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Riḍā by Default: Islamic Legal Perspectives on Consent Through Inaction

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Abstract
This study explores the Islamic legal perspectives on consent through inaction, focusing on the interplay between *riḍā* (genuine consent) and default mode decision-making in contemporary contexts. The research problem stems from the increasing prevalence of default settings in commercial, technological, and policy domains, which challenge the classical requirement of explicit consent in Islamic jurisprudence. Employing the method of *takyīf fiqhī*, the paper analyses default mechanisms through evidences (*adillah*), legal maxims (*qawāʿid fiqhiyyah*), and the objectives of Shariah (*maqāṣid al-sharīʿah*), situating them within the broader framework of contractual validity and enforceability. The analysis reveals that while Islamic law values explicit agreement, default mechanisms can attain conditional legitimacy when they align with principles of *maslahah mursalah*, customary practice (*ʿurf*), and Shariah objectives such as facilitation (*taysīr*) and protection from harm. Key guidelines emerge: defaults must be transparent, serve an overriding public interest (*maṣlaḥah rājiḥah*), reflect familiar and accepted practices, avoid undue hardship, and preserve the right of all parties to be informed and to override the default through explicit objection. Findings indicate that defects of consent, such as coercion, ignorance, or exploitation, remain decisive in invalidating contracts, even under default arrangements. However, when properly designed, defaults can complement Islamic contractual norms by streamlining processes, reducing decision fatigue, and safeguarding inexperienced parties. The paper concludes that *riḍā* and default mode are not inherently incompatible; rather, legitimacy hinges on aligning default practices with Shariah principles, ethical safeguards, and the protection of genuine consent. This approach enables Islamic jurisprudence to accommodate contemporary decision-making structures without compromising its foundational values.

Keywords: riḍā, default mode, Islamic contract law, takyīf fiqhī, maqāṣid al-sharīʿah

Introduction
The proliferation of default settings in contemporary digital platforms, financial services, and public policy systems has created unprecedented challenges for traditional concepts of consent and agreement. From automatic enrollment in retirement plans to privacy settings on social media platforms, modern life increasingly relies on predetermined options that take effect unless individuals actively choose otherwise. This shift toward "default mode" decision-making raises fundamental questions about the nature of valid consent, particularly within

Islamic jurisprudence where the concept of riḍā (consent/satisfaction) serves as a cornerstone of legitimate contractual relationships.

Research Problem

The pressing question arises: *Does the use of default-based mechanisms contradict the Islamic legal requirement of riḍā?* Can passive inaction in a modern context be considered valid consent in the Shariah? This study examines whether consent obtained through inaction in default settings aligns with Islamic requirements for valid riḍā, addressing a critical gap between classical jurisprudential concepts and modern decision-making contexts.

Research Objectives

This study aims to:

i. Examine the classical concept of *riḍā* in Islamic jurisprudence.
ii. Analyze the "default mode" as practiced in modern systems (e.g., digital services, financial contracts).
iii. Apply the methodology of *takyif fiqhi*, using tools from *Adillah*, *Qawaid Fiqhiyyah*, and *Maqasid al-Shariah*, to assess the permissibility of default-based consent.
iv. Propose Shariah-compliant guidelines and parameters for integrating default-based mechanisms with the principle of *riḍā*.

Research Methodology

This study adopts a qualitative library-based methodology, relying on analytical and comparative methods. Classical sources such as Qur'an, Hadith, and juristic texts from the four Sunni madhahib are critically examined alongside contemporary studies, and real-world examples. The research follows the takyif fiqhi approach to contextualize emerging phenomena within the framework of Islamic law.

Literature Review

Riḍā In Islamic Point of View

Linguistic Foundations

The linguistic analysis of *riḍā* reveals its fundamental meaning as the antithesis of displeasure. Ibn Fāris (1979) establishes that the root letters ر-ض-ي form "a single foundation indicating the opposite of displeasure". This foundational definition positions *riḍā* as an active state of satisfaction rather than mere absence of objection. Al-Fayyūmī (n.d.) expands this understanding by defining the verbal forms: "I was pleased with the thing and I was pleased by it - meaning I chose it", thereby connecting satisfaction with conscious selection and preference.

The emotional and psychological dimensions of *riḍā* are captured in classical definitions emphasizing heart-based contentment. Al-Jurjānī (1983) defines *riḍā* as "the joy of the heart with the bitter decree", while al-Suyūṭī (2004) describes it as "the goodness of soul in what befalls and what is missed without change". These definitions emphasize the deep psychological acceptance that transcends external circumstances.

Technical Jurisprudential Meanings

In Islamic legal terminology, *riḍā* acquires more precise technical meanings related to choice, preference, and intention. Ibn ʿĀbidīn (1992) defines *riḍā* as "preferring something and finding it good", highlighting the evaluative aspect of consent. This technical understanding emphasizes that *riḍā* involves not merely passive acceptance but active preference and approval.

Al-Kafawī (n.d.) provides a sophisticated technical definition: "*riḍā* is the perfection of the will for the existence of something". This formulation connects *riḍā* to the concept of perfected will, suggesting that true consent represents the culmination of the decision-making process. The *al-Mawsūʿah al-Fiqhiyyah* (1427AH) offers a practical legal definition: "intending the action without being tainted by coercion", which directly addresses the contemporary concern about voluntary versus coerced agreement.

Contemporary jurisprudential dictionaries synthesize these meanings for practical application. Qalʿajī and Qunaybi (1988) define *riḍā* simply as "choice and acceptance", while al-Aḥmad Nakarī (2000) provides a comprehensive definition encompassing both emotional satisfaction and the absence of objection: "joy of the heart with the passage of decree... and divine pleasure according to the Ahl al-Sunnah is an expression of will with abandoning objection through questioning".

The Concept of Riḍā in the Qur'an and Sunnah

The concept of *riḍā* in Islamic jurisprudence is deeply rooted in the Qur'an and Sunnah, signifying approval, satisfaction, or voluntary consent. In the context of Islamic law, *riḍā* reflects a person's deliberate and willing agreement, particularly in contractual dealings, testimonies, and personal matters such as marriage. Both the Qur'an and the Sunnah emphasize that consent must be based on free will, clarity, and mutual satisfaction, forming the foundation for valid transactions and social interactions.

In the Qur'an, Allah uses the term *riḍā* in various contexts to denote divine approval and human satisfaction. For instance, Allah says:

لَقَدْ رَضِيَ اللَّهُ عَنِ الْمُؤْمِنِينَ إِذْ يُبَايِعُونَكَ تَحْتَ الشَّجَرَةِ

"Indeed, Allah was pleased with the believers when they gave their pledge to you under the tree." (Al-Fath 48:18)

Here, *riḍā* indicates divine approval and contentment. According to Ibn ʿAṭiyyah (1422H), *riḍā* in this verse could mean either divine will (*irādah*) or the manifestation of divine blessings upon the believers.

The clearest legal expression of *riḍā* appears in Surah al-Nisā':

لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ

"Do not consume one another's wealth unjustly unless it is through trade by mutual consent among you." (Al-Nisā' 4:29)

The phrase *ʿan tarāḍin minkum* (by mutual consent) is foundational in Islamic contract law. Al-Baghawī (1997) explains that this implies willingness and satisfaction from both parties—each with a content heart and no coercion.

The Sunnah further reinforces this principle. The hadith regarding a virgin's silence in a marriage contract states:

رِضَاهَا صَمْتُهَا

"Her consent is her silence." (Sahih al-Bukhari, ḥadīth no. 5137)

According to al-Qārī (2002), this expression implies the necessity of ascertaining consent even if it is non-verbal, establishing that *riḍā* can be expressed through silence in specific circumstances.

Madhab Analysis of Riḍā (Consent) in Islamic Jurisprudence

The analysis of *riḍā* (consent) across the Islamic legal schools reveals fundamental disagreements regarding its role and necessity in contractual validity. While all *fuqaha* agree that the lawful acquisition of people's wealth is contingent upon consent, based on the Quranic verse *"O you who believe, do not consume one another's wealth unjustly, but only [in lawful] business by mutual consent"* (al-Nisa': 29) and the Prophetic traditions emphasizing consensual transactions, they differ significantly in their understanding of consent as a condition for contract formation and validity.

The Hanafi school adopts a sophisticated and nuanced approach to the role of consent in contractual relationships. According to Hanafi jurisprudence (Ibn al-Humām, 1970; Ibn Nujaym, 1997), *riḍā* serves as a condition for the validity (*sihhah*) of contracts that are susceptible to cancellation, particularly financial contracts such as sale (*bay'*) and lease (*ijarah*). This position reflects their fundamental distinction between contract formation (*in'iqad*) and contract validity (*sihhah*). Al-Marghīnānī (2004) explicitly states that mutual consent (*taradi*) is among the conditions for the validity of these contracts.

The Hanafi approach allows for the formation of financial contracts without genuine consent, but such contracts remain invalid (*fasid*) and non-binding. However, the Hanafi school maintains a different standard for contracts that do not accept cancellation. For these contracts, consent is neither a condition of validity nor does it have any effect on them. Abu al-Layth al-Samarqandi (1386AH) documented eighteen types of legal acts that remain valid under coercion according to Hanafi doctrine, including divorce, marriage, manumission, revocation of divorce, oaths involving divorce and manumission, *zihar*, *ila'*, and a woman's acceptance of divorce in exchange for compensation.

The majority of jurists (*jumhur al-fuqaha*), encompassing the Maliki (al-Dardīr, 2006), Shafi'i (al-Nawawī, 1991), and Hanbali (al-Bahūtī, 2008) schools, maintain expressions that explicitly declare consent as a foundation (*asl*), basis (*asas*), or condition (*shart*) for all contracts. This position reflects a more stringent and comprehensive understanding of consensual requirements in Islamic commercial law.

Maliki jurists, including al-Dasūqī (n.d.) and al-Kharashi (1317AH), emphasize that what is required for the formation of sale is something that indicates consent, and that the transfer of ownership is contingent upon consent. The Shafi'i position, as articulated by al-Zanjānī (1398AH), establishes that "the foundation upon which financial contracts are built is following mutual consent". The Hanbali school (al-Bahūtī, 2008) explicitly declares that mutual consent is a condition among the conditions of contract validity, except when coercion is exercised rightfully.

Critical analysis of consent defects reveals sophisticated protective mechanisms within Islamic commercial law. According to Sabbah and Al-Ajouri (2014), Sheikh Mustafa al-Zarqa's framework categorizes consent defects into two types: those accompanying contract formation and those arising from subsequent circumstances affecting prior consent. Their research confirms that contracts made under coercion remain valid but suspended pending the coerced party's ratification, reflecting the majority jurisprudential position prioritizing the coerced party's interests.

The defects of consent represent barriers to fully informed, voluntary consent and are critical in determining the enforceability and soundness of an agreement (al-Ghazālī, 1417AH; al-Nawawī, 1991; al-Mawsūʿah al-Fiqhiyyah, 1427AH):

1. Coercion (*ikrah*): Consent extracted through physical force, threats, or psychological pressure is considered invalid. Coercion directly undermines the foundational requirement that voluntary satisfaction (*riḍā*) must underlie all valid transactions.
2. Ignorance (*jahl*): A person cannot be considered genuinely consenting if they are unaware of material facts about the contract or its subject matter. Such consent is defective because it is not truly informed.
3. Mistake (*ghalat*): When parties harbor fundamental mistakes about key aspects of the contract, this misunderstanding affects the reality of their consent.
4. Fraud and Deception (*tadlis wa taghrir*): Deliberate concealment or distortion of facts to induce agreement vitiates consent by obscuring the truth that parties should have access to.
5. Exploitation (*istighlal*): Taking unfair advantage of another's weakness, need, or inexperience undermines the voluntary nature of consent.

Ideis (2016) provides comprehensive analysis of consent impediments (*'awarid al-riḍā*), defining *riḍā* as "desire for action and comfort with it, or intention of action without being tainted by any impediment." This research establishes that *riḍā* is more specific than choice (*ikhtiyar*) according to Hanafi jurisprudence, while the majority consider them equivalent. The study identifies various indicators of consent including offer and acceptance, writing, gesture, silence in specific circumstances, and physical exchange (*mu'atah*).

Default Mode in Decision-Making

Definition and Conceptual Foundations

Default options are pre-selected choice options that take effect if decision-makers do not actively choose an alternative (Smith et al., 2013). These settings leverage human psychological tendencies, particularly inertia and status quo bias, to influence behavior without restricting choice alternatives. Sunstein (2013) distinguishes between impersonal default rules chosen by institutions and personalized defaults tailored to individual characteristics, emphasizing that defaults establish "settings and starting points for countless goods and activities."

Defaults constitute one of the most widely employed tools in choice architecture theory for influencing decisions (Jachimowicz et al., 2019). Smith et al. (2013) characterize defaults as potential "hidden persuaders" operating below conscious awareness. Lemken (2024) provides a taxonomic approach identifying six key characteristics determining effectiveness and ethical acceptability: transparency, reversibility, alignment with user preferences, justification basis, implementation context, and outcome measurement.

Types and Classifications

Freeman et al. (2021) identify four primary types based on selection procedures: random defaults, custom defaults (based on individual past choices), social defaults (based on others' choices), and expert-set defaults. Their findings demonstrate that default bias exists for all non-random types, suggesting that legitimacy and perceived appropriateness significantly influence effectiveness.

Huh et al. (2014) introduce "social defaults" where observed choices of others become default options, representing a unique form of social influence operating more strongly in private than public settings. Domain-based classifications from meta-analytic research identify consumer, environmental, and health domains showing differential effectiveness patterns (Jachimowicz et al., 2019). Wang et al. (2013) provide framing-based typology distinguishing between highest defaults, lowest defaults, and no-default conditions.

Processes and Underlying Mechanisms

Default effects operate through three primary mechanisms: implied endorsement, cognitive biases, and effort minimization (Smith et al., 2013). Jachimowicz et al. (2019) refine this understanding through meta-analytic evidence, demonstrating particular effectiveness when operating through endorsement effects or endowment effects.

Chadd et al. (2022) reveal that defaults increase reservation utility through reference effects while creating self-selection patterns. Zhao et al. (2023) demonstrate that default processes emerge early in childhood, with 5-6 year-old children showing systematic responses to default settings in moral decision-making contexts. Löfgren et al. (2012) show that default effects attenuate with experience and domain knowledge.

Applications Across Various Domains

Commercial applications show strong effectiveness, with Herrmann et al. (2011) demonstrating significant sales increases through strategic default positioning in product configurators. Wang and Mo (2018) find that customer expertise, attribute importance, and choice complexity create different response patterns for utilitarian versus hedonic products. Healthcare applications present unique challenges, with Chandrashekar and Fillon (2024) finding limited default influence in health domains compared to work contexts. Environmental applications consistently show reduced effectiveness (Jachimowicz et al., 2019; Zhao et al., 2022; Löfgren et al., 2012), suggesting that environmental behaviors involve complex value considerations resistant to simple default interventions.

Educational applications emerge from Zhao et al. (2023), who successfully apply defaults to promote honesty in children's decision-making. Sunstein (2013) provides comprehensive analysis for policy applications, considering decision costs, error costs, and individual heterogeneity.

Default Mode in Islamic Jurisprudence

Conceptual Foundations in Islamic Context

The foundational understanding of default mechanisms in Islamic jurisprudence centers on the critical requirement of mutual consent (*riḍā*) in all transactions. Wan Muhammad and Kassim (2016) establish that consent is necessary in any social relationship (*muamalat*) based on the Quranic verse: *"O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent"* (al-Nisa': 29). This creates tension with default mechanisms relying on passive acceptance rather than active consent.

Nik Abdul Ghani and Shukor (2024) address this tension by examining "deemed consent" in Islamic banking, defining it as consent indicated through conduct or silence rather than explicit agreement. Their analysis reveals that while absolute silence cannot constitute acceptance, non-absolute silence supported by evidential clues may be permissible under specific Shariah parameters.

Al-ʿAbūdī and Yūsuf (2019) define implicit will (*al-Irāda al-Ḍimniyyah*) as "a means of expressing will that does not directly indicate the intended meaning by itself, but circumstances allow for favoring the intended meaning among possible meanings," acknowledging non-conventional consent expression while maintaining interpretative requirements.

Types and Classifications of Default Mechanisms

Islamic jurisprudence recognizes several categories of default-like mechanisms with distinct legal implications. Dayu (2023) identifies contract arrangements (*Tanẓīm al-ʿUqūd*) as fundamental to valid *muamalat*, emphasizing clear understanding and compliance with fairness, openness, and equality principles.
Shākir (2024) distinguishes between two types of implicit conditions (*al-Shurūṭ al-Ḍimniyyah*) in marriage contracts: formal conditions representing contract essence, and customary

conditions (*Shurūṭ ʿUrfiyyah*) representing socially accepted practices becoming integral contract parts even when unmentioned.

Rahman and Amanullah (2016) examine conditional sales, finding that condition validity depends on conformity with contract requirements and established customs. Al-ʿAbūdī and Yūsuf (2019) identify the dual-signification characteristic of implicit will, where behavior simultaneously expresses explicit and implicit content.

Processes and Mechanisms of Islamic Default Applications

Nik Abdul Ghani and Shukor (2024) propose five Shariah parameters for applying deemed consent: (1) clear notification, (2) reasonable objection opportunity, (3) conduct indicating consent, (4) absence of coercion, and (5) Islamic principles alignment. Al-Aboudi and Yusuf (2019) note that implicit will requires interpretive processes considering contextual evidence and party intentions.

Shākir (2024) reveals that implicit conditions operate through social consensus and customary practice, becoming "inseparable contract requirements." Rahman and Amanullah (2016) demonstrate that conditional arrangements require ongoing Shariah compliance evaluation.

Implications for Islamic Legal Theory and Practice

Wan Muhammad and Kassim (2016) establish that three basic Islamic consent elements, intention, will, and choice, must remain present in implicit agreement scenarios. The development of Shariah parameters for deemed consent (Nik Abdul Ghani & Shukor, 2024) represents significant theoretical advancement, though requiring practical testing and scholarly consensus.

Abdul Rahim and Buang (2021) highlight urgent needs for regulatory reform and scholarly guidance in banking sectors. The finding that customary practices can legitimize implicit conditions (Shākir, 2024) suggests default mechanisms may gain legitimacy through community acceptance, though requiring careful monitoring.

Long-term implications include continued scholarly development of frameworks accommodating technological advancement while preserving essential Islamic values, requiring careful scholarly guidance and community acceptance.

Discussion

This discussion examines the intersection between *riḍā* (willing consent) and the concept of default mode in Islamic law, highlighting their points of convergence and divergence. It employs *takyīf fiqhī* grounded in *adillah shar'iyyah*, *qawāʿid fiqhiyyah*, and *maqāṣid al-sharī'ah* to establish a sound legal framework. Clear guidelines and parameters are proposed to ensure that defaults preserve genuine consent while preventing harm.

Comparison between Riḍā and Default Mode

The fundamental comparison between *riḍā* (Islamic consent) and default mode reveals significant conceptual tensions and limited areas of potential accommodation within contemporary decision-making frameworks.

Foundational Principles and Definitions

Islamic *riḍā* represents active, conscious consent rooted in divine guidance and ethical considerations. Ibn Fāris (1979) establishes that *riḍā* fundamentally indicates "the opposite of displeasure," positioning it as an active state of satisfaction rather than passive acceptance. Al-Kafawī (n.d.) describes *riḍā* as "the perfection of the will for the existence of something," emphasizing the culmination of deliberate decision-making processes. The *al-Mawsūʿah al-Fiqhiyyah* (1427 AH) defines valid consent as "intending the action without being tainted by coercion," requiring active cognitive engagement and intentional choice.

This contrasts sharply with default modes, which Smith et al. (2013) define as "pre-selected choice options that take effect if decision-makers do not actively choose an alternative," functioning as "hidden persuaders" operating below conscious awareness. These mechanisms leverage human psychological tendencies, particularly inertia and status quo bias, to influence behavior without requiring deliberate evaluation (Sunstein, 2013).

However, classical Islamic jurisprudence demonstrates some recognition of non-explicit consent. The hadith "her consent is her silence" regarding virgin marriage consent (al-Qārī, 2002) establishes that passive acceptance can constitute valid agreement under specific contextual conditions, creating potential compatibility with certain default mechanisms.

Consent Formation Mechanisms

Islamic consent formation requires three essential elements identified by classical scholars: intention (*niyyah*), will (*irada*), and choice (*ikhtiyar*) (Wan Muhammad & Kassim, 2016). Ibn ʿĀbidīn (1992) emphasizes that *riḍā* involves "preferring something and finding it good," highlighting the evaluative aspect requiring active preference and approval rather than mere passive acceptance.

Default mechanisms operate through fundamentally different pathways. Smith et al. (2013) identify three primary mechanisms: implied endorsement, cognitive biases, and effort minimization. Jachimowicz et al. (2019) refine this understanding through meta-analytic evidence, demonstrating particular effectiveness when defaults operate through endorsement effects or endowment effects. These mechanisms deliberately leverage psychological shortcuts and cognitive limitations to influence behavior while minimizing deliberative engagement.

The temporal dimension reveals additional differences. Islamic jurisprudence treats consent as requiring ongoing validity, with all *madhahib* recognizing that consent represents "the inclination of the soul" that must be continuously verified through apparent indicators (al-Ghazālī, 1417 AH; al-Nawawī, 1991). Default mechanisms typically establish one-time settings with subsequent inertia effects, relying on psychological persistence rather than active consent renewal.

Evidential Requirements and Protective Safeguards

Islamic jurisprudence establishes sophisticated safeguards through the defects of consent (*ʿuyūb al-riḍā*) framework. Classical scholars identify critical defects including coercion (*ikrāh*), ignorance (*jahl*), mistake (*ghalaṭ*), fraud (*tadlīs*), and exploitation (*istighlāl*) that invalidate consent (al-Ghazālī, 1417 AH; al-Nawawī, 1991; al-Mawsūʿah al-Fiqhiyyah, 1427 AH). These safeguards require active verification that consent is genuine, informed, and voluntary.

Sabbah and Al-Ajouri (2014) categorize consent defects into two types: those accompanying contract formation and those arising from subsequent circumstances affecting prior consent. Their analysis reveals that Islamic law prioritizes protecting the coerced party's interests, requiring contracts made under duress to remain suspended pending genuine ratification.

Default mode research reveals significantly less stringent evidential requirements. While Lemken (2024) identifies six characteristics for ethical default design (transparency, reversibility, alignment with user preferences, justification basis, implementation context, and outcome measurement), these standards focus primarily on procedural fairness rather than genuine consent verification. The meta-analytic evidence from Jachimowicz et al. (2019) demonstrates default effectiveness (d = 0.68) precisely because they require minimal cognitive engagement and verification.

Synthesis and Implications

The comparison reveals fundamental tensions rooted in different anthropological assumptions about human decision-making capacity and ethical requirements. Islamic *riḍā* assumes human capacity for genuine choice requiring spiritual and cognitive engagement, while default modes assume cognitive limitations leveraging automatic responses for efficiency gains.

Despite these tensions, certain accommodation possibilities emerge through sophisticated parameter frameworks and recognition of customary legitimacy. The Islamic principle that consent can be expressed through silence in specific circumstances, combined with contemporary recognition of practical implementation needs, suggests potential for limited default accommodation within carefully regulated Islamic contexts.

