5	(Baskoroputra, 2019) (Abdullah & Anderson, 2015) (Jazil et al., 2019)
Studies and seminars	4	(Sardiana & Zulfison, 2018) (Nasution & Aris 2020) (Ismail & Ibrahim, 2011)
Distribution transparency	4	(Nasiri et al., 2019) (Ibrahim & Md, 2018) (Oladapo et al., 2017)
Campaign	4	(Shukor et al., 2016) (Jazil et al., 2019) (Biplob & Abdullah, 2019)
Database based marketing	3	(Shukor et al., 2016) (Nasiri et al., 2019) (Setiawati et al., 2018)
Enter the education curriculum	0	Writer

The table above shows the top 10 waqf literacy strategies that can be applied especially for the millennial generation. The strategy in the first rank is product diversification with a total of 19 papers discussing this strategy. The many types of product choices will provide opportunities for the millennial generation to choose one of the many products, besides that this effort is also an innovation that can support the development of waqf so that it can be offered to people from various circles (Nasution & Aris, 2020). The demand for diversification of waqf products also continues to increase because the comparison of risk aspects can be considered (Embi et al., 2019), and is expected to make waqf literacy more effective (Nasiri et al., 2019).

In the second place, the waqf literacy strategy for millennials is the target who has earned a total of 17 papers discussing it. Based on several previous studies, waqf is mostly carried out by those who already have income (Setyowati et al., 2018), the inequality of people's income, especially the millennial generation is still quite high (Jazil et al., 2019), this is because even though the millennial generation has enter the workforce, but there are still many who have not worked. Even though researchers found that the higher a person's income, the tendency to donate was also higher (Shukor et al., 2016), so that one thing that needs to be considered in waqf literacy is to target literacy specifically for the millennial generation who are already earning.

Then the third place in the millennial waqf literacy strategy is online facilities with a total of 12 papers. The availability of online facilities can certainly provide convenience for both parties so that distance is not a

problem, and security is also better maintained if transactions are carried out through the platform (Faisal et al., 2014). Online-based waqf is also a technological development innovation that allows it to attract more interest from the millennial generation to waqf (Shukor et al., 2016) because the time and place are more flexible. In general, waqf literacy can be improved by the strategy of developing online waqf facilities that can provide ease of use and ease of accessing information for wakif (Nasiri et al., 2019).

In addition to these three strategies, there are several other strategies that can be carried out, but the research on which they are based is indeed less than the three strategies above which tend to be more popular, namely through the role of parents, information through applications/webs, internship programs and workshops for millennials, studies and seminars, transparency of waqf distribution, campaigns, to database-based waqf marketing.

The strategic ideas that emerged after this research, apart from the 10 strategies above, which may be fairly new, are including waqf as one of the educational curricula, especially education that focuses on the field of economic studies to increase literacy since school or college for the millennial generation. Incorporating waqf material in the learning curriculum is expected to form millennial generations who are able to understand and analyze issues related to waqf in the future (Baskoroputra, 2019). Introducing financial literacy based on the educational curriculum has proven to be able to develop their knowledge and skills so that the millennial generation can apply it in real life after getting the concept from school (Ab Rahman et al., 2018) as has been applied in several schools in Canada and the United States in introducing education. finance according to Christian teachings (Biplob & Abdullah, 2019) and Malaysia which have started teaching about household economics, general economics, accounting, to entrepreneurship since school age 13-17 years (Rahman et al., 2018).

CONCLUSION AND RECOMMENDATION

Conclusion

The focus of this research is to try to find out how far the development of the theme of waqf literacy in research, especially in papers with the theme of Islamic economics and finance research in the world. The results show that there is a fluctuation in the number of publications of this theme paper, which has received a lot of attention with a total of 30 publications. Research on the theme of waqf literacy has been carried out by many methods, the most used research approach is the qualitative approach, which is 16 papers (53.3%), followed by the quantitative approach as many as 12 papers (40%) and the mixed approach as many as 2 papers (6.6%), countries The most widely used object of

study in the first order is Malaysia with a total of 22 papers.

Visualization of bibliometric mapping shows that the development map of research in the field of waqf literacy is divided into 2 clusters. Cluster 1 consists of 15 keywords and cluster 2 consists of 11 keywords. It was found that the most familiar keyword is Islamic Financial Literacy. Then the most popular and prolific writer in writing a paper on the theme of waqf literacy based on bibliometric mapping is Mohamad Azmi Abdullah.

Recommendation

This study found eleven waqf literacy strategies that can be applied by waqf institutions in order to increase millennial waqf literacy. The strategies found will later be beneficial for all parties involved in increasing literacy of Islamic social funds, especially waqf. The results of this study will be relevant to the goal of increasing the realization of the potential of waqf in Indonesia. The strategy obtained in this study can later be studied further by the Indonesian Waqf Board (BWI) as the waqf regulator, as well as waqf institutions and social institutions that accept and manage waqf which have made many innovations in the development of waqf literacy. As for researchers, this research can be developed by reviewing the priority order of each strategy by validating it to experts and assigning a weight value using the ANP or Delphi method.

It should be noted that the purpose of this study is to present an overview of research trends in the theme of waqf literacy, but the limitation is only in the last 10 years. Although research has been carried out using metanalysis and specific bibliometric indicators so that readers can get a general representation of the most significant data on this theme, the results presented are still dynamic and may change over time with new trends emerging or variables increasing. and diminish in this theme going forward.

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