However, such accommodation would require maintaining essential Islamic values of genuine voluntary agreement, protection of vulnerable parties, and ongoing attention to spiritual development rather than mere behavioral optimization. The evolution of Islamic jurisprudence to address contemporary technological contexts will likely require continued scholarly development balancing practical needs with fundamental consent principles.

Table 1: Summary of Comparison between Riḍā and Default Mode

Category	Aspect	Rida (Islamic Consent)	Default Mode
Foundational Principles	Core Nature	Active, conscious consent rooted in divine guidance	Pre-selected options taking effect without active choice
	Primary Function	"The opposite of displeasure" - active satisfaction	"Hidden persuaders" operating below conscious awareness
	Decision Process	"Perfection of the will for the existence of something"	Leverages inertia and status quo bias
	Cognitive Requirement	Active cognitive engagement and intentional choice	Minimal deliberate evaluation required
Consent Formation	Essential Components	Intention (niyyah) Will (irada) Choice (ikhtiyar)	Implied endorsement Cognitive biases Effort minimization
	Evaluation Process	"Preferring something and finding it good"	Psychological shortcuts and cognitive limitations
	Temporal Validity	Ongoing validity required - "inclination of the soul" must be verified	One-time settings with inertia effects
	Verification Method	Continuous through apparent indicators	Psychological persistence without renewal
Evidential Requirements	Consent Defects Recognition	5 critical defects: Coercion (ikrah) Ignorance (jahl) Mistake (ghalat) Fraud (tadlis) Exploitation (istighlal)	6 ethical design characteristics: Transparency Reversibility User preference alignment Justification basis Implementation context Outcome measurement
	Verification Standard	Active verification of genuine, informed, voluntary consent	Procedural fairness focus
	Protection Priority	Coerced party's interests - contracts suspended pending ratification	Minimal cognitive engagement with moderate effectiveness
	Evidence Requirement	Sophisticated safeguards with ongoing monitoring	Less stringent evidential requirements

Takyif Fiqhi of Default Mode: Analysis through Adillah, Qawa'id, and Maqasid

Takyif fiqhi represents the methodological process of Islamic jurisprudential characterization, wherein contemporary issues and phenomena are analyzed and classified within the established framework of Islamic legal principles. *Takyīf Fiqhī* refers to the categorization of a particular issue under the appropriate classification in Islamic Jurisprudence (El Mesawi & Leman, 2018). this process involves examining new concepts through the lens of traditional Islamic sources to determine their legal status and appropriate application within the Shariah framework.

In the context of default mode, *takyif fiqhi* serves as the analytical tool to evaluate whether predetermined choice mechanisms can be legitimately accommodated within Islamic commercial and legal practices.

Default Mechanisms in Light of Primary Sources: Maslahah and 'Urf Analysis

Maslahah Mursalah

The principle of *maslahah mursalah* (unrestricted public interest) provides foundational support for default mechanisms within Islamic jurisprudence. This principle establishes that in the absence of specific textual prohibition, matters that serve genuine public benefit and do not contradict established Islamic principles are presumptively permissible (Zameri et al., 2024). When applied to default mode, this principle suggests that predetermined choices serving legitimate interests and preventing harm should be viewed favorably within Islamic legal analysis.

The application of *maslahah mursalah* to default mechanisms recognizes that these tools can serve multiple beneficial purposes including simplifying complex decisions, protecting inexperienced users from exploitation, reducing transaction costs, and preventing harmful outcomes through helpful predetermined choices. Since the Quran and Sunnah do not explicitly prohibit predetermined choice mechanisms, and such mechanisms can demonstrably serve public welfare, they gain presumptive legitimacy under this principle.

'Urf

The principle of *'urf* (customary practice) provides additional jurisprudential support for default mechanisms that become established and accepted within Muslim communities. Islamic law recognizes that customary practices gaining widespread acceptance and serving beneficial purposes can acquire legal legitimacy, provided they do not violate explicit Islamic prohibitions (Haisy, 2023). As default mechanisms become increasingly prevalent in contemporary commercial and technological contexts, their acceptance through customary practice creates a pathway for Islamic accommodation.

The *'urf* principle acknowledges that Islamic law must remain responsive to evolving social and technological contexts while maintaining essential ethical principles. When default mechanisms demonstrate practical benefits and gain community acceptance without compromising fundamental Islamic values, they can achieve legitimacy through customary adoption. This principle provides flexibility for Islamic jurisprudence to accommodate beneficial innovations that emerge through technological and social development.

Default Mode through Islamic Legal Maxims

What is Known by Custom is Like What is Stipulated by Condition (المعروف عرفا كالمشروط شرطا)

This fundamental legal maxim establishes that customary understandings and expectations carry the same legal weight as explicitly stated contractual conditions (Ibn Nujaym, 1999). When applied to default mechanisms, this principle suggests that predetermined choices reflecting established commercial customs and reasonable party expectations can be treated as if they were explicitly agreed upon by the contracting parties.

The maxim provides jurisprudential foundation for default mechanisms that reflect genuine market customs and reasonable commercial expectations rather than arbitrary impositions by choice architects. Where defaults align with what parties would naturally expect or commonly practice, they gain legitimacy equivalent to explicit contractual terms. This principle supports default mechanisms that genuinely serve to clarify and implement common understandings rather than imposing unexpected or unfamiliar arrangements.

The Right of the Silent Person is Not Invalidated by Their Silence (لا يبطل الحق الساكت بسكوته)
This maxim establishes that silence alone cannot be interpreted as waiver of legal rights or acceptance of unfavorable terms (al-Shawkānī, n.d.). When applied to default mechanisms, this principle requires that predetermined choices not be used to eliminate or undermine fundamental rights of parties who do not actively object. The maxim provides crucial protection against exploitative default designs that might attempt to use inaction as justification for imposing disadvantageous terms.

The principle ensures that default mechanisms must preserve essential rights and interests of all parties, particularly those who may be less sophisticated or aware of their options. It requires that defaults be designed to serve legitimate purposes rather than to circumvent normal requirements for explicit consent to significant contractual terms. This maxim thus provides important safeguards against potential abuse of default mechanisms.

Silence with Contextual Indicators Takes the Place of Speech (السكوت مع القرائن ينزل منزلة النطق)
This maxim recognizes that silence accompanied by appropriate contextual evidence can constitute valid expression of agreement or consent (al-Juwaynī, 1997). When applied to default mechanisms, this principle provides jurisprudential support for predetermined choices where contextual indicators demonstrate genuine understanding and acceptance by the affected parties.

The maxim requires careful attention to contextual factors that might indicate true consent versus mere passivity or ignorance. Valid application requires clear communication of default terms, genuine opportunity for objection, and contextual evidence suggesting understanding and acceptance rather than confusion or coercion. This principle thus supports thoughtfully designed default mechanisms while requiring appropriate safeguards to ensure genuine consent.

A Condition Not Required by the Contract is Valid if it Serves its Benefit (الشرط الذي لا يقتضيه العقد يصح إن كان من مصلحته)
This maxim establishes that contractual conditions not inherently required by the nature of the contract can be valid if they serve beneficial purposes (Ibn al-Subkī, 1991). When applied to default mechanisms, this principle supports predetermined choices that serve legitimate interests even if they are not strictly necessary for basic contract performance.

The maxim provides flexibility for including helpful default provisions that enhance contract performance, reduce disputes, or serve other beneficial purposes. It supports innovative contractual arrangements that go beyond minimum requirements to serve party interests or public welfare. However, the principle requires that additional conditions genuinely serve beneficial purposes rather than merely imposing unnecessary restrictions or advantages.

The Default Rule Regarding Conditions is Validity and Binding Nature (الأصل في الشروط الصحة واللزوم)

The maxim operates on the principle that contractual stipulations are presumed valid unless proven otherwise, placing the burden of proof on those who challenge the legitimacy of contractual terms rather than on those who implement them (Ibn Taymiyyah, 1987). When applied to default mechanisms, this principle provides crucial support for predetermined choices that are structured as contractual conditions or implied terms. Default provisions that are clearly communicated and reasonably related to the contract's purpose gain presumptive legitimacy under this maxim, requiring challengers to demonstrate specific Islamic legal violations rather than merely questioning the appropriateness of predetermined choices.

The maxim ensures that default mechanisms, when properly designed and implemented, achieve the same legal standing as explicitly negotiated contractual terms. This principle supports the stability and predictability necessary for modern commercial relationships while accommodating the practical need for predetermined choices in complex transactional contexts. It recognizes that not every contractual element requires individual negotiation, provided that default conditions serve legitimate purposes and comply with Islamic legal requirements.

Default Systems as Means to Shariah Purposes: Instrumental Analysis

Takmilah and Wasilah

From the perspective of *maqasid al-shariah*, default mechanisms serve as complementary tools (*takmilah*) or instrumental means (*wasilah*) to achieve genuine public benefit (*maslahah haqiqiyyah*). Rather than constituting ends in themselves, defaults function as methodological tools that can enhance the achievement of substantive Islamic objectives such as justice, welfare, and protection of rights.

This characterization recognizes that default mechanisms derive their legitimacy not from their technical features but from their contribution to authentic Shariah purposes. Defaults that genuinely facilitate beneficial outcomes, protect vulnerable parties, reduce harmful confusion, or enhance commercial efficiency serve legitimate instrumental purposes. However, defaults that primarily serve to manipulate behavior or advantage particular parties without corresponding benefit fail to serve authentic *maslahah*.

The instrumental nature of defaults requires ongoing evaluation to ensure they continue serving beneficial purposes rather than becoming obstacles to genuine welfare. This perspective emphasizes results over processes, aligning with the jurisprudential maxim *li-al-wasa'il ahkam al-maqasid* (means take the rulings of their purposes) (Ibn ʿAbd al-Salām, 1991), which establishes that the legitimacy of instrumental tools derives from the legitimacy and achievement of their intended objectives.

Maqasid al-Muamalat

The specific objectives of Islamic commercial law (*maqasid al-muamalat*) include promoting fair exchange, protecting property rights, facilitating beneficial commerce, and preventing exploitation and injustice (Ibn Bayyah, 2008). Default mechanisms that align with these purposes and do not undermine fundamental commercial values can be accommodated within Islamic jurisprudence.

This analysis requires examination of whether default implementations genuinely serve commercial objectives such as market efficiency, consumer protection, innovation facilitation, and dispute prevention. Defaults that enhance fair dealing, reduce information asymmetries, protect inexperienced parties, or facilitate beneficial innovations align with Islamic commercial objectives. Conversely, defaults designed primarily to extract advantage through manipulation or exploitation conflict with fundamental *maqasid al-muamalat*.

Principle of Taysir

The Islamic principle of *taysir* (making things easier) recognizes that legitimate simplification and facilitation of beneficial activities serves important Shariah purposes (Paiz, et.al., 2023). Default mechanisms that genuinely reduce unnecessary complexity, eliminate harmful friction, or make beneficial choices more accessible can serve this fundamental Islamic objective.

The application of *taysir* to default mechanisms supports predetermined choices that help users navigate complex decisions, avoid harmful outcomes, or access beneficial opportunities they might otherwise miss. This principle particularly supports defaults that assist vulnerable or inexperienced users in making decisions that serve their authentic interests.

This comprehensive *takyif fiqhi* analysis reveals that default mechanisms can achieve conditional legitimacy within Islamic jurisprudence provided they serve authentic beneficial purposes, maintain essential consent requirements, and align with fundamental Islamic objectives. The analysis emphasizes the instrumental rather than intrinsic value of defaults, supporting their use when they genuinely contribute to justice, welfare, and human flourishing while requiring careful safeguards to prevent exploitation or manipulation.

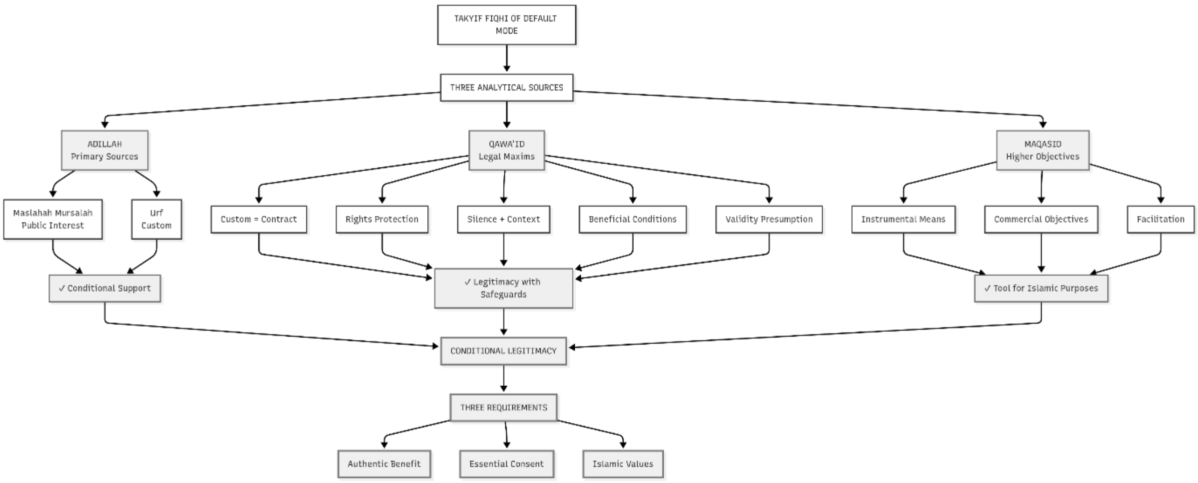

Diagram 1: Summary of Takyif Fiqhi

Guidelines for Default Mode Implementation

The implementation of default mechanisms within Islamic commercial and legal frameworks requires adherence to specific guidelines that ensure compatibility with Shariah principles while serving legitimate practical purposes. These guidelines establish the parameters within which default modes can be legitimately employed while maintaining the essential requirements of Islamic contract law.

Principle of Explicit Disclosure and Transparency

The foundational principle governing default implementation requires that all conditions and terms be mentioned clearly and explicitly, rather than being hidden or predetermined without proper disclosure. This guideline upholds the Islamic emphasis on transparency (*al-wuduh*) and honest dealing (*al-sidq*) in commercial relationships. Default mechanisms cannot be used to circumvent the fundamental requirement for clear communication of contractual terms.

For example, in Islamic banking products, if a bank implements default settings for profit-sharing ratios or fee structures, these must be clearly disclosed in the initial contract documentation rather than being buried in fine print or technical specifications. Similarly, in e-commerce platforms serving Muslim consumers, default shipping methods, insurance options, or subscription renewals must be prominently displayed and explained before the transaction is completed. The principle prohibits the use of deliberately obscured defaults that rely on consumer inattention or ignorance to take effect.

Requirement for Preponderant Benefit

Default mechanisms must serve genuine benefit (*maslahah*) for all parties involved, and this benefit must be preponderant (*rajihah*) rather than marginal or pretextual. This guideline ensures that defaults serve authentic welfare purposes rather than merely advancing the interests of choice architects or stronger parties. The benefit must be demonstrable and significant enough to justify any limitation on individual choice autonomy.

For instance, in Islamic investment platforms, default portfolio allocations toward Shariah-compliant funds serve preponderant benefit by protecting Muslim investors from inadvertent involvement in prohibited activities while providing reasonable investment returns. In contrast, defaults that automatically enroll customers in premium services primarily to increase provider revenue would fail this test unless they demonstrably serve customer interests. Healthcare systems might legitimately employ defaults for preventive care appointments or medication reminders where the benefit to patient welfare is clear and substantial.

Familiarity and Common Practice Requirement

Default options must reflect familiar and commonly accepted practices rather than imposing unfamiliar or unexpected arrangements. This guideline draws on the Islamic principle of custom (*'urf*) and ensures that defaults align with reasonable expectations based on established commercial practices and social norms within Muslim communities.

For example, in Islamic finance contracts, default payment schedules that follow familiar monthly patterns align with common salary and business cycles would be appropriate, while unusual payment frequencies or structures would require explicit agreement. In halal food delivery services, defaults for delivery times that match typical meal schedules in the local community would satisfy this requirement, whereas defaults imposing unfamiliar service arrangements would not. The principle protects parties from being subjected to arrangements that conflict with their reasonable expectations based on common practice.

Avoidance of Difficulty and Burden

Default mechanisms must not lead to difficulty (*haraj*) or undue burden (*mashaqqah*) for any party. This guideline reflects the Islamic principle of removing hardship and ensuring that defaults genuinely facilitate rather than complicate commercial relationships. Any default that creates significant inconvenience, expense, or practical difficulty fails to meet Islamic requirements for beneficial commercial arrangements.

For example, default subscription renewals in educational platforms serving Muslim students should include reasonable notice periods and simple cancellation procedures to avoid creating financial hardship or procedural burden. In Islamic insurance (*takaful*), default coverage options should not include unnecessary or burdensome requirements that make it difficult for participants to access benefits. The principle would prohibit defaults that automatically opt users into services that are difficult or expensive to cancel, or that create practical obstacles to exercising choice.

Right to Information and Informed Consent

Every party has the fundamental right to be informed about what is predetermined in default settings. This guideline ensures that the Islamic requirement for informed consent (*rida mu'tabar*) is maintained even when defaults are employed. The information must be provided in clear, accessible language and format that enables genuine understanding rather than mere technical compliance with disclosure requirements.

For example, Islamic banks must provide clear explanations of default profit-sharing mechanisms, fee structures, and investment allocations in language that average customers can understand. Digital platforms serving Muslim users must explain default privacy settings, data sharing arrangements, and automated features in accessible formats. The information must be provided at appropriate times when users can meaningfully consider their options rather than being buried in lengthy terms of service documents or provided only after defaults have taken effect.

Silence-Based Implementation with Override Capability

Defaults are appropriately imposed during periods of silence but must be immediately negated if there is clear verbal or written expression that contradicts the predetermined arrangement. This guideline balances the practical need for predetermined choices with the Islamic requirement that genuine dissent be respected and given effect.

For example, in Islamic investment accounts, default rebalancing of portfolios may proceed during periods when investors do not provide specific instructions, but any clear communication of different preferences must immediately override the default settings. In Islamic e-commerce, default shipping or packaging options may be applied when customers do not specify preferences, but any explicit selection of different options must be honored. The principle ensures that defaults serve as helpful starting points rather than overriding genuine expressions of choice.

These guidelines collectively ensure that default mechanisms serve as beneficial tools within Islamic commercial practice while maintaining essential requirements for transparency, consent, and protection of all parties' legitimate interests. They provide practical frameworks for implementing defaults that genuinely serve Islamic objectives while avoiding the potential for exploitation or manipulation that might arise from poorly designed predetermined choice systems.

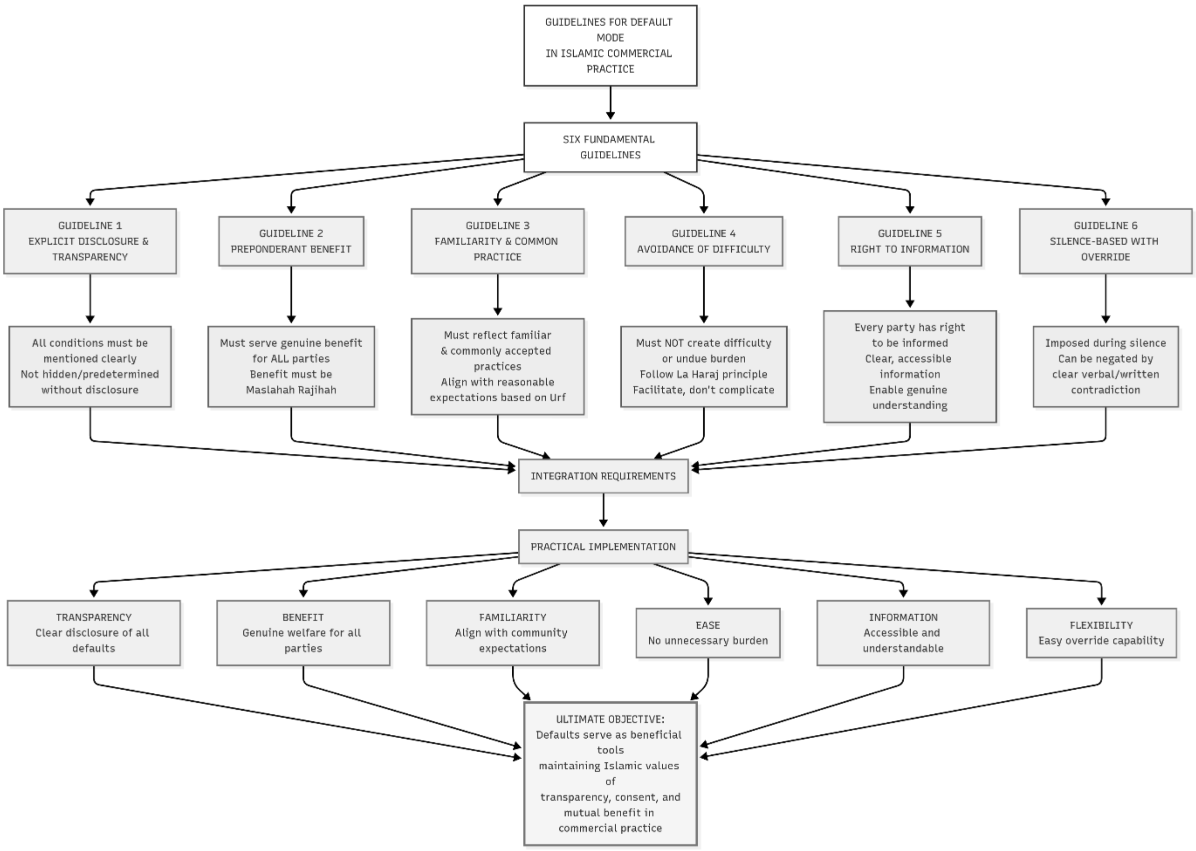

Diagram 2: Summary of Guidelines

Conclusion

This study examined whether default settings in modern systems conflict with Islamic requirements for genuine consent (*riḍā*). The research successfully addressed all objectives and provides clear answers to the central question.

This research proves that Islamic law can address modern challenges while preserving its core values. Default mechanisms are not automatically forbidden or permitted - they depend on how they are designed and implemented. The key is ensuring that defaults truly serve human welfare and Islamic purposes, not just business convenience. When properly implemented with the six guidelines, defaults can help Muslims make better choices while respecting their autonomy and religious values.

Main Findings

Default mechanisms can be Islamic, but with conditions. While there are clear differences between Islamic consent and default modes, this research shows they can work together under specific circumstances.

Islamic *riḍā* requires active, conscious agreement, while defaults rely on people doing nothing. However, Islamic law already recognizes that silence can sometimes mean consent, such as in the hadith about marriage consent through silence.

Three key principles allow defaults in Islamic contexts:

i. *Maṣlaḥah* (public benefit) - defaults must truly help people
ii. *'Urf* (custom) - defaults must follow accepted practices
iii. Islamic legal maxims support helpful predetermined conditions

Defaults serve as tools, not goals. They are only valid when they help achieve Islamic purposes like fairness, protecting people from harm, and making beneficial choices easier.

Practical Guidelines

The research developed six simple guidelines for using defaults in Islamic business:

i. Be clear and transparent - explain all default settings openly
ii. Ensure real benefit - defaults must genuinely help all parties
iii. Follow common practices - use familiar, expected arrangements
iv. Avoid creating hardship - do not make things difficult for people
v. Protect the right to information - people must understand what is happening
vi. Allow easy changes - people can override defaults when they want to

Contributions

This research is the first comprehensive Islamic legal analysis of default mechanisms. It shows how classical Islamic law can address modern technological and commercial challenges while maintaining essential values.

The study provides practical tools for Islamic banks, halal businesses, and Muslim consumers to evaluate and design default systems that align with Shariah principles.

Recommendations for Future Research

Practical Studies

- Test these guidelines in real Islamic banks and halal businesses
- Study how different Muslim communities respond to default mechanisms

Expand the Analysis

- Examine historical Islamic commercial practices that resemble modern defaults
- Study specific industries like Islamic fintech and halal e-commerce

Interdisciplinary Research

- Work with behavioral economists to understand how Muslims respond to defaults
- Collaborate with technology experts on Islamic guidelines for digital platforms

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Sexism Affecting Women in English Language: An Analysis of Face-to-face Celebrity Interviews

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Abstract
Sexism, an injustice that has predominantly affected women and girls, influenced by social movements and changing perceptions, manifests in both overt and subtle ways. This research investigates the presence and reflection of sexism, resulting in misogyny, to uncover the extent to which gender biases are embedded in English language use. It seeks to define sexism and examine its various forms of expression. Through identifying such indicators and applying Critical Discourse Analysis, the study examined two English interviews with famous American celebrities. It identified both overt and subtle sexism, noting that, while still present, sexism has diminished over time in the two contexts studied. The article aims to contribute to a broader understanding of the intersection between language and gender equality.

Keywords: sexism, overt sexism, subtle sexism, critical discourses analysis

Introduction
In contemporary society, sexism and gender-based injustice, primarily affecting women and girls, are shaped both by social movements and by evolving public perceptions. These inequities manifest in forms that are at once overt and subtle. The present study seeks to examine the presence and representation of sexism, thereby exploring the extent to which gender bias is embedded and articulated through the use of English. The paper first defines sexism and outlines the linguistic means by which it is expressed. Drawing on Critical Discourse Analysis, the study analyzes two English-language interviews with prominent American singers. The findings reveal that sexism, both explicit and implicit, remains present; however, the selected contexts also suggest a gradual decline of such practices over time. This article aspires to contribute to a deeper understanding of the interrelationship between language and gender equality.

In recent years, public awareness has undergone significant transformation, profoundly influencing linguistic practices. These shifts reflect broader social attitudes toward a range of issues, including sexism, a phenomenon that, while capable of affecting any gender, disproportionately impacts women. In the context of heightened social concern for gender equality, changes in language use indicate a general shift in attitudes, observable in lexical choices, thematic preferences, and communicative strategies. Put differently, language should not only adhere to norms of correctness but also foster inclusivity and equality.

Nevertheless, the persistence of sexist ideologies continues to shape linguistic resources and strategies that reflect male dominance (androcentrism) and reinforce women's marginalization and devaluation in society (misogyny) (Martin Rojo, 2014, p. 456). Discrimination against women has become increasingly subtle (Benokraitis & Feagin, 1986), often expressed through denial, indirect attacks, benevolent sexism, or restrained forms of bias rather than overt hostility. Against this backdrop, the present research analyzes two English-language interviews to address two key questions: (1) Is sexism directed toward women evident in the selected contexts? and (2) If so, through which linguistic and discursive features is it expressed?

Literature Review

Definition of Sexism

Miller and Swift (1972) define sexism as a form of prejudice or discrimination based on a person's gender, typically manifested in the preferential treatment of men over women. Sexist language perpetuates this discrimination by reinforcing stereotypes and unequal power dynamics between genders. Sharing this perspective, Ruether (1993) describes sexism as the privilege granted to men over women. At its core, it is a belief system grounded in the assumption that physical differences between men and women are so significant that they determine virtually all economic and social roles assigned to both sexes.

In recent studies, several scholars have highlighted that linguistic resources and communicative strategies often reinforce male dominance and diminish the roles of women, frequently producing stereotypical representations (Martin Rojo, 2014; Chen, 2016; Singh, Ghosh, & Ekbal, 2023). These scholars highlight the distinction between overt or blatant sexism and more subtle, inhibited, or benevolent forms of sexism. In their analysis of language use on social media, Singh, Ghosh, and Ekbal (2023) emphasize that research on sexism should focus on understanding gender bias in context and the emotional dimension of language, rather than merely identifying overtly sexist words or expressions (p. 6210).

Linguistic Manifestations of Sexism Toward Women

According to Lakoff (1982), women's disadvantage and powerlessness are reflected in both the way they are expected to speak and the way others speak about them. Summarizing this view, Nguyễn Văn Khang (1996) distinguished two dimensions of gendered language: "language about each gender" and "language used by each gender" (p. 177).

Language about gender is defined as "specific words used for or applied to one gender or the other" (p. 177). First, in English, the morpheme *-man* exemplifies male-centeredness and the subordination of women, as seen in *spokesman*, *congressman*, and *chairman* (Nguyễn Văn Khang, 2004). Second, markedness also reflects sexist bias against women, for example, the term " *woman pioneer*, which implies that pioneering is natural for men but unusual for women, or occupational titles for women created through derivation from male forms (*prince* → *princess*, *actor* → *actress*, *hero* → *heroine*), thereby suggesting dependency (Lakoff, 1975, p. 45). Third, asymmetrical references reinforce hierarchy by consistently naming men before women (*boys and girls*, *husband and wife*), implying male precedence (Lakoff, 1975). Fourth, lexical choices also reveal sexist attitudes: *"spinster*" (with derogatory connotations) contrasts with *"bachelor"* (neutral). At the same time, *"bossy*" (used for women) versus *"leader"* (used for men) reflects biased evaluations of assertiveness (Lakoff, 1975, p. 66).

Beyond these features, Trần Xuân Điệp (2002) observed negative stereotypes, a theme echoed in other studies. For example, textbooks often depict men's roles as diverse but portray women mainly as mothers, wives, and homemakers, reinforcing traditional gender roles (Sadker & Zittleman, 2009). Similarly, women's physical appearance is frequently highlighted even in professional contexts (Chen, 2016, p. 375).

Language used by each gender, as noted by Nguyễn Văn Khang (1996), concerns differences in expression when men and women address the same issue (p. 177). Lakoff (1975) identified several features of women's language, including vocabulary choices, the frequent use of tag questions, and distinctive intonation patterns. For example, women are often said to use more specific color terms (*lavender*, *mauve*) and descriptive adjectives (*terrific*, *divine*) compared to men. This tendency, Lakoff argues, reflects women's exclusion from decision-making in important matters, relegating them instead to trivial domains (p. 50).

At the syntactic level, tag questions (e.g., *John is here, isn't he?*; *Sure is hot here, isn't it?*) are considered a hallmark of women's speech, functioning less as genuine requests for confirmation than as conversational strategies (Lakoff, 1975, p. 54). Rising intonation, associated with politeness or uncertainty, has also been stereotypically labelled as "women's style," reinforcing social expectations of female deference (p. 55). For instance:
When will dinner be ready?
Oh … around six o'clock …? (Lakoff, 1975, p. 56)

Such responses suggest hesitation and a lack of authority. Lakoff argued that these speech patterns stem not from inherent traits but from social prescriptions, thereby contributing to stereotypes of women as less competent or reliable. Consequently, women are often undervalued and entrusted with fewer responsibilities. However, Nguyễn Văn Khang (1992) noted that, with social change, women's language has begun to acquire more neutral qualities and even features traditionally associated with men's speech, such as assertiveness and decisiveness (p. 187). Recognizing this shift, the present study focuses exclusively on language used *about* women in order to examine whether sexism persists in such representations.

Critical Discourse Analysis of Sexism

According to Van Dijk (2008), Critical Discourse Analysis (CDA) investigates how social power abuse, dominance, and inequality are enacted, reproduced, and resisted through texts and talk within social and political contexts. It aims to reveal and ultimately challenge social inequality (p. 85).

Acknowledging the limitations of focusing only on overtly sexist words, Singh, Ghosh, and Ekbal (2023) stress the need to examine more implicit signs of sexism (p. 6210). Notably, Chen

(2016) identified three CDA tools for analyzing sexism in English: transitivity, modality, and transformation.

First, transitivity analysis focuses on actions in discourse and the roles of participants (agents, patients, etc.). As Mills (2008) observes, this is especially salient in news headlines. For example:
Houston Mother Kills 5 Children
Family of Six Dead in Murder-Suicide (Chen, 2016, p. 374)

The first headline explicitly highlights the female agent ("Houston Mother"), while the second obscures the male perpetrator by shifting focus to the victims and using the passive form "are dead." Such asymmetry fosters harsher perceptions of women and leniency toward men in media coverage.

Second, modality concerns degrees of certainty, obligation, or possibility expressed in discourse, reflecting the speaker's stance. In coverage of Madonna and David Beckham, Chen (2016) found clear contrasts:

The girl might become one of the richest women in the world. This sexy woman's fortune may be worth close to US$1,000 million. This English soccer superstar will become a real global brand. The football star's advertising income should be more than US$100 million. (p. 375)

Here, sexist bias is evident not only in the objectifying descriptions of Madonna (*girl*, *sexy woman*) but also in the choice of modal verbs. Madonna's success is hedged with uncertainty (*may*, *might*), while Beckham's is framed with confidence (*will*, *should*).

Third, transformation refers to discursive rephrasing of events in ways that sustain or alter perceptions, often through passivization or nominalization. For instance:
His third victim, a 39-year-old mother of three, was attacked at gunpoint after Steed had forced her car off the M4. (Chen, 2016, p. 375)

Here, the crime is described in the passive voice, downplaying the link between the male perpetrator and the female victim, thereby subtly minimizing male accountability. Sexism, long embedded in the English language, continues to shape discourse. As these studies illustrate, language used about women can carry sexist implications. CDA provides an effective tool to uncover hidden forms of sexism in language, while also revealing the persistence of negative stereotypes about women's roles. In sum, examining language used to describe women is essential for raising awareness of sexism in contemporary society.

Methodology

Research Subjects

The present study analyzes two English-language interviews conducted within the past ten years with two internationally renowned female singers. The rationale for selecting direct interviews with celebrities as the object of analysis is threefold: (1) these singers possess influence not only in the United States but also globally, meaning that their linguistic choices and perspectives have significant impact on audiences; (2) the questions and responses in live interviews are largely spontaneous, with minimal preparation, thereby providing more authentic data; and (3) the timeframe of the interviews, within the last decade, allows for an examination of how sexist discourse in language use may have shifted over time.

Each interview features a male host and a female guest to ensure a gendered interaction between participants. Furthermore, the two singers are of comparable age and share similar media images as reflected in their musical content (e.g., themes of love, personal growth, female empowerment, and self-assertion). Both interviews were conducted with the same purpose: to promote newly released musical works. This deliberate alignment serves to minimize the influence of extraneous variables and thus enhances the reliability of the study's conclusions.

Table 1. Information on the Two Selected Interviews

No.	Title of Interview	Interviewee	Year of Interview
1	Ariana Grande On New Single "Focus" + Near Death Experience and Relationship Goals	Ariana Grande (31 years old)	2016
2	Taylor Swift's Extended Interview | The Graham Norton Show	Taylor Swift (34 years old)	2023

Research Procedure

This study draws on data from two publicly available interviews with internationally renowned singers, retrieved from *youtube.com*. The interviews were transcribed into written form and subsequently annotated according to categories of sexist manifestations, analyzed within the framework of Fairclough's three-dimensional model of discourse analysis.

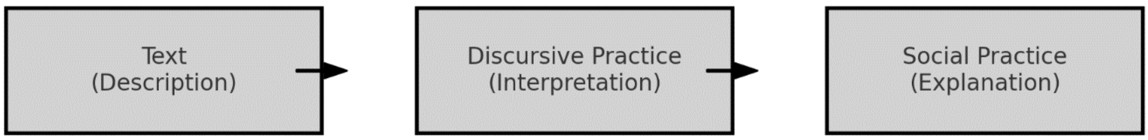

Figure 1. Fairclough's Three-Dimensional Analytical Framework (1995)

Description stage: This stage emphasizes linguistic features of the interview transcripts, specifically focusing on (1) vocabulary and lexical choices, (2) grammar (transitivity, modality, transformation), and (3) overall interview structure (i.e., which topics are highlighted or downplayed), in order to identify potential gender stereotyping.

Interpretation stage: This stage analyzes recurring patterns or themes across the interviews and compares them with the interviewer's background and the target audience, thereby revealing tendencies in the reproduction of gendered discourse (if present).
Explanation stage: This stage connects the discourse in the interviews with broader social structures, assessing the extent to which language use reinforces or challenges societal norms regarding gender roles.

Research findings

Lexical Choice and Vocabulary Analysis in the Two Interviews

In terms of vocabulary choice, neither of the two interviews contained overtly sexist naming or direct forms of reference. However, in the first interview, the interviewer referred to women using the terms *"ladies"* and *"girls"* in the following contexts:

(1) Adriana Grande: *When I'm at the dinner table, I don't use my phone at all.*
Interviewer: *Ladies, learn!*
(2) Interviewer: *The unicorn emoji! Girls!*

In the first case, the term *"ladies"* does not necessarily convey the polite sense often associated with the phrase *"ladies and gentlemen."* Within the conversational context, it carries a mocking undertone, implying that women are habitually on their phones at the dinner table, something that is not implicitly attributed to men. In the second case, the term *"girls"* may be interpreted as both a condescending remark about women's fondness for "cute" emojis, and as a diminutive term that trivializes or undermines women.

By contrast, in the second interview, no instances of explicitly sexist vocabulary were observed.

Discourse Analysis of the Two Interviews

Following the analytical tools proposed by Chen (2016), several utterances in the first interview reveal implicit sexist undertones:

(3) *What did it feel like … to have Jim Carrey hand you the Grammy Award?*
(4) *Talk to us about your brand-new song.*
(5) *I need you to focus.*
(6) Interviewer**:** *If you can choose between your phone and makeup, which one do you pick?*
Adriana Grande**:** *Do you think those are things girls have trouble choosing between?*
Interviewer**:** *Absolutely!*

In (3), analyzed through transitivity, the interviewer shifts focus away from the singer's achievement, winning a Grammy, and instead emphasizes her feelings and the male figure (Jim Carrey) as the agent of the award. In (4), the agency of the singer's creative act (producing the new song) is obscured through the imperative construction *"Talk to us about …."* In (5), the use of the modal *"need"* expresses compulsion. While this is a wordplay referencing Ariana Grande's single *"Focus,"* it nonetheless reflects the interviewer's imposition of a dominant conversational style on a female guest.

Example (6) clearly illustrates gender stereotyping: the interviewer frames makeup and mobile phones as the only priorities women must choose between, and the emphatic response *"Absolutely!"* confirms this stereotype with certainty.

In contrast, in the second interview, the interviewer's questions predominantly foreground the female singer's agency by beginning with *"you," "Taylor,"* or *"Taylor Swift."* For instance: *"Taylor Swift's album Midnight is out."* This choice of structure explicitly acknowledges the artist as the subject of action and achievement, in contrast to the downplaying of agency in the first interview.

Thematic Analysis of the Two Interviews

The following table presents the questions from the first interview with Ariana Grande, categorized by theme.

Table 2. Thematic Categories in the Interview with Ariana Grande

No.	Interview Questions	Theme
1	*How long does it take to have a hairdo like that?*	Appearance
2	*What did it feel like? (to have Jim Carey hand you the Grammy award)*	Achievement, Feeling
3	*Who did you work on the song with?*	Work
4	*When is it (the new song) coming out?*	Work
5	*When you were working on the song, were you thinking of being on stage and delivering it to your fans like that?*	Work
6	*Have you had an embarrassing moment on stage?*	Work
7	*When you go to the studio, what do you need there, could be a sprite, something you need to have around you, like a certain friend?*	Work, Habits, Personal preferences
8	*If you could use makeup or your phone one last time, which one would you pick?*	Habits
9	*Can you really go anywhere without your cell phone?*	Habits
10	*Do you like tacos?*	Personal Preferences
11	*If you could fix one problem in the world, what would it be?*	Social Issues
12	*The way to get to Adriana Grande's heart? They're not gonna last to the second date.*	Romantic relationship
13	*(When was) the last time you cried?*	Feelings
14	*One thing you can live without.*	Personal Preferences
15	*On a scale of one to ten, how much do you like my pants?*	Fashion Opinions

Among the 15 topics raised in the first interview, only three questions (3, 4, and 5) revolved around the theme of work. However, these questions did not truly focus on the singer's professional achievements, skills, or artistic contributions. Instead, they centered on her collaborations or her relationship with fans. The remaining twelve topics largely concerned appearance, personal preferences, emotions, and stereotypical associations with femininity, such as fashion, casual socializing, makeup, food, and personal relationships. These themes reflect a tendency to trivialize the professional identity of the female artist by emphasizing personal and stereotypically "feminine" aspects of her life.

By contrast, in the second interview, all of the questions were centered on work, professional skills, and achievements. These themes were entirely consistent with the purpose of the interview, promoting the singer's newly released album, and underscored her professional agency rather than her personal life.

Table 3. Thematic Categories in the Interview with Taylor Swift

No.	Câu hỏi	Chủ đề
1	*Taylor and Bono, have you worked together?*	Work
2	*Taylor and Eddie, you have worked together?*	Work
4	*We had an early gig of Taylor.*	Achievement
5	*In Canada, by accident, there was 8 seconds of static. What happened? (It went Number 1)*	Work
6	*Taylor Swift's album Midnight is out.*	Achievement
7	*It received rave reviews. So it was like you were doing homework on song-writing?*	Achievement, Skill
8	*Is this easy working like our radio stations playing the Taylor version?*	Skill, Achievement
9	*It was a longer song, and now it's a short film?*	Achievement

Discussion and Conclusion

Discussion

In the first interview, direct sexism was still evident in the interviewer's choice of vocabulary, which immediately drew the interviewee's attention. She responded by asserting that both men and women share equal values and that the topics raised should not be confined to women alone. However, benevolent forms of sexism, expressed in seemingly positive attitudes such as interest in the singer's emotions, her relationships with others, or her daily habits, were less easily detected and elicited less overt resistance from the interviewee. In the second interview, by contrast, the analytical tools applied in this study confirm that no sexist elements were present in the interviewer's discourse.

Considering the similarities in context outlined earlier, this discrepancy can be attributed to several factors. First and foremost, the interviews were conducted at different times, and thus may reflect shifting audience interests, awareness of certain themes, and evolving attitudes toward anti-sexist discourse. Consequently, although the second interview avoided personal or traditionally "feminine" topics and instead focused exclusively on the artist's talent and achievements, it was still well received by the audience. Second, the interview settings differed: the first took place in the informal atmosphere of a radio show, while the second was conducted on the grand stage of *The Graham Norton Show*, before a large live audience. This setting may have necessitated more preparation, leading to a conscious avoidance of sexist remarks or questions, thereby reducing the likelihood of inhibited sexism.

Conclusion

In contemporary society, alongside shifting public perceptions and social progress, sexism against women has undergone notable changes, particularly in the decline of overtly discriminatory language. Nonetheless, women may still be subjected to more subtle forms of sexism, including benevolent compliments or stereotypes that diminish their social and professional roles.

Through the analysis of the selected interview contexts, this study highlights an evolving trajectory in sexist discourse, demonstrating greater recognition of women's contributions in both professional and societal spheres. However, the limited scope of the data analyzed constrains the generalizability of the findings. Future research on similar topics should expand the dataset, incorporate cross-temporal comparisons, and include cross-linguistic analysis between English and Vietnamese to generate more comprehensive insights.

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From Shock to Growth: How Secondary School Learners React to Written Feedback

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Abstract
While older students' engagement with teacher feedback has received considerable attention recently, emotional responses among younger secondary learners in the Vietnamese context remain under-researched. Guided by Han and Hyland's (2015) framework of emotional engagement, this case study explores how six lower- and higher-proficiency secondary EFL students emotionally responded to teacher feedback on writing tasks. Data were collected from student writings, oral reports, and semi-structured interviews. Findings reveal that regardless of their language ability, all students initially felt overwhelmed by the teacher's feedback due to limited experience. While detailed feedback often motivated high-proficiency students, some felt pressured. Low-proficiency students reported self-doubt and frustration in response to numerous corrections. However, after revising, both groups expressed appreciation for the feedback. These findings suggest that affective engagement with feedback is dynamic and shaped by learners' experiences and reflections, which highlights the need for sensitivity in feedback practices.

Keywords: feedback, emotional responses, secondary school students, EFL writing classes

Introduction
Teacher feedback has long been recognized as a central element of writing instruction in EFL classrooms. It not only offers students guidance throughout the composing process but also plays a decisive role in shaping the quality of their final written products. Despite ongoing debates about the value and effectiveness of written corrective feedback (Krashen, 1981; Truscott, 1996; Ferris, 1999, 2001; Van Beuningen, 2010), scholars generally agree that understanding how learners engage with teacher feedback is vital. Learner responses, whether in the form of acceptance, rejection, or emotional reaction, can strongly influence writing performance and long-term learning outcomes (Ma, 2019) while also informing teachers' pedagogical practices (Bitchener & Ferris, 2012).

In a landmark contribution, Ellis (2010) proposed a multi-dimensional framework for examining learner engagement with feedback, consisting of cognitive, behavioral, and affective dimensions. Building on this foundation, Han and Hyland (2015) developed a more fine-grained framework for exploring how students respond to teacher feedback in writing, which provides a practical lens for examining the interplay of these dimensions. Their work has since inspired a substantial body of research (Han, 2017; Zhang, 2017; Zheng & Yu, 2018; Pearson, 2022; Cheng & Liu, 2022), offering richer insights into the complexity of learner engagement.

In the Vietnamese EFL context, existing studies on students' responses to teacher feedback remain relatively limited. Research has often concentrated on one or two dimensions of engagement, most commonly the cognitive or behavioral aspects (Le, 2014; Dam, 2018; Pham & Iwashita, 2018), while the affective domain has received little systematic attention. Moreover, the majority of prior studies have examined university students, leaving secondary school learners, especially those with lower proficiency, underrepresented. Given that adolescents may experience stronger emotional reactions to teacher evaluation and that their developing self-regulation skills may shape their learning behavior differently from older students, this gap is particularly striking.

To address these limitations, the present study investigates how secondary school students in Vietnam emotionally respond to teacher feedback in EFL writing classes. By employing Han and Hyland's (2015) framework and focusing on affective engagement in relation to cognitive and behavioral dimensions, this research seeks to contribute empirical evidence to the underexplored area of secondary-level learners' engagement with teacher feedback, thereby offering both theoretical and pedagogical implications.

Literature review

Defining learner response to teacher feedback

In early research on feedback, learner response was discussed in somewhat fragmented ways, often drawing on loosely related notions such as uptake, noticing, or revision strategies (Qi & Lapkin, 2000; Hyland, 1998, 2003, 2011; Ferris, 2006; Lee, 2008). A more coherent and systematic conceptualization was provided by Ellis (2010), who defined learner response as "how learners respond to the feedback they receive" (p. 342). Ellis treated response as a multi-dimensional construct comprising cognitive, behavioral, and affective aspects, thereby laying the groundwork for later empirical investigations.

Although Ellis's framework offered an important step toward conceptual clarity, subsequent studies have highlighted that the affective domain, or the emotional side of learner responses, deserves particular attention. Emotions such as appreciation, disappointment, anxiety, or frustration can shape the way students approach revision and even influence their willingness to accept and use teacher feedback (Storch & Wigglesworth, 2010). As Hyland and Hyland (2006) pointed out, students are not passive recipients of teachers' corrections but active agents whose feelings and attitudes may strongly condition how feedback is processed.

Han and Hyland's framework of response

Building on Ellis (2010), Han and Hyland (2015) proposed a more detailed framework specifically designed for investigating learner responses to teacher-written feedback. Their model refined Ellis's broad categories and offered a clearer set of indicators for analyzing how learners respond across the three dimensions, while also giving greater visibility to the emotional dimension. In their conceptualization, emotional response includes learners' immediate emotional reactions to feedback, their attitudes toward the teacher's input, and how these feelings fluctuate over the course of revising their work.

This focus has led to studies demonstrating that learners often welcome teacher feedback and express gratitude for the effort teachers invest (Lee, 2008; Zheng & Yu, 2018). Yet the emotional responses are not always positive. For instance, some low-achieving students report discouragement when feedback highlights a large number of errors, interpreting this as evidence of weak writing ability rather than constructive guidance (Zheng & Yu, 2018). Such findings suggest that while most learners recognize feedback as beneficial, their emotional interpretation of it may hinder the uptake of teacher suggestions or the persistence required to improve their writing.

Moreover, research has revealed that students' attitudes toward feedback can be somewhat limited in scope. Many learners view teacher feedback mainly as a tool for textual correction and immediate improvement, without fully recognizing their own responsibility for acting on it (Bevan et al., 2008; Bailey & Garner, 2010; Price et al., 2011). This indicates that affective response involves not only the raw emotional reaction but also learners' perceptions of agency and ownership in the feedback process.

Taken together, Ellis (2010) established the multidimensional construct of response, but Han and Hyland (2015) extended this framework in ways that foreground the affective dimension as a critical area of inquiry. While research consistently shows that emotional reactions influence how learners use teacher feedback, the affective side of response, particularly among younger or less proficient EFL learners, remains underexplored. This study, therefore, adopts Han and Hyland's framework to examine the affective responses of secondary school students in Vietnam to teacher feedback in writing classes.

Related studies

A growing number of case studies have explored how learners respond to feedback, with an increasing focus on the affective domain. Han and Hyland's (2015) study of four intermediate L2 learners illustrated the range of emotions students experience when receiving feedback, from appreciation and motivation to frustration and disappointment. Their findings revealed that emotional reactions were not merely background factors but actively influenced how learners processed and responded to teacher comments. Similarly, Zhang (2017) observed that affective responses to computer-generated feedback in an EFL setting often worked in tandem with cognitive and behavioral responses, showing that feelings of encouragement or discouragement influenced whether students revised their texts effectively. Han (2017) further highlighted the mediating role of learner beliefs, noting that students' attitudes toward language accuracy or their self-perception as "lazy" or "hardworking" could reinforce or diminish their emotional investment in feedback. These studies collectively suggest that affective responses are integral to the dynamic cycle of feedback use, often shaping both learners' motivation to revise and their long-term attitudes toward writing development.

Le (2014) surveyed high school students and reported that both teacher and peer feedback improved learners' attitudes toward writing, though the study offered only a surface-level view of affective response. Dam (2018) found that university students generally valued indirect written corrective feedback, associating it with greater autonomy and freedom in revision, which points to a positive affective orientation toward teacher input.

More recent research has deepened our understanding of emotional engagement with feedback. Dinh and Pham (2024) revealed that Vietnamese non-English majors' self-perception and motivation were strongly influenced by whether teacher comments conveyed empathy and clarity, reinforcing the need for personalized and supportive feedback. Similarly, Yang et al. (2023) demonstrated that students' feedback orientation plays a crucial role in shaping emotional regulation, with those more open to feedback transforming negative emotions into adaptive engagement strategies.

Yet these studies were limited in scope, relying heavily on self-reported questionnaires without probing into the nuanced and shifting emotions learners experience during the feedback and revision process. While more comprehensive research at the tertiary level (Le, 2016; Pham & Iwashita, 2018, Yang et al., 2023) has shown that affective response coexists with cognitive and behavioral dimensions, such work has rarely examined younger or less proficient learners. This gap underscores the need for closer investigation into how Vietnamese secondary school students emotionally respond to teacher feedback in writing, particularly since affective responses may determine the extent to which feedback is internalized and acted upon.

Methodology

Research question

This study investigates how secondary school EFL learners emotionally respond to teacher-written feedback on their academic writing. Specifically, it addresses the following research question: *How do lower- and higher-proficiency secondary school students emtionally respond to teacher written feedback in their writing classes?*

Context and participants

The study was conducted at a private language center in Hanoi, Vietnam, where academic writing is offered as part of an English program for secondary learners. The courses are designed to introduce students to writing skills, including paragraph and short essay writing, with a focus on both content development and language accuracy. Teacher feedback is an integral part of the writing instruction, and students are expected to produce multiple drafts of their work.

Six secondary school students (three in grade 8 and three in grade 9) were selected to participate. Their proficiency levels, determined through diagnostic placement tests administered by the language center, ranged from B1- CEFR (three students) to B2+ CEFR (three students). All participants were enrolled in writing classes and were required to submit multi-draft assignments during the course. Selection was based on teacher recommendations, students' willingness to participate fully in the study and their guardians' acceptance to allow them to take part in the study. To protect anonymity, codes S1-S6 are used for student names. S1, S2, S3 are high-proficiency students, while S4, S5, S6 are low-proficiency ones.

Data collection procedure

The study spanned four weeks and followed the natural schedule of the writing course. Data were collected through written drafts with teacher feedback, oral reports, and semi-structured interviews.

- **Week 1:** Students wrote their first draft of a writing task and exchanged peer feedback as part of normal classroom activities.
- **Week 2:** A semi-structured interview was conducted in Vietnamese with each student to gather background information about their prior English learning experiences, their general attitudes toward writing, and their perceptions of teacher feedback.
- **Week 3:** Students submitted the second draft of their assignment and received feedback from their teacher. Immediately after receiving the commented draft, each student provided an oral report in Vietnamese describing their emotional reactions to the feedback and their first impressions of its usefulness. They also provided a photocopy of the draft with teacher comments. Students then revised their work at home and submitted a final draft, which was also copied for analysis.
- **Week 4:** A second semi-structured interview was carried out in Vietnamese with each participant. This interview examined students' emotional experiences throughout the drafting and revision process, as well as their reflections on the role of teacher feedback in shaping their writing.

Data analysis

The data consisted of students' written drafts with teacher feedback, oral reports, and interview transcripts. Drafts were used primarily as prompts for students' emotional reflections rather than for analyzing revision behavior and also to gather information of teachers' feedback types. All oral reports and interviews were recorded, transcribed, and translated into English by the researcher, with translations cross-checked by a colleague for accuracy.

A thematic analysis approach was adopted to identify patterns in learners' emotional responses to feedback. Han and Hyland's (2015) framework of learner response was employed, with the analysis focusing exclusively on the emotional dimension, including categories of immediate emotional reactions, attitudinal responses to teacher comments, and shifts in feelings over the revision process. Coding was conducted iteratively, beginning with broad categories based on the framework and then refined to capture emerging sub-themes relevant to secondary school learners in the Vietnamese EFL context.

Results and discussion
Emotional responses
High-proficiency students
Emotional reactions
At the outset, all three high-proficiency students described feeling overwhelmed when they first encountered the teacher's feedback, largely because of their limited prior experience with such detailed commentary. S1 expressed disappointment in the oral report:

> *"Seeing so many errors marked in my draft was disappointing, as I thought my hard work would result in a stronger piece."*

Similarly, S2 reported shock at the extensive comments immediately after receiving the feedback:

> *"Frankly, I was surprised by the amount of feedback. I thought I had done well since I felt sure about the topic and had seen discussions on it before. I wasn't expecting this many comments, as I believed the result would be better."*

S3 initially expressed her worry in the oral report about her performance when she saw the number of comments but quickly calmed herself. She even felt motivated to revise her writing afterwards:

> *"At first, I felt quite worried because there seemed to be so many comments, but later I realized that most of the errors were manageable, so I didn't feel too stressed. The majority of the issues were just at the word level, nothing too serious like going off-topic. Recognizing this actually made me feel motivated to make improvements, since I knew the problems were within my ability to fix."*

These reactions illustrate that even stronger students initially felt pressure, although their responses varied in intensity.

Attitudinal responses
As they moved through the revision process, the high-proficiency students' attitudes became more positive. S1 reported that she felt focused and in control because she trusted her revision process. S2 also noted that her disappointment faded: once she had a clear plan for revising, she was able to use the feedback productively. S3 expressed appreciation for the feedback overall in the final interview:

> *"I think feedback is definitely essential for the writing process because it allows me to learn a lot and shows me the areas where I'm strong and where I still need to improve. That's why I usually appreciate receiving my teacher's comments."*

At the same time, she voiced the need for more specific explanations in the final interview:

> *"It would have been more helpful if some of the word choice feedback had included clearer explanations, since remarks such as "wrong word" were occasionally confusing to me.*

Changes in feelings over the process

The progression from initial overwhelm to appreciation was evident across the three students. S1 and S2 began with disappointment and shock, driven by the mismatch between their high expectations and the volume of feedback, but their emotions shifted once they engaged with revisions and saw concrete improvements in their drafts. S3's trajectory was slightly different: she started with worry, then reassured herself by recognizing the errors as manageable and even felt motivated and eventually came to value the feedback for the clarity it provided about her strengths and weaknesses. Collectively, their experiences highlight that while detailed feedback created early pressure, the revision process enabled all three to develop more positive attitudes and to recognize feedback as a valuable tool for growth.

Low-Proficiency Students

Emotional Reactions

For the low-proficiency students, the first encounter with teacher feedback on their drafts was marked by strong negative emotions such as self-doubt, frustration, and even demoralization. S4's sharing in the oral report reflects not only disappointment in the result but also a sense of inadequacy in her writing ability:

> *"I felt really demoralized when I saw so many mistakes marked. It made me think maybe I'm not good at writing at all."*

S5 expressed similar feelings of frustration in the oral report, remarking:

> *"I was frustrated because every line seemed to have something wrong. I thought I had improved, but the feedback showed I still made too many errors."*

For S6, the emotional impact was especially sharp because of her limited background in academic writing. Having never written full paragraphs or received systematic feedback before, she explained that she was shocked:

> *"I was really surprised to see so many corrections. I wasn't used to this kind of feedback, so it made me doubt whether I could ever write well."*

These reactions suggest that the low-proficiency students tended to interpret the large number of corrections as a reflection of their overall weakness rather than as constructive guidance. Their lack of prior experience with writing and feedback practices further magnified their sense of overwhelm and self-doubt.

Attitudinal responses

Despite their initial negative emotions, the low-proficiency students gradually developed more constructive attitudes once they began working on their revisions, although the process was often accompanied by struggle. S4 described her experience as overwhelming in the interview, noting:

> *"There were so many things to change that I didn't know where to start. At some point I felt demotivated and tired of rewriting."*

This suggests that while the feedback raised her awareness of errors, the sheer volume of corrections reduced her sense of agency and motivation. S5, in a similar vein, explained that she recognized most of her errors but still struggled with revising effectively. Her account illustrates the gap between noticing errors and having the linguistic resources to address them successfully.

> *"I realized most of the errors, but I couldn't fix all of them. Some were too hard for me."*

S6 also pointed out the demanding nature of the process, saying:

> *"I didn't enjoy revising because it took a lot of time, but I know the comments helped me see what I usually do wrong."*

This ambivalence shows that while the feedback was acknowledged as beneficial, it also carried an emotional cost, particularly when revisions felt labor-intensive. Together, these responses underline the challenge of balancing appreciation for teacher guidance with the difficulties of implementing it at a lower proficiency level.

Changes In Feelings Over The Process

Over time, the low-proficiency students experienced a gradual shift from negative to more positive emotions as they engaged with the feedback and completed their revisions. S4 shared a sense of relief after finishing her final draft, explaining that she felt relieved when the final draft looked better and the errors were fewer. This demonstrates that progress in writing outcomes helped to reduce the demoralization she had initially felt. S5 expressed pride in her ability to make improvements, stating that she was proud of being able to correct at least some mistakes and make the writing clearer. Even though she was aware that she could not address every issue, successfully correcting some errors gave her a sense of accomplishment. S6, meanwhile, remained ambivalent but ultimately recognized the value of the process, highlighting the tension between appreciating the usefulness of feedback and perceiving revision as time-consuming and burdensome. Overall, the emotional journeys of the low-proficiency students mirrored those of the high-proficiency group: they began with doubt, frustration, and even feelings of inadequacy, but over the course of revision, these emotions gave way to relief, pride, and gratitude for the teacher's guidance.

Discussion

Emotional reactions to feedback

Most students initially reacted negatively to teacher feedback, describing feelings of shock, disappointment, or frustration at the number of corrections. This reaction was similar across proficiency groups and has been noted in earlier studies, where excessive comments discouraged learners (Mahfoodh, 2016; Hyland, 1998; Sadler, 1998). Some students even questioned their writing abilities, especially since they had little prior experience with paragraph writing or receiving feedback. However, not all responses were equally intense: S3 was able to regulate their initial worries by focusing on what could be improved. These findings support claims that students often perceive feedback as a reflection of their ability (Pearson, 2022), which can undermine self-efficacy. Recent work by Dinh and Pham (2024) echoes this pattern among Vietnamese learners, showing that critical feedback often provokes sadness or discouragement. Still, when teachers' comments are phrased with empathy and clarity, students respond more constructively. Similarly, Yang et al. (2023) found that students' emotional reactions to feedback in higher education were shaped by their "feedback orientation," with those more open to feedback better able to regulate disappointment. These studies strengthen the claim that emotional responses are not uniform but mediated by how feedback is delivered and how students approach it.

Attitudes toward feedback and revision

Despite initial disappointment, both high- and low-proficiency students acknowledged the value of feedback during revision. They highlighted its role in correcting errors, identifying strengths and weaknesses, and raising awareness of writing skills, echoing findings in prior research (Le, 2014; Mahfoodh, 2016; Zheng et al., 2020). Still, some participants complained about the time-consuming nature of revision or confusion caused by vague comments. This suggests a need for clearer guidance on revision strategies and a balance between critical comments and encouragement (Hyland & Hyland, 2001; Lee, 2017). Findings from Dinh and Pham (2024) reinforce this duality: while students valued teacher feedback for improvement, they also expressed frustration when it appeared overly negative or unclear. This highlights the need for teachers to strike a balance between critique and positive reinforcement, ensuring that feedback is both informative and motivating.

Changes in feelings over time

Although feedback initially triggered negative emotions, most students reported more positive feelings after engaging in revision. High-proficiency students shifted from disappointment or shock to confidence and satisfaction once they had a clear revision plan. Low-proficiency students, while struggling with the volume of corrections, eventually felt relief and pride when their drafts improved, even if they still found revision burdensome. These emotional shifts align with Han and Hyland's (2015) observation that learners often transform early frustration into motivation through active revision, and with Allal's (2018) argument that metacognitive regulation can help students balance negative affect with constructive action. In this study, both groups ultimately expressed gratitude for the feedback, showing that revision played a crucial role in transforming initial discouragement into appreciation. Yang et al. (2023) similarly observed that while students' first responses to external feedback were often frustration or disappointment, many were able to reframe these feelings through regulation strategies such as seeking clarification or peer advice, which supports the idea that emotional growth during the revision process is strongly tied to learners' ability to regulate and reorient their responses.

Conclusion

This study explored the emotional responses of six Vietnamese secondary school students to teacher-written feedback in an academic writing course. Findings revealed that, regardless of proficiency level, students initially reacted with negative emotions, such as shock, disappointment, frustration, and self-doubt, when faced with numerous corrections. These reactions were particularly strong among low-proficiency students, some of whom had never written full paragraphs or received systematic feedback before, making the experience both overwhelming and demoralizing. High-proficiency students also struggled, often because their high expectations clashed with the volume of comments received. However, as the revision process unfolded, both groups gradually shifted toward more positive feelings, reporting relief, pride, and gratitude when they saw tangible improvements in their final drafts.

The study offers several pedagogical implications. First, teachers should be mindful of the emotional impact of the volume of feedback. Overly comprehensive feedback may unintentionally discourage students, especially those with lower proficiency, by reinforcing feelings of inadequacy. Teachers may therefore consider prioritizing major issues in early drafts rather than marking all minor errors, gradually increasing the scope of feedback as students gain confidence. Second, clarity and specificity are crucial. Vague comments such as "wrong word" left some students confused and frustrated, suggesting that detailed explanations or examples are more effective for both understanding and emotional reassurance. Third, teachers should strive for a balance between criticism and encouragement. While corrective comments are essential for accuracy, positive remarks that recognize effort, improvement, or strong points can foster motivation, boost self-esteem, and help students view mistakes as a natural part of the learning process. Finally, since revision was often described as time-consuming and discouraging, teachers may need to explicitly teach revision strategies, for example, how to prioritize corrections, manage workload, or set realistic goals for improvement, so that students feel more in control and less overwhelmed. Importantly, teachers working with relatively young learners such as secondary school students should be particularly sensitive to their emotional vulnerability. Providing focused, age-appropriate feedback rather than overwhelming students with excessive corrections can prevent discouragement and sustain motivation during a critical stage of language learning.

Despite these insights, the study has several limitations. With only six participants from one language center, the findings cannot capture the full diversity of students' emotional responses to feedback across contexts. A larger pool of participants, including students from different schools or regions, would provide a broader picture of how emotional reactions vary with background, proficiency, and experience. Furthermore, the study examined only one cycle of writing and revision, which offers only a snapshot of students' feelings at a particular point in time. A longitudinal design following students across multiple tasks or an entire semester could shed light on how emotions evolve with repeated exposure to feedback and growing familiarity with revision. Future research could also explore how different feedback styles (e.g., focused vs. unfocused, written vs. oral, L1 vs. L2) influence learners' emotions, providing further guidance for feedback practices that sustain motivation over time.

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Toward Emotion-Aware VR Filmmaking: A Multimodal Data-Driven Framework for Evaluating Immersive Narrative Experiences

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Abstract
Virtual Reality (VR) films present new opportunities for immersive storytelling, yet understanding audiences' emotional engagement remains a significant challenge. This paper proposes a multimodal framework for evaluating emotional responses during VR cinematic experiences by integrating physiological signal analysis and self-report measures. In a pilot study, participants viewed a short VR film while their heart rate and galvanic skin response were recorded in real time. After exposure, they completed a brief subjective questionnaire assessing affective perception and narrative involvement. Both data streams were merged into a unified analysis platform to explore correlations between physiological fluctuations and self-reported emotions. The preliminary results demonstrate that VR-induced narrative peaks are aligned with measurable changes in physiological patterns. These findings suggest that multimodal data analysis may offer a reliable method for identifying emotionally significant moments in immersive films and potentially support the development of emotion-aware VR storytelling strategies. Future work will extend this framework to larger participant samples and more complex narrative scenarios.

Keywords: Virtual Reality; Emotion-Aware Filmmaking; Multimodal Data; Physiological Signal Analysis; Immersive Narrative; User Experience Evaluation

Introduction

In recent years, Virtual Reality (VR) filmmaking has emerged as an experimental form of im mersive storytelling that enables audiences to actively experience narrative events from a fir st-person perspective. Unlike traditional screen-based films, VR narratives provide a panora mic visual field and spatialized sound, promoting a high level of presence and sensory engag ement. However, despite the increasing number of VR films and the growing interest from b oth industry and academia, there is still a limited understanding of how viewers emotionally respond to immersive narrative experiences. In particular, directors and creators often rely on subjective feedback or artistic intuition to evaluate emotional engagement, which may re sult in biased interpretations or inconclusive results.

Measuring audience emotion in immersive media has always been a challenge. Traditional e valuation methods are largely based on qualitative interviews or self-report questionnaires, which are limited by recall bias and the subjectivity of participants. Recent advances in affec tive computing have demonstrated that physiological data, including heart rate, galvanic skin response, and brain activity, can be utilised to track emotional responses in real-time. These objective indicators offer significant potential to complement self-report measures, particularly in VR environments where emotional reactions can be subtle and rapidly triggered by immersive audiovisual stimuli.

To address this research gap, this paper proposes a multimodal data-driven framework for evaluating emotional responses to VR films. The framework integrates physiological signal analysis with self-report outcomes to provide a comprehensive understanding of user experience in immersive narrative contexts. A pilot study was conducted to validate the feasibility of the framework, in which participants were exposed to a short VR film. During exposure, their physiological responses were recorded using heart rate and galvanic skin response sensors, and after viewing they completed a brief affective self-report survey. The different data streams were subsequently synchronized and analyzed to identify potential correlations between physiological fluctuations and self-reported emotions.

The aim of this paper is twofold: first, to introduce a systematic multimodal approach that can be used to measure audience emotion in VR filmmaking; and second, to provide preliminary evidence on the relationship between immersive narrative structure and emotional responses. The findings of this study are expected to provide relevant insights for VR film creators and researchers who seek to develop emotion-aware storytelling strategies. The remainder of this paper is organized as follows: Section 2 reviews the related literature on immersive narrative, emotion evaluation methods, and multimodal data fusion. Section 3 describes the proposed framework and pilot study design. Section 4 discusses the data collection and analysis strategies. Section 5 presents and interprets the experimental results. Finally, Section 6 concludes the study and outlines directions for future research.

Without an introduction, it can be very difficult for your audience to understand what you are trying to say (Yusuf, 2019).

Literature Review

Virtual Reality and Immersive Narrative

Virtual Reality has been widely explored as a new medium for storytelling. Through 360-degree visualisation, spatial audio and embodied presence, VR provides a fundamentally different narrative experience compared to conventional cinema. Scholars argue that immersive environments allow the viewer to become an active participant within the story world, facilitating a deeper level of emotional and cognitive engagement.

Recent VR films, such as *Gloomy Eyes*, *Spheres*, and *The Line* , illustrate the creative potential of immersive narrative to transform audience perception and intensify dramatic tension. However, existing research primarily focuses on the narrative structures and experiential characteristics, with relatively limited empirical evidence concerning how viewers emotionally respond to specific narrative events in VR. Therefore, there is still a need for more data-driven approaches that can objectively assess emotional engagement in immersive film contexts.

Emotion Evaluation Methods in Media Studies

Emotion evaluation in media research is often conducted using self-report techniques, such as semantic differential scales, narrative involvement questionnaires, the Self-Assessment Manikin (SAM), and the Positive and Negative Affect Schedule (PANAS). These approaches remain valuable tools for understanding the subjective emotional responses to media content.

Nevertheless, self-report methods are inherently retrospective and subjective, which may lead to inconsistency in emotion assessment, especially in highly immersive environments where the feeling is immediate and dynamic.

In contrast, physiological signal-based affective analysis provides a means to capture emotional responses in real time. Changes in heart rate have been shown to reflect levels of arousal and attentional engagement, while galvanic skin response (GSR) is associated with autonomic arousal in response to external stimuli. Recent studies in immersive environments have suggested that combining self-reported emotions with physiological data may improve the accuracy of emotional evaluation in media experiences.

Multimodal Data Fusion Approaches

Multimodal data fusion has been recognised as a powerful method in affective computing and user experience evaluation. By combining different types of data (e.g., physiological signals, behavioral data, and self-reported feedback), researchers can gain a more comprehensive and reliable understanding of users' emotional states.

According to existing studies, multimodal approaches can mitigate the limitations of single-modality analysis and offer more nuanced interpretations of human-media interaction. For example, the integration of electroencephalography (EEG) signals and heart rate data has been applied to detect users' arousal levels during interactive gameplay. Similarly, combining eye-tracking information with self-report measures has been used to identify emotionally engaging scenes in narrative environments.

However, to date, few studies have applied a multimodal fusion approach in the specific context of VR filmmaking. There remains a lack of methodological frameworks tailored to immersive narrative evaluation that simultaneously incorporate both physiological and subjective data. This paper aims to address this gap by applying a multimodal, data-driven strategy to examine emotional responses in VR film settings.

Methodology and Framework Design

Research Objectives and Questions

The main objective of this study is to develop and validate a multimodal framework for evaluating emotional responses during VR film experiences. In particular, the study aims to investigate whether physiological signals and self-reported emotions exhibit consistent patterns in relation to the narrative structure of a VR film. Based on this objective, the following research questions are formulated:

1. RQ1: Can physiological signals such as heart rate and galvanic skin response reflect t he emotional engagement of users during VR film viewing?
2. RQ2: What is the relationship between physiological fluctuations and self-reported affective responses?
3. RQ3: How can multimodal data fusion contribute to the evaluation of emotional eng agement in immersive narrative experiences?

Proposed Multimodal Evaluation Framework

To address the stated research questions, a multimodal evaluation framework was designed (Figure 1). The framework consists of two parallel data collection pathways:
(1) Physiological recording.
(2) Self-report survey.

During the VR film exposure, physiological data are continuously recorded using sensors pla ced on the participant. Following the exposure, participants complete a structured question naire designed to capture their subjective emotional experience and narrative involvement. Both physiological and self-report data are then synchronised and integrated into a unified d ata analysis platform in order to identify cross-modal correlations and emotional peaks asso ciated with narrative events.

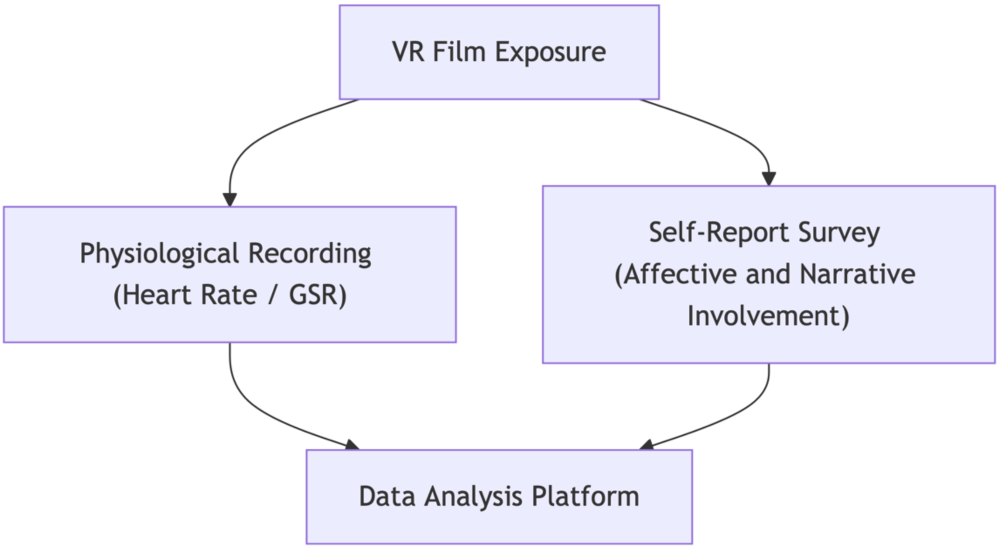

Figure 1. Multimodal Data-Driven Framework for Evaluating Emotional Responses in VR Filmmaking

Pilot Study Setup

Participants

A total of 10 voluntary participants (5 male and 5 female; aged 22–28) were recruited from a local university. All participants had normal or corrected-to-normal vision and reported no prior health issues that could interfere with physiological signal recording. Each participant p rovided informed consent before the experiment.

Stimuli Description

The stimulus used in this pilot was a 5-minute narrative VR short film created using Unity an d designed to contain several emotionally charged moments (e.g., narrative climax, characte r conflict). The film could be viewed in 360° using a head-mounted display (HMD).

Equipment and Sensors

Physiological data were recorded using a wearable heart rate sensor and a galvanic skin resp onse (GSR) sensor. Data were sampled at 128 Hz and transmitted to a local computer for rea l-time storage. The VR film was delivered through an Oculus Quest 2 HMD with integrated s patial audio.

Procedure

Participants were seated comfortably in a quiet room and were fitted with the physiological sensors before the experiment started. After a short calibration phase, the VR film was pres ented. Participants were instructed to focus on the narrative and behave naturally during th e viewing session. Immediately after the film ended, the participants completed a self-repor t questionnaire covering their affective state, perceived immersion, and narrative involveme nt. The entire experiment lasted approximately 20 minutes per participant.

Data Collection and Analysis

Physiological Signal Acquisition

Two types of physiological data were collected during the VR film exposure: heart rate (HR) and galvanic skin response (GSR). The HR data were recorded using a chest-strap sensor, w hich continuously monitored beats per minute (BPM). Before analysis, the raw HR data were pre-processed to remove motion artefacts and baseline noise using a low-pass filter.

GSR signals were collected using two skin electrodes placed on the participant's non-domina nt hand. The signal was decomposed into tonic and phasic components to separate long-ter m arousal trends from short-term stimulus-driven responses. Standard z-score normalisatio n was applied for each participant to allow comparison across participants.

Self-Report Survey Measures

Immediately after viewing the VR film, participants completed a short, custom-designed sur vey consisting of two parts:

1. a 5-point Self-Assessment Manikin (SAM) scale to measure valence and arousal; and
2. a 7-item narrative involvement scale adapted from previous immersive media studi es (e.g., "I felt emotionally involved with the story", "I was fully focused on the narr ative events").

All survey items were rated on a 1–5 Likert scale. The reliability of the questionnaire was ver ified using Cronbach's alpha ($\alpha = 0.89$), indicating high internal consistency.

Data Synchronisation and Fusion

To examine the relationship between the physiological and self-reported data streams, time stamp alignment was performed. The start time of the VR film exposure was used as a globa l reference point.

Physiological data were segmented into time windows corresponding to the major narrative events (e.g., exposition, rising action, climax, resolution). Mean HR and GSR values were the n calculated for each segment.

Self-report scores were mapped onto the same narrative segments and treated as subjectiv e indicators of emotional intensity.

A correlation analysis (Pearson's r) was conducted to explore the correspondence between physiological fluctuations and self-reported affective ratings. In addition, basic feature extra ction (peak detection and slope analysis) was carried out for the physiological signals, allowi ng us to visualise the temporal relationship between emotional peaks and narrative structur e.

Discussion and Conclusion

Discussion

This study aimed to investigate whether emotional responses to immersive VR storytelling c an be effectively captured using a multimodal approach that combines physiological signals and self-reported data. The results from the pilot experiment suggest a strong alignment bet ween participants' physiological responses, particularly heart rate, and their subjective repo rts of emotional engagement.

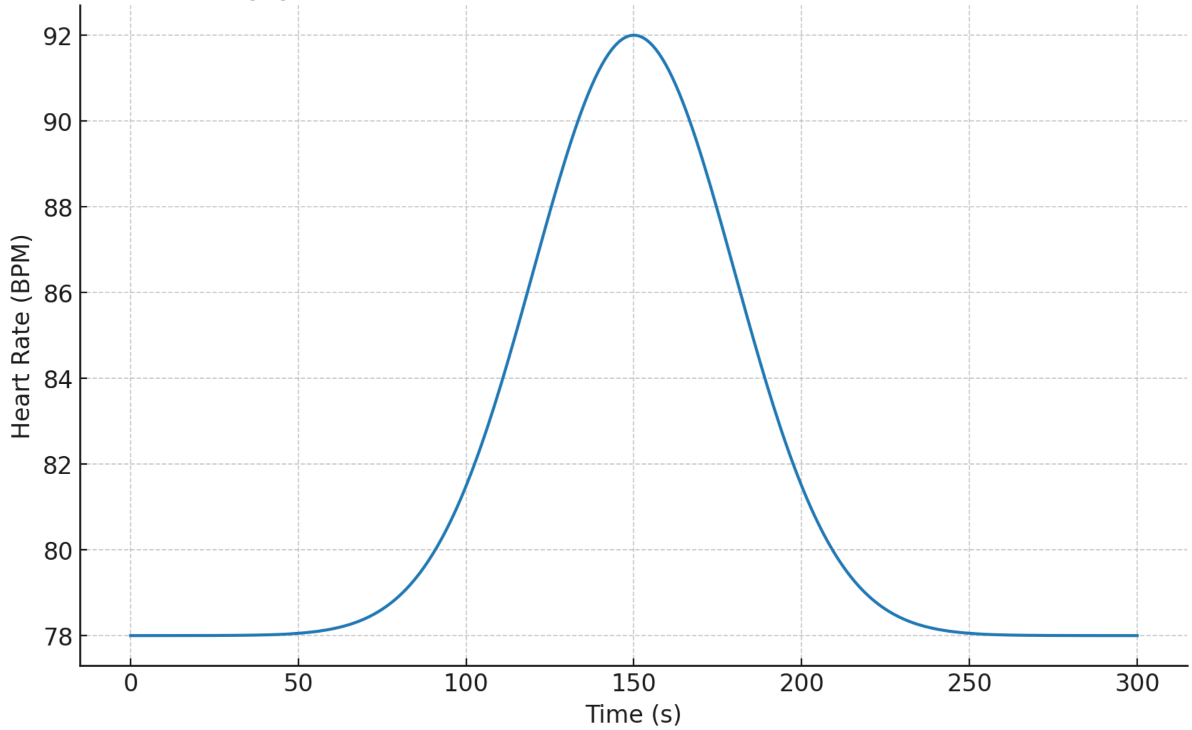

Figure 2 illustrates the average heart rate trend during VR film exposure.

Specifically, the increase in heart rate during the narrative climax segment corresponds to higher arousal ratings in the post-exposure questionnaire. This supports the hypothesis that key emotional moments in a VR film can trigger measurable physiological changes. Furthermore, the significant correlation between GSR fluctuations (not shown in the simplified HR-only chart) and self-reported narrative involvement reinforces the validity of multimodal data fusion in emotion analysis.

The findings imply that immersive narrative structures elicit specific emotional responses that can be quantified using non-invasive sensor technologies. These physiological signals serve as reliable indicators of unconscious engagement, providing creators with a tool to validate the emotional impact of their work. For VR directors, this represents an opportunity to iteratively test, measure, and refine story elements based on honest emotional feedback.

However, several limitations must be acknowledged. First, the small sample size (N = 10) limits the generalizability of the findings. Second, the use of a single VR film limits the diversity of emotional triggers that can be examined. Third, only heart rate and GSR were used in this pilot; more complex affective states, such as empathy or fear, may require additional channels, such as EEG, facial expression recognition, or voice tone analysis.

Conclusion and Future Work

In summary, this paper proposes and validates a multimodal, data-driven framework for evaluating emotional responses during VR film experiences. The pilot study demonstrates that physiological and self-reported data can be effectively combined to identify emotional peaks aligned with narrative structure.

This research contributes to the growing field of emotion-aware storytelling by showing that objective emotion recognition is feasible in immersive cinematic settings. As immersive media continues to evolve, the ability to measure and adapt to viewers' emotions will play an increasingly vital role in content creation and user experience design.

Future research will involve scaling up the study by recruiting more participants, utilising a broader range of VR films with varying emotional tones, and integrating real-time adaptive narrative systems. Ultimately, this work lays the foundation for developing emotion-aware VR storytelling tools, enabling creators to not only tell stories but also feel them with their audiences.

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Does Gender Diversity Affect Perceived Organizational Performance Through the Mediation of Job Satisfaction

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Abstract

The research's core intention is to examine how gender diversity (GD) affects perceived organizational performance (POP) through the mediation of job satisfaction (JS) among teaching and managerial staff of the public and private sectors in Pakistan higher education institutions (HEIs). The study's particular purpose is to bridge the understanding gap by examining the impact of GD on POP within the context of Pakistan HEIs. Using a stratified random sampling technique, a total of 500 questionnaires were provided among teaching and managerial staff belonging to 20 public and private Faisalabad and Lahore Pakistan HEIs. Out of 500 questionnaires, 461 were returned, which were correctly filled in all respects. The data collected was analyzed using PLS-SEM. The study's finding indicates that GD positively affects POP in Pakistan HEIs. The link between GD and POP is positively mediated by JS. From a GD perspective, this study is very useful for all types of institutions, especially HEIs. Future research could take into account various industries instead of universities, longitudinal study as opposed to cross-sectional observational study, and other pertinent factors as limits. The study findings contribute to the argument that if GD is managed immediately and effectively, it can significantly improve JS and higher education institutions' overall performance.

Keywords: Gender diversity, Perceived organizational performance, Job satisfaction, Higher education institutions.

Introduction

In today's modern era, perceived organizational performance is the backbone of every organization, so the accurate overall performance of any organization can be determined at the right time and efficacious way due to employees' perceptions. Therefore, considering the significance of POP, higher education institutions have developed various strategies to accurately assess their overall performance so that they can timely meet current and future challenges (Rasli et al., 2022). The related degree of an organization's commitment has an impact on how employees perceive the overall performance of their institution (Camilleri, E. & Van der Heijden, 2007). Innovation and participatory management have a beneficial impact on POP (Park et al., 2016). Mullins (2010) asserted that human resource management (HRM) practices have a direct impact on employees' attitudes within an organization and are linked to employees' perceptions of their organization's performance. Previous researchers have agreed that POP has an impact in various ways. (Gyurák Babel'ová et al., 2020; García-Juan et al., 2019; Alzoubi et al., 2023; Long, 2022).

Gender diversity (GD) is a conducive environment in the workplace context of any organization where men and women are recognized on an equal footing in all work-related matters and are awarded fair and equal rights, duties, and values. In the context of social community and teamwork, GD is especially significant. Equal representation of men and women in the workplace is referred to as GD. Any organization can achieve a sustainable competitive advantage by managing its GD issues in a timely and effective manner, along with a satisfactory job-related position of its employees. As a result, an improved employee's job satisfaction enhances the organization's overall performance. As per Wieczorek-Szymańska (2020), the issue of gender can be divided into two perspectives, such as nature determining an individual's gender as male or female, while social aspects are related to the culture and tradition of a society related to the roles of men and women. As per the Pakistan Bureau of Statistics (2024), with 51% men and 49% women, Pakistan is a gender-diverse society with a more diversified workforce. In conformity with United Nations Women (2023), Pakistan's employment/full-time service ratio is 81% men and only 19% women, despite the country's 48.51% women population. Fatima et al. (2015) reported that Pakistani women employees are satisfied with their jobs in several ways. The author's findings revealed a positive correlation between JD and JS. The author added that Pakistani women workers are not as content with their positions as their male counterparts. The author suggested that management implement those policies that consistently encourage female workers to improve their JS. As mentioned by Duncombe et al. (2025), women in Canadian security studies have less positive experiences with the subfield because they are underrepresented in it. In accord with Nagata et al. (2025), compared to their cisgender peers, transgender and gender nonconforming youth are less likely to be physically active. Under Abid et al. (2025), GD on boards improves bank performance in both direct and indirect ways due to financial innovation. As concluded by Asmi and Kiflemariam (2023), GD improves aspects of employee performance such as task performance, contextual performance, and adaptability.

Today's modern era is an era of competitive rivalry among different organizations, so in current competitive rivalry, one of the fundamental requirements of any organization is to maintain the job-satisfying condition of personnel within all phases so the organization's targets have the opportunity to be accomplished timely and successfully. Maintaining capable, dedicated and highly skilled academic staff has become a major challenge for both trading and non-trading organizations including HEIs (Akhtar et al., 2015; Gan & Yusof, 2019). In the past few years, more competition has given rise to more rivalry among universities due to which the higher education sector has rapidly become globalized (Wu, Garza, & Guzman, 2015). To sustain and enhance the overall performance of the institution, every institution strives to ensure the job-satisfying conditions of employees (Kniffin et al., 2020). Since every institution knows that its workers are important resources, they also know that effective human resource management is necessary to improve performance. Tilo (2024) claimed that the overall job satisfaction level is rapidly declining, indicating that only 22% of professionals aspire to do effectively for their institution. Therefore, it was thought to be essential to keep researching different facets of employee happiness to satisfy workers in every way. So, to accomplish the same goals, prior studies have verified that employee well-being and job satisfaction directly affect the overall performance of the organization (Singh, 2012). As per George and Jones (2008), employees' job satisfaction should be measured based on employee morale and their opinions about their present jobs. Employees' job satisfaction is an important subject matter for numerous investigators regarding the fields they study (Luthans, 2005). Mohammed and Eleswed (2013) stated employees will seem to be greatly devoted, loyal, reliable, and committed to their institution if they are happy in their positions. In addition, institutions are also obliged to support initiatives like modern research and technology growth, handling abrupt changes, complaints about establishing a fair compensation structure, etc. to encourage higher employee satisfaction.

The current study examines the influences of GD on POP through the mediating effect of JS among the teaching and managerial staff of public and private sector Pakistan HEIs, as the literature review revealed that not much research has been done in this context so far. In addition, the bulk of earlier research on this background has been carried out in Western nations, with relatively minimal done in Asia and the Middle East. Studies on how GD affects JS in the context of Pakistan's public and private sectors are lacking. Though several studies have been conducted on GD, JS as well as POP in the past, the present study fills the knowledge gap about this most important factor, GD that affects perceived organizational performance in Pakistan HEIs. Thus, the main purpose of the present research has been to find out the influences of GD on POP by the mediating effect of JS among teaching and managerial staff of public and private sector Pakistan HEIs.

Based on the research's structure: Part 2 is similar for a complete literature review that includes POP, JS, hypotheses, and Figure 1: The model of the connections between GD, JS, and POP. In the setting of the research's methodology, Part 3 presents the sample, questionnaire design, and statistical assessment. The findings of the investigation are displayed in Part 4. The study's discussion and conclusion are contained in Parts 5 and 6, respectively.

Literature review

Perceived organizational performance

The true picture of HRM practices is revealed through POP. POP appears the way that how personnel have viewed their institution's progress, advancement and supportability (Berberoglu & Secim, 2015). As concluded by Miranda and Fernando (2020), POP is significantly impacted by HRM practices. In the opinion of Akhtar et al. (2014), promotion and empowerment are good measures of commitment, with employee empowerment being the best predictor of perceived organizational performance. Naveed et al. (2017), It is quite right that over the past several years researchers have come up with various suggestions regarding HRM practices to improve POP, but along with this, a few other factors such as teamwork, continuous collaboration, accurate performance appraisal and matching the right person with the right job can also have positive impacts on POP.

Khan et al. (2024) described that previous studies have shown that GD significantly improves creative thinking and innovativeness. The researchers said their study focused on the effects of GD on the generation of innovativeness thinking. The researchers' study shows that GD has a significant impact on the economic growth performance of panel countries. Their study further concluded that GD acts as a proxy for informal institutions. According to the researchers, GD appears favorable effects on economic growth because gender-diverse teams in the workplace create new thinking. Kaur and Arora (2020), for the success and expansion of organizations, GD and inclusiveness are crucial. Kebede (2017) concluded that GD has a favorable impact on the performance of the organization. As per Nielsen et al. (2018), innovation outcomes were positively correlated with gender diversity at the management and personnel levels. As claimed by Ali et al. (2024), globally, higher educational institutions are seeing an increase in GD regarding their personnel and students so in this respect the authors suggested that if institutions manage this increasing trend of GD promptly, it could lead to significant improvements in POP. Choi and Rainey (2010) reported that GD is positively associated with POP. In light of these arguments, the following hypothesis is put forward:

H1: Gender diversity positively affects perceived organizational performance.

Kang et al. (2021), the importance of POP is immense because it has a profound impact on changes in employee behaviour and attitude, like turnover or retention which leads to improvement or instability in the sustainable position of the organization. The researchers, taking into account the study's findings, suggested that administrators and leaders in health and human services should promote a cultural environment that recognizes high performers, thereby improving the POP of employees. As Sadiq et al. (2020), the organization and its personnel have a vital connection, so partnerships with employee associations are essential to every organization's success. The researchers further explained that employee JS is crucial for improving organizational performance and promoting a business sustainable position as well as enhancing quality products and services. Johnes and Taylor (1990), the missions and goals of universities can only be successfully achieved when teachers are fully satisfied with their jobs. As Janssen (2001), JS is a worker's opinion about their position within an institution. Zanabazar and Jigjiddorj (2021) concluded that employees who are fully satisfied with their jobs show devotion and allegiance to their institution which improves organizational performance. Consequently, this claim is hypothetically correct in light of the above arguments:

H2: Job satisfaction positively affects perceived organizational performance.

Job satisfaction

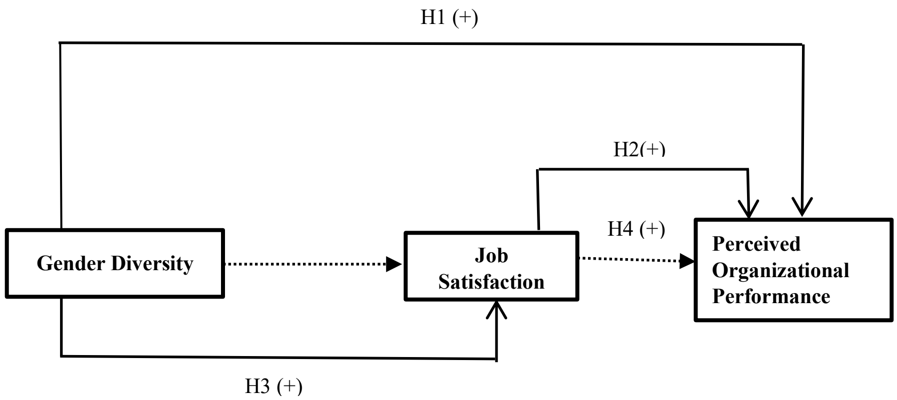
Employees are the heart of the organization, so if employees are happy in their jobs, the heart of the organization also finds true happiness, resulting in significant improvements in POP. Therefore, in today's rapidly changing modern conditions and comparative era, it has become a huge challenge for all types of organizations to develop timely effective strategies to satisfy their employees with their jobs so that they can ultimately accomplish the organization's mission and goals on time. Based on Geiger et al. (2023), JS is a very important topic in the field of education as JS has a significant impact on the success and productivity of an educational institution, as well as its growth. Miller and Travers (2005), when all academic staff of an educational institution are satisfied with their jobs, their timely joint efforts and excellent performance lead to the accomplishment of the objectives of the institution. JS is an important factor that can enhance the efficiency and effectiveness of all individuals associated with an educational institution. As mentioned by Hjálmsdóttir and Bjarnadóttir (2021), the abrupt transition from traditional to modern education following COVID-19 prompted the Higher Education Commission to concentrate further on educational institutions. In keeping with Nicolaisen et al. (2019), for the better performance of students and the betterment of society, it has become necessary for educational institutions to satisfy their teachers about jobs. Previous authors have shown in their studies several factors affecting job satisfaction, one of which is GD because GD within the organization can affect employee job satisfaction. According to Bhatti and Ali (2020), Pakistan's patriarchal societal system prevented women from holding positions of power. Shah et al. (2020), female academics at Pakistani universities reported that they were treated unfairly by senior male colleagues and department heads even though they were encouraged to address these issues during their work. As per Attia et al. (2024), GD management has improved JS and workplace happiness, which has led to improved earnings for Egyptian business organizations. Soviz and Chavooshi (2019), the development of women is significantly influenced by higher education. By Pitts et al. (2020), there is a need to recruit diverse academics and administrative staff to foster an inclusive environment in HEIs. Choi (2008) reported that GD is positively associated with JS. In turn, it is advised that:

H3: Gender diversity positively affects job satisfaction.

Employee JS is crucial in both the corporate and educational sectors since it is the key to an organization's guaranteed success. Furthermore, the authors stated that when employees in educational institutions are fully satisfied with their jobs, students also benefit due to improved educational quality (Shaikh & Khoso, 2021). Kundu and Mor (2017) described, obtaining an assessment of how employees perceive their organization's approach to diversity and what measures their organization has taken to continuously encourage workplace inclusion because it is the first step in any effective diversity management strategy. As per Correa et al. (2025), different cultural and regional contexts have different perceptions of the many barriers women face in the academic community, including the difficulty of balancing an institution's job and personal responsibilities at home, and the dearth of role models. Gender discrimination, culturally based traditional constraints, and a lack of supportive roles are some of the issues that women face in Pakistani HEIs (Shah, 2025). Women encounter obstacles when applying for senior faculty and professor jobs, resulting in their underrepresentation in academic posts, and they are less likely to engage in research (UNESCO-IESALC, 2021). Attracting and keeping proficient teachers is a fundamental need for education-related institutions (Sharma & Jyoti, 2006). Businesses keeping in mind the spirit of human well-being, have commenced to highlight the rights of women by appointing women to key roles within the organization (Anggraini et al., 2025). Gender-diverse leadership has a favorable relationship with innovative matters, business success, and JS (Subudhi, 2025). If gender diversity management manages GD in a timely and effective manner, decreases turnover intentions, reduces conflicts, ensures that there is the right person for the right job both individually and as a group, emphasizes getting high-quality work from people in the workplace, and transforms the workplace into a pleasant environment for both males and females; it results in significant improvements in JS and POP (Nielsen & Madsen, 2017; Attia et al., 2024; Krishnan, 2020; Hapompwe et al., 2020). Given all these anticipates, the following concept is set:

H4: The link between gender diversity and perceived organizational performance is positively mediated by job satisfaction.

Figure 1 shows all of the aforementioned assumptions



Note: Dotted lines denote the mediating relationship, whereas solid lines indicate the direct connection.

Figure 1 Conceptual Framework

Methodology

A key ambition of this research is to find out how GD and POP function together in Pakistan HEIs by the mediating effect of JS. This research followed a deductive approach, quantitative method and cross-sectional observational study.

Sample

In this research, the total population consisted of 15,676 teaching and managerial employees of 20 Pakistan HEIs located in Faisalabad (5 public sectors & 1 private sector) and Lahore (5 public sectors & 9 private sectors). To choose the sample from the total population, a stratified random sampling technique was utilized. 500 employees 300 as teaching staff and 200 as managerial staff of 20 public and private sectors Pakistan HEIs of Faisalabad and Lahore have been included in the sample. Thus, lecturers to professors are included in the sampling strata for teaching staff, while responses for managerial staff from BPS-7 to BPS-16 and BPS-17 and higher will be covered in this research.

Since both teaching and managerial staff contribute considerably to enhancing an educational institution's overall performance, 300 and 200 of the sample size of 500 have been assigned to teaching and managerial staff, respectively. Teaching staff employees deal with a variety of academic programs within the higher education institution, while managerial staff employees manage a wide range of administrative programs for the same higher educational institution. At all public and private Pakistan HEIs, salaries have been determined on national grades utilizing the BPS (Basic Pay Scale) system. Of the 500 questionnaires, 461 were returned and deemed suitable for research. The percentage of respondents is 92.2 since the author in person visited each of the chosen universities to deliver the questionnaire and engage with the study participants. As the author is also employed by a university, the respondents agreed to fill out and give back the questionnaire the same or the following day in consideration of their cordial connection.

Questionnaire design

When it comes to survey procedures, questionnaires make it easier to collect the necessary data effectively, efficiently, and on time (Zickmund, 2003). Data on the association between GD, JS, and POP in Pakistani higher education institutions were collected for this research using a self-administered questionnaire.

The instrument extracted by Kaur and Singla (2019) measures POP, which appears as a dependent variable in the research framework. JS appeared as a mediator and GD as an independent variable, measured utilizing the extracted instruments by Weiss et al. (1967) and Olowookere (2021), respectively. Out of a total of 500 questionnaires, 300 were distributed among staff of teaching and 200 among managerial staff in the public and private sectors of Faisalabad and Lahore Pakistan HEIs. Respondents were informed of all essential research elements in light of the survey's goals, and participating was entirely optional.

Statistical assessment

Following the collection of data via self-administered questionnaires, hypothesis testing was performed utilizing SMART PLS version 4.0. By Hair et al. (2011), the PLS-SEM choice provides logical sense when extending an established theory. As per Hair et al. (2014), the validity of a construct is assessed utilizing the PLS algorithm technique. To evaluate construct validity, PLS-SEM offers certain measures like the AVE, composite reliability, etc.

Findings

At a level of 75.3, the majority of respondents were men, based on their profiles. The greater part of the respondents were in the 25–30 age range (44.7%) and 31–35 age range (36.0%). 11.5% of respondents were unmarried, whilst most of them (88.5%) were married. Furthermore, 15.0% of respondents had a PhD, compared with 52.9% who had an MPhil/MS. In terms of experience, 1.1% of the participants had less than two years, whilst 39.5% possessed three to five years. About the type of educational institutions, 39.3% of the study sample was from the private sector, whilst 60.7% of the study sample was from the public sector. With rates of 29.5%, 16.1%, 9.5%, and 5.6%, respectively, the respondents comprised 136 lecturers, 74 as assistant professors, 44 as associate professors, and 26 as professors. As per managerial staff members, 22.1% as 102 for BPS-7 to BPS-16 as well as 17.1% as 79 for BPS-17 and beyond. 23.0% of respondents were on contract, while 77.0% of respondents remained permanently employed. The faculty of business administration had the highest percentage of answers (25.6%), followed by faculties of commerce, economics, others, and public administration with 22.8%, 19.3%, 16.9%, and 15.4%, respectively. Overall, there were 280 as 60.7% respondents in the public sector and 181 as 39.3% in the private sector.

The model of measurement intends to evaluate the validity and reliability of each latent construct to decide which items ought to be incorporated. Three latent constructs, GD, JS, and POP, with five, ten, and twenty-three items constitute the current research. Since all of the outer loadings for each item exceed 0.5, this research maintains all of the items for the three latent constructs while testing the model of measurement. Table 1 shows 3 latent constructs: outer loadings, average variance extracted (AVE), composite reliability and associated items. By Hair et al. (2014), a composite reliability of 0.7 is deemed acceptable. Table 1 shows that the composite reliability ranges from .896 to .963 and AVE ranges from .512 to .543. 0.5 is the acceptable AVE level.

Table 1 Instrument reliability and validity

Constructs	Items	Outer Loadings	AVE	Composite Reliability
Gender Diversity (GD)	GD1	0.730	0.532	0.781
	GD2	0.708		
	GD3	0.718		
	GD4	0.748		
	GD5	0.743		

Job Satisfaction (JS)	JS1	0.723	0.512	0.896
	JS2	0.722		
	JS3	0.750		
	JS4	0.766		
	JS5	0.687		
	JS6	0.690		
	JS7	0.661		
	JS8	0.736		
	JS9	0.755		
	JS10	0.656		
Perceived Organizational Performance (POP)	POP1	0.739	0.543	0.963
	POP2	0.703		
	POP3	0.766		
	POP4	0.801		
	POP5	0.795		
	POP6	0.784		
	POP7	0.734		
	POP8	0.750		
	POP9	0.731		
	POP10	0.706		
	POP11	0.740		
	POP12	0.801		
	POP13	0.791		
	POP14	0.744		
	POP15	0.771		
	POP16	0.736		
	POP17	0.695		
	POP18	0.638		
	POP19	0.608		
	POP20	0.693		
	POP21	0.704		
	POP22	0.767		
	POP23	0.707		

The finding stems from structural association, revealing hypothesized associations between constructs in the theoretical framework utilizing the PLS-SEM bootstrapping approach under which the hypotheses have been tested, as indicated in Table 2.

Table **2** Testing hypotheses

Hypothesis	**Coefficient**	**Standard deviation (STDEV)**	**T Statistics**	**P Values**	**Conclusion**
H1: GD → POP	0.191	0.040	4.798	0.000	Supported
H2: JS → POP	0.112	0.039	2.848	0.004	Supported
H3: GD → JS	0.169	0.050	3.392	0.001	Supported
H4: GD → JS → POP	0.019	0.010	1.975	0.048	Supported

GD= gender diversity, JS = job satisfaction, POP = perceived organizational performance

Table 2's coefficient, t-statistics, and p-value—which are 0.191, 4.798, and 0.000, respectively—reveal a significantly positive relationship between GD and POP. A significantly positive relationship between JS and POP was also revealed by the coefficients as 0.112, t-statistics as 2.848, and p-values as 0.004, respectively. It can be seen, that the t-statistics as well as the coefficient's p-value are significant, and the coefficient of the association between GD and JS is 0.169. The outcome revealed that GD with JS is significantly positively correlated.

Table 2 reveals the significant association between GD and POP as mediated by JS. It indicates that this result is in line with the fact that GD has a significant impact on JS, simultaneously JS also has an impact on the POP, as seen in Table 2. Table 2 further indicates that the direct influence of GD on POP is decreased when JS mediates the situation.

Table **3** R^2, adjusted R^2 and coefficient of determination

	R^2	**Adjusted R^2**
Job Satisfaction (Indirectly Impact)	0.325	0.319
Perceived Organizational Performance (Directly Impact)	0.582	0.577

As per Table 3, the independent variable accounts for 32.5 percent of the variance in JS, with an R^2 value of 0.325. Likewise, 67.5 percent of the variance in JS is influenced by other variables that are not presented in the model. As Table 3 indicates variance in JS explains 58.2 percent of the variance in POP, with an R^2 value of 0.582.

As per Table 3, the adjusted R^2 value for the model is 0.319. From a statistical study, it is estimated that 31.9 percent of the variance in JS can be explained by an independent variable. The study shows that 68.1 percent of the variance in JS is due to the other variables that are not presented in the model. Table 3 reveals that the variation in JS explains 57.7 percent of the variation in POP, with an adjusted R^2 value of 0.577.

Table **4** The structure pathway model's fitness index

		SRMR	d_ULS	d_G	Chi-square	NFI
Saturated model		0.046	4.638	1.362	3308.000	0.814
Estimated model		0.046	4.638	1.362	3308.000	0.814

Table 4 appears as the fitness of the model index. All matters taken into account, the findings show a high level of model fitness, with values far higher than the minimal need for a valid and reliable model of the research.

Discussion

The association of GD, JS, and POP is empirically explained in the current research. The research findings support the hypothesis that GD positively affects POP and it appears that GD concerns have been properly and efficiently managed by Pakistan HEIs, which has improved POP. Higher authorities of universities ought to implement further timely and successful approaches to improve issues related to gender diversity because equality of both men and women is important for sustainable success for any institution therefore by doing so the teaching as well as managerial employees of the universities will have a positive perception about their institution which will have to be a positive impact on overall performance. Various research, like Pangavhane and Gosavi (2025), Bibi (2016), Ortiz (2013), and Choi and Rainey (2010), reveal the favorable impacts of GD on POP.

That current finding validates the hypothesized assumption that JS positively affects POP. This shows that when employees have better JS, they have kind perceptions about their organization, which results in them being sincere and loyal to their organization and performing their duties in a timely and efficient manner, which has a positive impact on POP. This further explains that in today's rapidly changing modern conditions, every organization improves its overall performance by giving importance to employee satisfaction first, which leads to the timely completion of its mission. Every type of organization recognizes the fact that when they satisfy their employees in every aspect, it increases the goodwill, value and worth of the organization. Employees' JS can be improved by many factors, one of which is GD, due to which POP can be improved. In addition, various other research evidence demonstrates a positive relationship between JS and POP, like Salama et al. (2022), Onyebuchi et al. (2019), Ukil (2016), Arndt et al. (2015), and Vermeeren et al. (2014).

The finding of this research is examined with the suggested hypothesis that GD positively affects JS, which indicates that when HEIs promote a more multicultural and equitable workplace in the context of GD, it will result in increased engagement among its teaching and managerial staff and positive relationships with one another, which will raise their morale and further enhance their JS. The current finding is consistent with the findings of previous studies such as Choi (2008), Amsi and Kiflemariam (2023), Al Munajjed (2010), and Reeves et al. (2013).

The findings of this research validate that the link between GD and POP is positively mediated by JS which highlights that Pakistan HEIs pay specific attention to issues related to GD in the background of their teaching and managerial staff like standards related to society and culture, positive attitude of the organization towards GD, level of equality of men and women in the workplace, equal representation of women in the higher careers, and taking care of the persistent inferiority of women. JS is an important topic in the context of academics today as it influences the productivity of an educational institution and overall organizational performance (Geiger et al., 2023). Previous studies by Kalleberg and Leicht (1991), Nielsen and Madsen (2017), Herring (2009), Richard et al. (2006), Dwyer et al. (2003), and Hultin (2003) are consistent in this finding.

Suggestions

In a nutshell, GD positively affects JS in Pakistan HEIs, similarly, JS positively affects POP. This research highlights that Pakistan HEIs must promptly and effectively solve GD concerns under the purview of the POP of teaching and managerial staff to significantly improve POP.

From a theoretical perspective, there may be implications for examining the connections between GD, JS, and POP within deeper analyses and indicating more targeted and feasible approaches particularly equitable society, innovative education and workplace dynamics because both men and women of teaching and managerial staff in Pakistan HEIs have differing attitudes toward their assigned jobs.

This research has significant practical implications for individuals from various walks of life, particularly when it comes to encouraging a progressive and welcoming environment of gender diversity among teaching and managerial staff in HEIs. Given the study's practical implications, HEIs should promptly and effectively handle the GD-related concerns of their teaching and managerial staff to best utilize the abilities of both men and women and highlight exceptional excellence in JS and POP.

It is crucial to note that the current research contains certain limitations. For future research, the longitudinal study should be preferred over the cross-sectional observational study, since the longitudinal study tracks respondents over an extended duration. Leadership, working environment, teamwork, organizational support, employee motivation, resource availability, role clarity, and new management tools for optimization are some of the aspects that have been overlooked in the existing study but these could have an impact on POP. The teaching and managerial staff of Pakistan HEIs are also affected by cultural and societal resistance, which frequently deters women from seeking leadership roles and restricts their participation. Since the number of women in HEIs in Pakistan is lower than that of men, the primary data also shows low female participation, so the calculations or comparisons of research outcomes may be somewhat biased. Nevertheless, this research is limited to HEIs, it may be conducted in a wide range of other organizations.

This study has yielded a wealth of information, but to gather more valuable information for future improvements in JS and POP, future research should examine issues related to GD of teaching and managerial staff in Pakistani HEIs, such as various leadership barriers, the impacts of a rural-urban division, best practices regarding GD, teamwork, motivation, impacts of remote work options, organizational culture, role clarity, organizational support, and the significance of professional mentoring networks.

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Examining Indonesian Waqf Situation Using Intergenerational Justice Theory

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Abstract
The article discusses the concept of intergenerational justice in the context of Waqf, or Islamic charitable endowments, in Indonesia. It explains that Waqf involves the transfer of assets from the present generation to future generations so-called pay it forward, with the goal of benefiting the community and promoting the well-being of future generations. The effective management of Waqf assets is seen as crucial to ensure that they are used in a way that benefits both present and future generations, including through the establishment of effective Waqf institutions and efforts to increase public awareness and understanding of the importance of Waqf. The article also identifies challenges facing the Waqf community in Indonesia, including a lack of transparency and accountability, inadequate maintenance of assets, and confusion among the general public about the differences between zakat and Waqf. Finally, the article discusses potential approaches for making Waqf assets more productive, including diversifying the types of assets held by Waqf institutions, partnering with private sector organizations, and adopting more innovative and entrepreneurial approaches to Waqf management.

Keywords: Cash Waqf, Intergenerational Justice, Indonesia

Introduction

Waqf, or Islamic charitable endowments, have a long tradition in Indonesia and play a significant role in the country's philanthropic and social welfare efforts. According to data from the Indonesian Waqf Agency (BWI), as of 2019 there were 2,000 Waqf asset management institutions and 250 cash Waqf institutions, with a total land area of 349,296 km2 worth approximately IDR 174.6 trillion (about USD 12.5 billion). In addition to traditional Waqf properties such as mosques, madrasas, and cemeteries, thousands of kilometres of roads in Indonesia were also originally established through Waqf instrument.

However, the management of these Waqf assets, which are primarily used for non-productive purposes, remains a major challenge for the national Waqf community. Ensuring that the main goal of Waqf, which is to improve the well-being of Muslims as a key concern. Kasdi (2014) discusses the role of waqf in establishing social justice and supporting the welfare of Muslims, and the importance of exploring economic potential and developing productive Waqf assets.

In addition, there is a lack of understanding among the general public about the difference between zakat (obligatory almsgiving) and Waqf, with some activities being mislabelled as Waqf when they should more accurately be described as zakat. For example, programs for the Waqf of Qurans and the construction of mosques are more accurately described as shodaqah rather than Waqf, since the physical Qurans and mosques are subject to wear and tear and may eventually need to be replaced.

The distinction between zakat and Waqf is crucial, as highlighted in various studies. Zakat, as a form of obligatory almsgiving, plays a significant role in Islamic social finance, especially during crises like the Covid-19 pandemic (Ascarya, 2021). On the other hand, Waqf, which involves endowments for charitable purposes, has been explored in terms of governance practices Kamaruddin & Hanefah (2021) and its impact on economic development, particularly in rural areas (Yusroni & Chadhiq, 2021). Furthermore, the integration of zakat and Waqf has been proposed to enhance social welfare and economic development (Ali et al., 2023). Studies have also examined the behavioral intentions and compliance behavior related to zakat and Waqf, emphasizing the role of religiosity in influencing individuals' actions (Farouk et al., 2018; Haron et al., 2023). Additionally, the use of digital platforms for zakat and Waqf collections has been investigated, indicating the importance of technology in facilitating these processes (Indarningsih et al., 2023). Moreover, the concept of collaboration between zakat and Waqf has been explored in various contexts, such as disaster management and hostel development, showcasing the potential synergies between these two forms of Islamic philanthropy (Ali et al., 2023). The role of Islamic governance in strengthening Waqf reporting and the behavioral intentions of stakeholders towards Waqf have also been subjects of study (Daud, 2019; Haron et al., 2023).

The recent launch of cash waqf, a new initiative supported by President Joko Widodo, has not received a positive response from the public and has even sparked controversy among supporters and opponents. To better understand this situation, experts have analysed the issue from various perspectives. In this paper, we will attempt to provide a portrait of Waqf in Indonesia using the lens of intergenerational justice theory. The concept of intergenerational justice is already discussed in the Quran, where it is emphasized that welfare must be distributed fairly among current and future generations. This is reflected in the concept of waqf, which involves the transfer of assets from the present generation to future generations for the benefit of the community and the promotion of well-being for future generations (Mansor et.al, 2017). Intergenerational justice refers to the moral principles that guide the distribution of benefits and burdens among different generations. It involves ensuring that present generations do not unfairly burden future generations with environmental or economic problems, and that the rights and needs of future generations are taken into consideration in decision-making processes.

Based on data from the Indonesian Waqf Board (BWI), until 2019 there have been two thousand asset waqf Nazir institutions and 250 cash waqf Nazir institutions. The recorded land waqf object area is 349,296 km^2 with a value of IDR 174.6 trillion. Until 2019, the amount of cash waqf collected is around IDR800 billion with a potential of IDR180 trillion. Accordingly, this research addresses the following problem:

1. "How can the management of Waqf assets in Indonesia be improved in order to ensure that they are used in a way that benefits both present and future generations, in accordance with intergenerational justice principles?"
2. What challenges currently exist in the management of Waqf assets in Indonesia and how do they impact the ability of Waqf to serve as a means of intergenerational justice?
3. How can public awareness and understanding of the importance of Waqf as a means of intergenerational justice be increased in Indonesia?
4. How can the use of Waqf assets be made more productive in order to ensure their long-term sustainability and the continuation of their ability to benefit future generations?

In order to address the research problem of improving the management of Waqf assets in Indonesia, this research conducts Literature review by thoroughly reviewing the existing research and literature on Waqf, the theory of intergenerational justice, and related topics in order to identify key themes and trends.

Intergenerational Justice Theory: An Introduction

The concept of intergenerational justice began to gain attention in 1992, when the United Nations adopted the principle of intergenerational equity as part of the Rio Declaration on Environment and Development. This principle stated that present generations have a responsibility to ensure that the natural environment is preserved for future generations. This highlights the importance of considering the well-being of future generations when making decisions that affect the present, as the actions of present generations can have long-term consequences for future generations.

Before 2001, the world was more familiar with issues of social justice and gender justice, demanding a reduction in the gap between rich and poor and equal rights for men and women, as a result of the world's relentless pursuit of economic growth that over-exploited natural and human resources. This principle stated that present generations have the responsibility to ensure that the natural environment is preserved for future generations.

A book entitled Handbook of Intergenerational Justice discusses in considerable detail the development of this theory, from the emergence of issues about the importance of providing justice to the next generation to issues of the importance of an institution that will ensure the realisation of justice for the next generation. It provides an overview of the key theoretical and conceptual issues surrounding intergenerational justice, including the nature of intergenerational obligations, the role of intergenerational equity in ethical theory, and the challenges of predicting and weighing the interests of future generations (Tremmel, 2006). Birnbacher (2017), on the other hand, explains the scope and limits of the responsibility that the current generation bears to provide equal rights to enjoy the fruits of resources and natural conditions that their predecessors enjoyed. Specifically, the author argues that utilitarians (a term applied to satisfaction-maximising economists) force today's society to invest with the assurance of higher returns. However, the investment activities carried out by these utilitarians actually make the distribution of welfare increasingly unfair to the next generation. It means, Intergenerational justice refers to the principles and practices that govern the relationships between different generations and ensure that the interests and needs of future generations are taken into account in decision-making processes.

Birnbacher (2017) further discusses the ethical dimensions of future generation or intergenerational justice, arguing that it involves the fair distribution of benefits and burdens across generations. Zhang (2009) address the economic and environmental aspects of intergenerational justice, highlighting the importance of taking into account the long-term impacts of economic and environmental policies on future generations. Gosseries and Meyer (2009) also examine the concept of intergenerational justice from a philosophical perspective, discussing the moral obligations that exist between generations and the challenges of balancing the needs of the present and the future.

Intergenerational justice theory is based on the idea that present and future generations have moral claims on each other and that these claims should be fairly balanced. According to this theory, the well-being of future generations should be taken into account when making decisions that affect the present. In other words, intergenerational justice requires that the needs and interests of both present and future generations be considered in a fair and balanced way (Hadjiargyrou, 2016).

Before 2001, issues related to social justice and gender justice were more commonly discussed, while intergenerational justice received less attention. However, as the concept of intergenerational justice has gained more attention, it has become increasingly recognized as a crucial aspect of social justice. By considering the needs and interests of both present and future generations, it is possible to create a more just and equitable society for all. According to Meyer et.al (2015), One way in which intergenerational justice can be applied is through the good management of the natural resources usage. For example, if present generations use natural resources in a way that is unsustainable or destroys the environment, this can have negative consequences for future generations who will not have access to these resources or will have to deal with the negative impacts of their depletion or degradation. By considering the needs of future generations when using natural resources, present generations can act in a way that is more sustainable and preserves these resources for future use. Another way in which intergenerational justice can be applied is through the transfer of wealth and assets from present to future generations. This can be achieved through various means, such as charitable giving or the establishment of trusts or endowments. By transferring assets to future generations, present generations can ensure that these assets will continue to benefit future generations and contribute to their well-being (Hoevenaars and Ponds, 2008).

Overall, intergenerational justice is a complex and multifaceted concept that requires careful consideration of the needs and interests of both present and future generations. By applying this theory, it is possible to create a more just and equitable society for all, and to ensure that the actions of present generations do not negatively impact the well-being of future generations. In addition to its application in the management of natural resources and the transfer of wealth and assets, intergenerational justice can also be applied in other areas of society. For example, it can be considered when making decisions about public policies, such as taxation or social welfare programs. By ensuring that these policies take into account the needs and interests of both present and future generations, it is possible to create a more sustainable and equitable society.

Another area where intergenerational justice can be applied is in the realm of environmental protection and conservation. By considering the long-term impacts of human actions on the natural environment, it is possible to make decisions that are more sustainable and that preserve the environment for future generations. This can involve initiatives such as reducing greenhouse gas emissions, protecting biodiversity, and promoting the use of renewable energy sources.

In conclusion, intergenerational justice is a critical aspect of social justice that requires careful consideration of the needs and interests of both present and future generations. By applying this theory in various areas of society, it is possible to create a more just and equitable society that takes into account the well-being of both present and future generations.

The Issue Of Environmental Degradation Raises Concerns For The Rights Of Future Generations

Environmental degradation has recently become an increasingly hot issue along with the economic activities of investment capitalists. The increasing number of floods, landslides and forest fires has increased the demands of environmentalists to pay attention to the sustainability of the ecosystem. The demands of environmentalists actually have a slightly different time horizon from the theory of Intergenerational Justice. According to Tremmel (2006) the future referred to the longer time horizon as explained in the book above that: *"But the future usually has a short-term time horizon here. Intragenerational justice goals are not supposed to materialise in a hundred years, but within the next legislative period".*

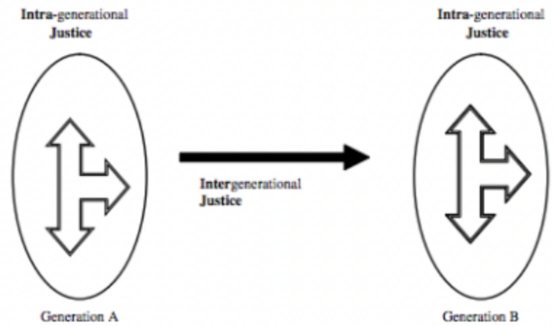

Figure 1. The Time Horizon between Intra and Intergenerational Justice
(Source: Tremmel, 2006)

Figure 1 above explains the difference time horizon between the shorter future horizon used by Environmentalists which is defined as intra-generational justice. In contrast, the future horizon of intergenerational justice is the time that connects the generation that feels the current consequences with the time of the generation that no longer has a relationship with the current generation.

The different time horizon between environmentalists and intergenerational justice is probably because the impact of ecological damage can already be felt today. So that the repair process using the issue of environmental sustainability becomes very important to be implemented immediately. We can borrow medical terms to distinguish the consequences of environmental damage and over-investment damage, namely acute and chronic. Environmental damage due to deforestation and mining is an acute disease whose symptoms are already felt today, where the generation of environmental destroyers is still alive, so immediate action needs to be taken by policy makers who still have a contemporary background with natural destroyers. Meanwhile, damage caused by uneconomic investment activities and without provisions for the future is like a chronic disease whose symptoms of damage are not realised by many people but can actually be predicted to be very deadly for future generations, in an era where the perpetrators are no longer found.

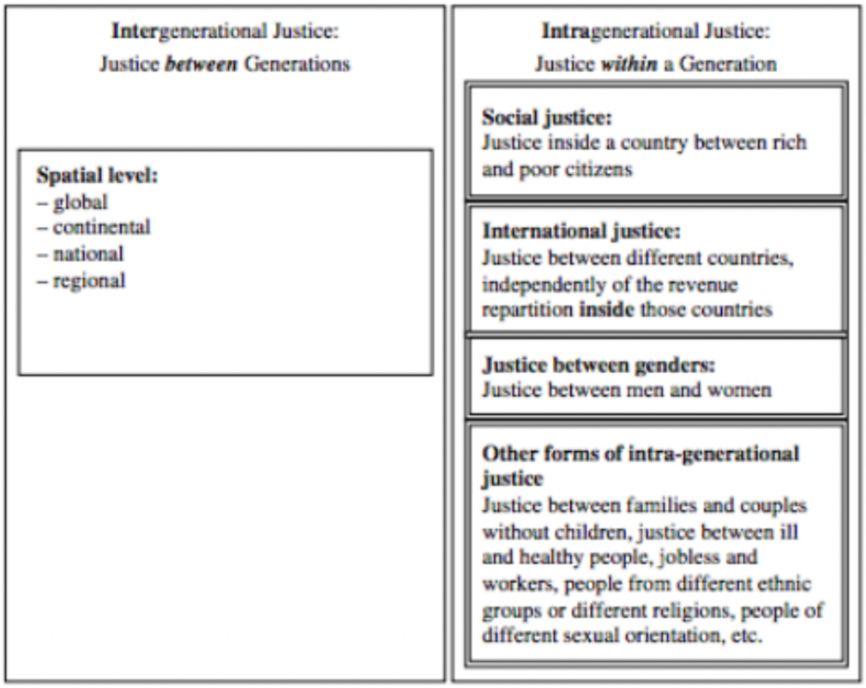

Figure 2. The Difference Issue Raised by Intergenerational and Intragenerational Justice
(Source: Tremmel, 2006)

The issue of environmental degradation can be used to amplify these chronic symptoms by showing financial instability with more frequent occurrence and greater loss impact. With this issue, the shorter spectrum of environmental damage can be lifted into a longer time spectrum. The advantage of this effort is that the demands that can be made on the government become more comprehensive, not only on the environmental side, but also in terms of economic and investment policies, political policies, health policies, social policies and even integrated with philanthropic policies. From another angle, Figure 2 illustrates the difference issue in the spectrum of discussion between intergenerational and intragenerational justice, where the former is broader than the latter, both spatially and thematically (Tremmel, 2006).

Intergenerational Justice in Islamic Economic Activities

The Quran talks about intergenerational justice in matters related to continuous descent. For example, when informing that the pleasure in heaven is not complete if not together with his intergenerational family, as Allah SWT says: “(That is) Paradise Adn which they will enter with the righteous of their fathers, wives and children (QS. Ar-Ra’du: 23). Imam Ibn Kathir explained this in his tafsir by saying that: Allah gathers them with their loved ones in Paradise, namely their parents, wives and children who are believers and worthy of Paradise. To the extent that Allah raises the degree of the low to high without reducing the degree of the high family (so that they gather in paradise of the same degree.

In another context, Allah SWT raises economic and welfare issues in the horizon of intergenerational justice so that the ideals to enter heaven together in the verse above are achieved. This is stated in QS. An-Nisaa verse 9, as follows: And let those fear Allah who should leave behind them weak children, of whom they fear for their welfare. So let them fear Allah and let them speak the truth. In this verse, welfare must be distributed fairly, both for the current generation and for future generations. The present generation is required to achieve prosperity within sufficient limits and not to damage the potential prosperity that can be achieved by future generations.

PARENTS		CHILDREN		ECONOMIC AVTIVITIES RECOMMENDED
Wealthy	➡	Unwealthy	➡	Maintain a good consumption behavior
Unwealthy	➡	Unwealthy	➡	Improve productivity, invest in education

Table 1. Welfare Conditions and Recommended Economic Activities

Table 1 outlines the economic activities that are necessary for the next generation to avoid weakness and lack of prosperity. For parents who are already prosperous, it is recommended to maintain consumption behaviour and strengthen the value of investment, while for parents who are currently not prosperous, it is recommended to increase productivity and invest in education.

Waqf and Intergenerational Justice in Indonesia

Waqf can be seen as a form of intergenerational justice in Indonesia, as it involves the transfer of assets from the present generation to future generations. By setting aside a portion of their wealth for the benefit of future generations, wakifs (donors of Waqf) are fulfilling their moral obligations to ensure the well-being of future generations. This is particularly relevant in the context of Indonesia, where the majority of Waqf assets are used for non-productive purposes such as education, health, and social welfare (Rohman et.al, 2020). However, the effective management of Waqf assets is crucial to ensure that they are used in a way that benefits both present and future generations. This includes ensuring that the assets are well-maintained and that their income is used for the intended purposes. In addition , it is important to ensure that the distribution of Waqf benefits is fair and equitable, and that it takes into account the needs of both present and future generations.

One way to improve the management of Waqf assets is through the establishment of effective Waqf regulator which are responsible for the supervision and management of Waqf institution (Ihsan, 2021). Such institutions can help to ensure that Waqf assets are used in a way that is consistent with the intentions of the wakifs and that they are managed in a transparent and accountable manner (Kasdi, 2014). In addition to institutional reform, there is also a need for greater public awareness and understanding of the importance of Waqf as a means of intergenerational justice.

Waqf, or Islamic charitable endowments, can be seen as a form of intergenerational justice in Indonesia. This is because Waqf involves the transfer of assets from the present generation to future generations, with the goal of benefiting the community and promoting the well-being of future generations (Hovden, 2018). By setting aside a portion of their wealth for the benefit of future generations, wakifs (donors of Waqf) are fulfilling their moral obligations to ensure the well-being of future generations. However, the effective management of Waqf assets is crucial to ensure that they are used in a way that benefits both present and future generations. This includes ensuring that the assets are well-maintained and that their income is used for the intended purposes. It is also important to ensure that the distribution of Waqf benefits is fair and equitable, and takes into account the needs of both present and future generations. In addition to institutional reform, there is also a need for greater public awareness and understanding of the importance of Waqf as a means of intergenerational justice (Soleimani and Kiaee, 2021). By raising public awareness about the importance of Waqf, it is possible to ensure that Waqf continues to play a meaningful role in the community and serves as a source of support for the well-being of future generations in Indonesia.

Despite the importance of Waqf as a means of intergenerational justice, there are several challenges facing the Waqf community in Indonesia. One challenge is the lack of understanding about the difference between zakat and Waqf. Zakat is a mandatory charitable tax for Muslims, while Waqf is a voluntary charitable endowment. This lack of understanding can lead to confusion about the appropriate use of these funds and the responsibilities of those managing them.

Another challenge is the need for greater productivity of Waqf assets. Many Waqf assets in Indonesia are used for non-productive purposes, such as education, health, and social welfare. While these purposes are important, there is also a need to ensure that Waqf assets are used in a way that generates income and sustains their value over time. This can be achieved through the development of more productive uses for Waqf assets, such as income-generating investments or businesses. In addition to these challenges, the recent launch of a cash Waqf campaign by President Jokowi has also generated controversy and debate among supporters and opponents of the campaign. This highlights the need for careful consideration of the implications of different approaches to Waqf and the importance of promoting transparency and accountability in the management of Waqf assets.

Overall, while Waqf can be seen as a form of intergenerational justice in Indonesia, there are several challenges facing the Waqf community that need to be addressed in order to ensure that Waqf assets are used in a way that benefits both present and future generations.

Portraying Indonesian Waqf Situation Through Intergenerational Justice Perspective
Several studies have examined the role of waqf in promoting intergenerational justice in Islamic societies. Purnama and Mutimatun (2020) conducted a case study of Indonesia and found that

waqf plays an important role in promoting intergenerational justice by dealing with the problem of environment to achieve sustainable development. In different field, Mushari (2016) raises issue about the benefit of waqf-sukuk to ensure intergenerational equity is achieved under economic sustainability program for higher education institutions. This is interesting to discusses the concept of intergenerational justice in Islamic law and its relationship to waqf, highlighting the importance of waqf as a means of transferring wealth from the present generation to future generations for the benefit of the community. Mansor et.al (2017) discusses the role of waqf in intergenerational justice in Islamic law, discussing the legal principles governing waqf and the ways in which waqf can be used to promote the well-being of future generations.

In addition to these studies on the role of waqf in promoting intergenerational justice, there are also several references that address the challenges facing the waqf community in Indonesia, including a lack of transparency and accountability, inadequate maintenance of assets, and confusion among the general public about the differences between zakat and waqf (Indonesian Waqf Agency, n.d.). These challenges have the potential to impact the ability of waqf to serve as a means of intergenerational justice in Indonesia. Accordingly, the establishment of effective waqf institutions is important. Oktarina and Asnaini (2018) suggest the importance of model development of productive waqf. Both conducted a study on the development of productive waqf models at Masjid Agung Syuhada Yogyakarta and found that the productive waqf at the mosque made significant contributions through sustainable economic programs. The model successfully manages waqf funds collected in a proper and professional way, and the waqf funds were channeled productively into several business areas at the mosque. The model efficiently manages waqf funds in a professional manner, channeling them productively into various business ventures within the mosque (Medias et al., 2021). The importance of waqf management and development in Indonesia has been highlighted in recent literature. Studies have focused on optimizing waqf land management (Syarief, 2021), exploring opportunities and challenges in waqf management (Nisa et al., 2023), and analyzing the potential of blockchain technology for waqf in Indonesia (Mutmainah et al., 2021). These research efforts underscore the need for effective governance and innovative approaches to enhance the impact of waqf initiatives in the country. These issues have the potential to hinder waqf's ability to serve as a vehicle for intergenerational justice in Indonesia (Medias et al., 2021). To overcome these challenges, the establishment of effective waqf institutions is crucial.

The concept of intergenerational justice, which pertains to the equitable distribution of benefits and burdens between present and future generations, is a topic of extensive debate in both Islamic and non-Islamic contexts. In Islamic jurisprudence, the notion of intergenerational justice is intricately connected to the concept of waqf, or Islamic charitable endowments. Waqf involves the transfer of assets from the current generation to future generations for the betterment of the community, serving as a mechanism to fulfill moral obligations aimed at securing the welfare of forthcoming generations.

Recent studies have highlighted the significance of waqf institutions in promoting sustainable practices and ensuring the continuity of benefits across generations. (Talib et al., 2020) provide an institutional perspective on waqf accounting and reporting, emphasizing the importance of robust financial mechanisms to support the enduring impact of waqf initiatives. This underscores the need for transparent and accountable financial practices within waqf institutions to uphold intergenerational justice principles (Talib et al., 2020). Efforts to enhance the sustainability of waqf endeavors have focused on the efficiency of cash waqf management. Khamis & Salleh (2018) conducted a study on the efficiency of cash waqf management in Malaysia, highlighting the importance of effective financial management in ensuring the long-term viability of waqf assets. By optimizing financial strategies, waqf institutions can better fulfill their intergenerational responsibilities and contribute to the well-being of future generations (Khamis & Salleh, 2018).

Moreover, the incorporation of intellectual capital in waqf institutions has been recognized as a valuable asset for ensuring the continuity and growth of waqf endowments. Laallam et al. (2020) discuss the lessons learned from non-profit organizations regarding intellectual capital and its relevance to waqf institutions, emphasizing the need for knowledge-based approaches to sustain waqf practices over generations. By leveraging intellectual resources, waqf institutions can enhance their capacity to address intergenerational challenges and promote social welfare effectively (Laallam et al., 2020). Addressing accountability and transparency challenges in waqf management is essential for upholding intergenerational justice principles. Mohaiyadin et al. (2022) explore the use of blockchain technology to enhance accountability in waqf management, highlighting the potential of technological innovations in ensuring the integrity and traceability of waqf transactions. By embracing blockchain solutions, waqf institutions can strengthen their governance frameworks and foster trust among stakeholders, thereby safeguarding the interests of future generations (Mohaiyadin et al., 2022).

In non-Islamic contexts, intergenerational justice has also been widely debated. Birnbacher (2017) provides a comprehensive overview of caring about future generation, while Zhang (2009) examine the economic and environmental ethics of intergenerational accounting. Gardiner (2006) discusses the ethics of global climate change in relation to intergenerational justice, and Gosseries and Meyer (2009) provide a comprehensive overview of intergenerational justice, and the United Nations (1992) discusses the importance of intergenerational justice in the Rio Declaration on Environment and Development.

Overall, the literature suggests that waqf plays a significant role in promoting intergenerational justice in Islamic law and Muslim societies. Therefore, the establishment of effective waqf institutions and efforts to increase public awareness and understanding of the importance of waqf are important. In addition, strategies to make waqf assets more productive, such as diversifying the types of assets held by waqf institutions and adopting more innovative approaches to waqf management, may also be useful in promoting intergenerational justice. As noted by Sa'ad et.al (2022), the endowments as a mainstream of establishment of social justice and Moslems welfare need to be empowered by exploring a number of economic potential and its supporting facilities, and developing the productive endowments assets. The utilization of Waqf fund to help Small and Medium Enterprise (SME) creates significant role in empowering productive endowments and making them a medium to create economic justice, reduce poverty, develop the social security system, provide health services, and develop educational facilities.

Effective Waqf institutions, such as the Indonesian Waqf Board (BWI), play a crucial role in improving the management of Waqf assets and promoting intergenerational justice (Ihsan & Ibrahim, 2011). Challenges related to the capacity and resources of these institutions exist, along with the need for stronger regulatory frameworks to ensure their effectiveness (Ihsan & Ibrahim, 2011). Education and outreach programs have been identified as effective tools in increasing public awareness and understanding of the importance of Waqf for intergenerational justice (Islamiyati, 2023). However, more targeted and culturally relevant approaches are needed to reach different segments of the population (Islamiyati, 2023).

The BWI has been proactive in enhancing the management of Waqf assets and promoting sustainable practices. The institution's Green Waqf movement, which aims to utilize Waqf land assets to support environmental balance and generate social and economic impacts, showcases its commitment to innovative approaches (Islamiyati, 2023). Studies emphasize the significance of effective governance and financial management for the sustainability of Waqf institutions (Sulaiman & Zakari, 2019). Additionally, research highlights the role of intellectual capital and technological solutions, such as blockchain, in optimizing Waqf asset management and governance (Rosyidah & Hidayati, 2022; Setiawan & Nurjaman, 2022). Improving Waqf literacy and public awareness is crucial for advancing the understanding of Waqf's role in promoting intergenerational justice. Tailored education programs for different population segments can enhance appreciation for Waqf's socio-economic contributions and foster a culture of sustainable philanthropy (Nugraha et al., 2022).

However, it was also noted that there are challenges related to the capacity and resources of these institutions, as well as the need for stronger regulatory frameworks to ensure their effectiveness (Ihsan, 2021). By addressing capacity challenges, strengthening regulatory frameworks, and implementing targeted educational initiatives, Waqf institutions can effectively fulfill their mandate of promoting intergenerational justice and community welfare. Meanwhile, regarding the increase of public awareness and the scale up effort in regard to understanding the importance of Waqf as a means of intergenerational justice, it was found that education and outreach programs can be effective in solving the problems. However, it was also noted that there is a need for more targeted and culturally relevant approaches in order to effectively reach different segments of the population.

The recent cash Waqf campaign in Indonesia has shown potential benefits and drawbacks in promoting intergenerational justice through Waqf. On one hand, the campaign has the potential to increase the availability of Waqf funds for productive purposes, thereby contributing to the long-term sustainability of Waqf assets (Kasri & Chaerunnisa, 2021). However, concerns have been raised regarding the lack of clarity and transparency surrounding the campaign, as well as the potential for funds to be misused or misdirected (Kasri & Chaerunnisa, 2021). Studies have highlighted the importance of factors such as knowledge, trust, and religiosity in influencing the intention to donate cash Waqf online among Muslim millennials in Indonesia (Kasri & Chaerunnisa, 2021). Additionally, the role of Islamic social finance, including Waqf, has been crucial during crises like the Covid-19 pandemic, emphasizing the significance of Waqf in economic recovery and poverty alleviation efforts (Ascarya, 2021). Cash Waqf initiatives have been examined from the perspective of Indonesian millennials, shedding light on perceptions and challenges related to cash Waqf practices (Aldeen et al., 2021). Furthermore, the accountability of cash Waqf institutions has been a subject of study, emphasizing the need for robust governance frameworks to ensure transparency and effectiveness (Siswantoro et al., 2018). Efforts to increase community awareness and understanding of cash Waqf have been explored through education and outreach programs tailored to different segments of the population (Mujahidah & Rusydiana, 2023). Strategies for implementing cash Waqf systems have been proposed to enhance the commercial and social activities of Waqf institutions, emphasizing the need for innovative approaches to cash Waqf management (Ascarya & Masrifah, 2022). Ayedh et.al (2018) notes that the development of waqf institutions has been limited by a lack of regulation and the lack of a comprehensive legal framework.

Finally, in regard to making Waqf assets more productive, it was found that there are several potential approaches that could be taken, including diversifying the types of assets held by Waqf institutions, partnering with private sector organizations, and adopting more innovative and entrepreneurial approaches to Waqf management.

Conclusion

In conclusion, Waqf in Indonesia can be seen as a form of intergenerational justice, as it involves the transfer of assets from the present generation to future generations for the benefit of the community. However, effective management of Waqf assets is crucial to ensure that they are used in a way that benefits both present and future generations. This includes establishing effective Waqf institutions and raising public awareness about the importance of Waqf as a means of intergenerational justice. It is also important to address the challenges facing the Waqf community in Indonesia, such as the lack of understanding about the difference between zakat and Waqf, and the need for greater productivity of Waqf assets. By addressing these challenges and promoting the proper management and use of Waqf assets, it is possible to ensure that Waqf can continue to serve as a means of intergenerational justice and a source of support for the well-being of future generations in Indonesia.

The intergenerational justice theory provides a useful framework for understanding the role of Waqf in Indonesia and the challenges facing the Waqf community. By taking into account the needs and interests of both present and future generations, it is possible to ensure that Waqf can continue to play a meaningful role in promoting the well-being of the community and fulfilling the moral obligations of the present generation to future generations.

Recommendations

The findings of this research highlight the importance of addressing the challenges currently facing the management of Waqf assets in Indonesia in order to ensure that they are used in a way that benefits both present and future generations. In particular, there is a need to focus on improving transparency and accountability, increasing the capacity and resources of Waqf institutions, and promoting greater public awareness and understanding of the role of Waqf in promoting intergenerational justice. At the same time, it is important to carefully consider the potential benefits and drawbacks of initiatives such as the cash Waqf campaign, and to ensure that any efforts to increase the productivity of Waqf assets are done in a way that is consistent with the principles of intergenerational justice.

In regard to the management of Waqf assets in Indonesia, the literature review highlights the importance of considering both the distribution of access rights to ecosystem services and the role of Islamic economic development strategies in the context of the Covid-19 pandemic. Other influential work on intergenerational justice includes discussions of the ethical implications of climate change and the role of institutions in promoting intergenerational fairness.

Overall, the literature review suggests that addressing the challenges facing the management of Waqf assets in Indonesia will require a nuanced that takes into account both theoretical considerations and practical considerations related to the development and implementation of Waqf initiatives. In conclusion, addressing the challenges facing the management of Waqf assets in Indonesia will require a multifaceted approach that involves institutional reform, public education, and innovative approaches to Waqf management. By addressing these issues, it will be possible to ensure that Waqf can effectively serve as a means of intergenerational justice in Indonesia, helping to promote the well-being of both present and future generations.

Some potential directions for further research on the topic of intergenerational justice and Waqf in Indonesia are the followings:

a. Conducting a detailed analysis of the current management practices and challenges facing Waqf institutions in Indonesia, with a focus on identifying areas for improvement and potential solutions. This could involve surveying wakifs, beneficiaries, and other stakeholders to gather in-depth insights into the effectiveness of current management approaches and the factors that may be contributing to any challenges or difficulties.

b. Exploring the potential role of technology and innovation in improving the management of Waqf assets in Indonesia. For example, this could involve studying the use of digital platforms for Waqf fundraising and asset management, or examining the potential for using data analytics and other technologies to optimize the use of Waqf resources.
c. Conducting case studies of successful Waqf initiatives in Indonesia or other countries, with a focus on understanding the factors that have contributed to their success and the potential for replicating these successes in other contexts. This could involve interviewing key stakeholders, analyzing relevant data and documents, and conducting field research to gather in-depth insights into the factors that have enabled the success of these initiatives.
d. Examining the potential impact of Waqf initiatives on intergenerational justice in Indonesia, including the distribution of benefits across different age groups and the long-term sustainability of these initiatives. This could involve conducting empirical research to analyze the actual outcomes of Waqf initiatives, as well as developing models or simulations to explore the potential impacts of different management approaches on intergenerational justice.
e. Conducting comparative research on the management of Waqf assets in Indonesia and other countries, with a focus on identifying best practices and lessons learned that can be applied in the Indonesian context. This could involve studying the legal and regulatory frameworks governing Waqf in different countries, as well as examining the organizational structures and management approaches used by different Waqf institutions.

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Persona Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie: Pengarang Tafsir al-Jamal

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Abstrak
Artikel ini membincangkan sumbangan dan keperibadian Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie, tokoh besar mazhab Syafie dan penulis Tafsir al-Jamal. Kajian menyorot latar belakang, tradisi keilmuan, serta keunikan yang dimiliki beliau, khususnya dalam bidang hafazan dan kesarjanaan Islam. Artikel turut mengulas tradisi pendidikan inklusif di Universiti al-Azhar yang memberi ruang kepada golongan cacat penglihatan, serta pengaruh Syeikh Sulaiman terhadap anak muridnya dan dunia keilmuan. Hasil kajian ini memperlihatkan bahawa Syeikh Sulaiman merupakan mutiara ummah yang sangat bernilai, dan karyanya terus menjadi rujukan utama hingga kini.

Kata kunci: Syeikh Sulaiman al-Jamal, Tafsir al-Jamal, Mazhab Syafie, pendidikan Islam.

Pengenalan

Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie merupakan salah seorang tokoh ulama terkemuka yang berjasa besar dalam tradisi keilmuan Islam, khususnya dalam mazhab Syafie. Beliau dikenali sebagai pengarang Tafsir al-Jamal, sebuah karya tafsir yang mempunyai pengaruh mendalam terhadap pengajian tafsir di dunia Islam. Kemasyhuran beliau bukan semata-mata kerana karya-karyanya, malah latar belakang keilmuan serta keperibadiannya yang unik telah menjadikan beliau contoh tokoh keilmuan yang disanjung oleh pelbagai pihak. Kajian yang dijalankan ini bertujuan meneliti secara mendalam sumbangan, latar belakang pendidikan dan tradisi keilmuan Syeikh Sulaiman, di samping mengetengahkan ciri-ciri istimewa yang dimiliki oleh beliau sehingga mampu meninggalkan impak yang begitu besar dalam bidang tafsir dan fiqh dalam sejarah pemikiran Islam.

Kelahiran dan pembesaran Syeikh Sulaiman berlaku dalam suasana masyarakat yang amat menitikberatkan pendidikan agama. Sejak kecil, beliau didedahkan kepada ilmu-ilmu Islam melalui keluarganya yang terdiri daripada para ulama dan cendekiawan. Pembentukan akhlak, kefahaman agama serta budaya ilmu yang kuat telah menjadi teras utama pendidikan awal beliau. Latar belakang keluarga memberikan kelebihan kepada Syeikh Sulaiman untuk menimba ilmu secara langsung daripada sumber-sumber otoritatif, di samping membentuk peribadi beliau sebagai seorang yang berakhlak mulia dan bermotivasi tinggi untuk berkhidmat kepada ummah. Dalam tradisi pendidikan Islam, aspek pewarisan ilmu adalah satu elemen penting yang membentuk identiti seorang ulama. Syeikh Sulaiman telah meneruskan tradisi ini dengan memperkaya khazanah ilmu dan berusaha untuk menyampaikan ilmu kepada generasi pelajar dan umat Islam keseluruhannya.

Selain itu, Syeikh Sulaiman juga dikenali kerana kemampuannya menghafaz ilmu dan manuskrip secara luar biasa, walaupun beliau merupakan seorang yang cacat penglihatan.

Keupayaan beliau untuk menguasai pelbagai bidang ilmu, termasuk tafsir, fiqh, akhlak, dan ilmu-ilmu alat, tanpa batasan kekurangan fizikal adalah antara aspek keunikan yang wajar dibanggakan oleh ummah. Hal ini membuktikan bahawa faktor kecacatan bukanlah penghalang kepada pencapaian dalam bidang keilmuan Islam; sebaliknya, ia dapat menjadi motivasi utama untuk terus berusaha menuntut ilmu dengan penuh dedikasi dan keikhlasan. Menurut al-Jabarti (1880), Universiti al-Azhar pada zaman itu amat terbuka dalam menerima pelajar yang kurang upaya, termasuk yang buta, asalkan mereka mampu menghafaz al-Quran serta menunjukkan minat mendalam dalam pengajian agama. Institusi pendidikan seperti al-Azhar menjadi platform utama bagi Syeikh Sulaiman untuk memperkembangkan bakat dan kepakaran keilmuannya.

Keunikan Syeikh Sulaiman juga terserlah dalam kaedah beliau berinteraksi dengan para pelajar dan murid. Beliau dikenali sebagai seorang guru yang penyabar, berwibawa, dan sentiasa memimpin anak muridnya dengan penuh hikmah serta kasih sayang. Sikap beliau yang peka terhadap keperluan para pelajar, keupayaan untuk menerapkan nilai-nilai tasawuf dalam pengajaran serta kemampuan membimbing murid-murid ke jalan keilmuan yang benar telah menjadikan beliau sebagai tokoh pendidikan Islam yang sangat dihormati. Keilmuan beliau tidak terbatas kepada pembelajaran secara formal sahaja tetapi merangkumi aspek pembentukan sahsiah, etika dan adab, yang menjadi nadi utama kepada sistem pendidikan Islam tradisional.

Di samping itu, Syeikh Sulaiman juga banyak menghasilkan karya-karya penting dalam bidang fiqh, antaranya kitab Futuhat al-Wahhab Bi Taudhih Syarh Manhajul Thullab yang menjadi rujukan utama bagi para ulama dan pelajar mazhab Syafie hingga ke hari ini. Kitab ini sering digunakan sebagai nota kaki kepada karya-karya lain, terutama bagi menjelaskan serta memperkukuhkan kedudukan pandangan mazhab Syafie dalam pelbagai permasalahan hukum dan kehidupan. Selain itu, Tafsir al-Jamal pula menjadi salah satu tafsir yang amat berpengaruh, terutamanya dalam konteks pengajaran agama di Nusantara. Pengaruh kitab ini bukan sahaja terhad kepada bidang tafsir malah turut merangkumi dimensi pendidikan, pembinaan moral serta pengembangan tamadun Islam secara amnya.

Syeikh Sulaiman juga telah mendidik ramai murid yang kemudiannya menjadi ulama tersohor, seperti Syeikh al-Fadhil ‘Abd Rahman al-Jamal dan Syeikh ‘Ali al-Hasowi. Mereka ini telah membawa ajaran dan tradisi ilmu Syeikh Sulaiman ke seluruh pelosok dunia Islam, sekaligus menyumbang kepada perkembangan tradisi keilmuan Islam secara meluas. Pengaruh dan ilmu yang ditinggalkan oleh Syeikh Sulaiman terus berkembang melalui jaringan murid dan penulisan beliau, meneguhkan kedudukan beliau sebagai seorang sarjana agung yang menjadi sumber inspirasi kepada generasi pelajar, ulama dan cendekiawan sepanjang zaman.

Tradisi pengajian dan pembelajaran di zamannya juga amat menitikberatkan aspek hafazan sebagai pendekatan utama dalam pemindahan ilmu. Amalan ini bermula daripada masyarakat Arab yang menjadikan dada mereka sebagai gedung ilmu sebelum berkembangnya penulisan dan penghasilan manuskrip. Syeikh Sulaiman berjaya menguasai teks-teks penting dalam pelbagai bidang melalui kaedah hafazan yang luar biasa, membolehkan beliau menjadi rujukan utama dalam kalangan ulama dan pelajar. Kaedah ini terbukti dalam pembelajaran al-Quran dan ilmu hadis, di mana penghafazan menjadi asas penting dalam pembentukan tradisi keilmuan Islam (al-Kattani, 1990).

Dari segi sumbangan kepada pendidikan inklusif, Syeikh Sulaiman turut menjadi simbol dan contoh kepada pelajar-pelajar kurang upaya bahawa pencapaian dalam bidang agama tidak terhalang oleh kekurangan fizikal. Pembinaan tempat khas untuk pelajar buta di luar al-Azhar pada tahun 1148H oleh Putera Othman Katkhuda membuktikan bahawa masyarakat Islam pada ketika itu amat peka terhadap keperluan pendidikan golongan kurang upaya. Malah guru beliau sendiri, Syeikh A'tiyah Al-Ajhouri, juga merupakan seorang yang cacat penglihatan tetapi mencapai tahap keilmuan tinggi yang diakui ramai ulama sezamannya. Perkara ini mengukuhkan lagi kedudukan Syeikh Sulaiman sebagai tokoh yang menzahirkan semangat inklusiviti dalam pendidikan Islam.

Setelah menekuni bidang pendidikan secara menyeluruh, Syeikh Sulaiman membuktikan bahawa beliau bukan sahaja mahir dalam bidang pengajaran dan pembelajaran tetapi juga seorang penulis yang prolifik. Penulisan beliau dalam pelbagai disiplin ilmu agama telah menyumbang kepada pengukuhan tradisi keilmuan Islam. Karya-karya beliau turut menjadi rujukan utama dalam institusi pendidikan Islam serta digunakan secara meluas dalam pengajaran fiqh dan tafsir. Pengaruh penulisan beliau terus dikembangkan dan diperkayakan oleh generasi pelajar serta ulama yang mengikuti jejak langkah beliau.

Secara tuntasnya, kajian ini menekankan bahawa Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie adalah tokoh yang telah memberi impak besar dalam tradisi keilmuan Islam. Sumbangan beliau merangkumi aspek pendidikan, penulisan, pengajaran dan pembentukan murid yang berkualiti tinggi. Impak yang ditinggalkan oleh beliau amat mendalam dalam bidang tafsir dan fiqh, serta dalam pembentukan tradisi pendidikan Islam yang inklusif dan holistik. Beliau wajar dijadikan contoh dan inspirasi kepada generasi pelajar dan sarjana masa kini, khususnya dalam usaha mengembangkan ilmu dan memperkukuhkan tradisi keilmuan Islam pada masa akan datang (Muhammad Musa, 2025).

Nama, Nasab, dan Tempat

Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie merupakan seorang ulama yang mempunyai latar belakang keluarga yang sangat dihormati dalam masyarakat Islam pada zamannya. Nama beliau sendiri melambangkan warisan keilmuan dan kehormatan, berunsurkan gelaran "al-Syafie" yang merujuk kepada penglibatan beliau dalam mazhab Syafie serta "al-'Ujaili" yang merujuk kepada keluarga terhormat dari kalangan ulama. Keluarga beliau dikenali sebagai penyumbang utama dalam perkembangan ilmu agama di kawasan kelahiran beliau dan sentiasa memastikan nilai-nilai keilmuan dan ketaqwaan diterapkan dalam kehidupan harian.

Keturunan beliau mempunyai hubungan rapat dengan golongan terpelajar serta para cendekiawan, menjadikan persekitaran pembesaran Syeikh Sulaiman penuh dengan aura keilmuan dan kepimpinan agama. Sejak kecil, beliau diasuh dalam suasana yang amat mendorong pembelajaran ilmu-ilmu Islam, dan didedahkan kepada perbincangan keagamaan serta amalan beragama yang mendalam. Akar nasab yang kukuh ini membuka ruang untuk beliau menimba ilmu daripada para guru yang berkualiti dan mendapatkan akses kepada manuskrip serta kitab-kitab klasik yang menjadi rujukan utama dalam pendidikan Islam tradisional.

Tradisi keluarga yang menekankan pembelajaran agama menjadi asas pembentukan peribadi Syeikh Sulaiman sebagai seorang sarjana yang berwibawa. Nilai-nilai disiplin, kesungguhan mencari ilmu, dan penghormatan terhadap guru turut diwariskan daripada generasi sebelumnya, menanamkan keupayaan beliau untuk menonjol sebagai ulama besar. Tempat kelahirannya, yang sering menjadi pusat pengajian dan diskusi ilmiah, membolehkan Syeikh Sulaiman membesar dalam persekitaran yang amat membangun keilmuan.

Pengaruh keluarga dan tempat membesar ini sangat jelas dalam perjalanan hidup beliau di mana kematangan intelektual serta kepekaan terhadap isu-isu keagamaan berkembang pesat sejak usia muda (Muhammad Musa, 2025). Maka tidak hairanlah beliau kemudiannya menjadi rujukan utama dalam kalangan ulama dan cendekiawan, mewarisi tradisi keilmuan serta semangat kepimpinan daripada keluarga yang disegani dan dihormati.

Tradisi Keilmuan, Guru dan Keunikan

Tradisi keilmuan yang dibawa oleh Syeikh Sulaiman bin Umar al-‘Ujaili al-Syafie sangat istimewa, kerana beliau mendapat bimbingan awal daripada abangnya sendiri, Syeikh al-Fadhil ‘Abd Rahman al-Jamal. Hubungan adik-beradik ini telah mewujudkan satu suasana pembelajaran yang erat dan berkesan, di mana abangnya sering mengunjungi Syeikh Sulaiman bersama salah seorang pelajar untuk membaca dan menyalin tafsir hasil karya beliau. Amalan ini bukan sahaja mengukuhkan proses pembelajaran secara langsung, malah menjadi suatu tradisi yang menjamin kesinambungan ilmu dan pemeliharaan karya ulama terdahulu. Selaras dengan tradisi pendidikan Islam, proses membaca dan menyalin secara bersama-sama di rumah guru memperlihatkan keintiman serta dedikasi terhadap pengembangan dan penyaluran ilmu kepada generasi muda.

Keunikan utama Syeikh Sulaiman adalah kemampuannya menghafaz pelbagai teks dan manuskrip dengan sangat baik, sesuatu yang jarang dimiliki oleh individu lain. Beliau terkenal dalam kalangan pelajar dan ulama kerana boleh menguasai dan mengingati setiap maklumat yang ingin dihimpunkan, tanpa sebarang masalah atau kekeliruan. Keistimewaan ini dianggap sebagai anugerah Allah SWT (al-Kattani, 1990), kerana bukan mudah untuk menguasai sebegitu banyak ilmu dalam pelbagai disiplin tanpa keupayaan daya ingatan luar biasa. Malah tradisi Islam awal sendiri sangat menekankan hafazan sebagai asas utama dalam proses pemindahan ilmu sebelum berkembangnya sistem penulisan secara meluas.

Sejarah pendidikan Islam memperlihatkan bahawa hafazan merupakan nadi kepada penyebaran ilmu, di mana dada-dada para ulama dijadikan gedung ilmu pengetahuan. Sebagai contoh, proses penghafazan al-Quran dan hadis telah menjadi tonggak utama dalam tradisi keilmuan Islam sejak awal lagi. Syeikh Sulaiman sendiri telah mempraktikkan tradisi ini dengan menghafaz teks-teks penting, sekaligus membuktikan bahawa pemilikan ilmu tidak terbatas pada daya intelektual semata-mata, tetapi juga kepada komitmen dan bakat yang dikurniakan oleh Allah.

Kejayaan Syeikh Sulaiman memasuki Universiti al-Azhar meskipun cacat penglihatan juga menjadi lambang keunggulan tradisi pendidikan Islam yang inklusif. Institusi seperti al-Azhar telah membuka pintu kepada pelajar kurang upaya yang dapat menghafaz al-Quran sepenuhnya, sebagai syarat kemasukan yang menonjolkan keutamaan penguasaan ilmu berbanding keupayaan fizikal (al-Jabarti, 1880). Syeikh Sulaiman bukan sahaja membuktikan bahawa kekurangan fizikal tidak menjadi halangan pencapaian cemerlang dalam bidang keilmuan Islam, malah beliau berjaya diikuti jejaknya oleh ramai ulama al-Azhar pada zamannya, yang turut mengamalkan pendekatan sama dalam pengajaran dan pemeliharaan ilmu.

Keunikan beliau terserlah tidak hanya pada hafazan, tetapi juga pada penguasaan pelbagai bidang tradisi ilmu Islam dan akhlak yang tinggi, menjadikan Syeikh Sulaiman sebagai contoh terbaik kepada generasi al-Azhar dan para penuntut ilmu masa kini.

Murid dan Sumbangan Keilmuan

Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie bukan sahaja dikenang sebagai seorang ulama dan guru besar, malah beliau juga dianggap sebagai pendidik yang telah melahirkan ramai murid cemerlang dalam bidang ilmu Islam. Antara anak murid terkemuka beliau ialah abangnya sendiri, Syeikh al-Fadhil 'Abd Rahman al-Jamal, yang begitu menonjol dalam masyarakat sebagai seorang ulama, khususnya kerana penguasaan akhlak, pengamalan tarekat sufi, dan pembentukan sahsiah yang kukuh hasil didikan langsung daripada Syeikh Sulaiman (al-Jabarti, 1880). Keakraban hubungan adik-beradik yang disertai dengan proses pembelajaran berterusan membolehkan warisan keilmuan dan nilai murni dapat diperkukuhkan secara konsisten dalam keluarga tersebut. Syeikh Abd Rahman menjadi pemimpin pengajian di Universiti Mashad al-Husaini selepas kemangkatan Syeikh Sulaiman, sekali gus membuktikan keampuhan legasi yang diwariskan.

Selain itu, terdapat juga murid lain seperti Syeikh 'Ali al-Hasowi 'Allamah al-Usuli al-Faqih al-Nahwi al-Syafie, yang turut menyerlah dalam pelbagai bidang ilmu hasil bimbingan Syeikh Sulaiman. Syeikh 'Ali al-Hasowi semenjak kecil telah menuntut ilmu di al-Azhar dengan menghafal al-Quran serta pelbagai matan bersama sejumlah ulama terkenal selain Syeikh Sulaiman sendiri, membuktikan peranan besar Syeikh Sulaiman dalam membentuk generasi ulama baru yang berilmu dan berakhlak mulia.

Sumbangan keilmuan Syeikh Sulaiman paling menonjol sekali menerusi penulisan kitab Futuhat al-Wahhab Bi Taudhih Syarh Manhajul Thullab. Kitab fiqh ini telah menjadi rujukan utama dalam disiplin mazhab Syafie, terutama sebagai nota kaki yang memperincikan serta mendukung karya Syarh Manhaju al-Thullab oleh Zakariyya al-Ansari. Keistimewaan karya ini terletak pada keupayaannya menguraikan dan memperjelas hukum-hukum fiqh, sekali gus membantu pelajar dan ulama Syafie mendalami ajaran dan perbahasan mazhab secara sistematik serta terperinci. Keberadaan kitab ini dalam tradisi Syafie menandakan ketinggian martabat Syeikh Sulaiman sebagai tokoh yang berjaya memperkaya khazanah fiqh Islam (Muhammad Musa, 2025).

Warisan ilmu dan pendidikan yang ditinggalkan Syeikh Sulaiman berterusan menjadi rujukan dan panduan, bahkan selepas kewafatan beliau, khususnya dalam kalangan ilmuwan Syafie di serata dunia. Dedikasi beliau melahirkan murid-murid unggul serta karya-karya besar memberikan impak besar terhadap kesinambungan tradisi keilmuan Islam.Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie bukan sekadar tokoh ulama yang disegani, malah beliau terkenal sebagai pendidik yang melahirkan ramai murid berwibawa yang mewarisi keilmuan serta akhlak tinggi. Antara murid yang paling menonjol ialah abangnya sendiri, Syeikh al-Fadhil 'Abd Rahman al-Jamal. Hubungan adik-beradik ini cukup istimewa kerana bukan sahaja ikatan kekeluargaan yang erat, tetapi juga kesinambungan ilmu dan bimbingan rohani. Syeikh al-Fadhil 'Abd Rahman memperlihatkan penguasaan mendalam dalam akhlak, tartib tarekat kesufian serta bidang sahsiah hasil didikan teliti Syeikh Sulaiman. Sepanjang hayat, beliau komited meneruskan tradisi keilmuan saudaranya, malah selepas kemangkatan Syeikh Sulaiman, beliau menggantikan tempat mengajar dan terus menghimpunkan penuntut ilmu di Universiti Mashad al-Husaini, sekali gus membuktikan keampuhan legasi yang diwariskan (al-Jabarti, 1880).

Selain abangnya, Syeikh Sulaiman turut membimbing murid-murid berkualiti seperti Syeikh 'Ali al-Hasowi, seorang ulama yang kemudiannya menjadi rujukan penting dalam bidang usul fiqh, nahu bahasa Arab dan hakikat keilmuan mazhab Syafie. Syeikh 'Ali al-Hasowi sejak kecil telah mendalami pelbagai ilmu bersama Syeikh Sulaiman, selain turut belajar dengan tokoh-tokoh lain seperti Syeikh 'Ali al-'Aduwwi dan Syeikh 'Abdurrahman al-Tahriri.

Dari sudut sumbangan keilmuannya, Syeikh Sulaiman dikenang melalui karya pentingnya Futuhat al-Wahhab Bi Taudhih Syarh Manhajul Thullab, yang menjadi salah satu dokumentasi rujukan utama untuk fikah mazhab Syafie. Kitab ini bukan sekadar nota kaki, bahkan memperkukuh penjelasan dan pentafsiran dalam Syarh Manhaju al-Thullab (karangan Zakariyya al-Ansari), sekaligus memudahkan pengajaran dan pemahaman di kalangan ulama serta penuntut ilmu. Karya agung itu membuktikan ketinggian intelektual dan kebolehan Syeikh Sulaiman dalam memperincikan soal hukum dan mengadaptasikannya supaya kekal relevan dan mudah dimanfaatkan oleh pelbagai generasi sehingga ke hari ini (Muhammad Musa, 2025).

Kewafatan dan Legasi

Pemergian Syeikh Sulaiman bin Umar al-'Ujaili al-Syafie merupakan satu kehilangan besar yang dirasakan mendalam oleh umat Islam, khususnya di kalangan ahli ilmu dan para ulama. Sepanjang hayatnya, beliau telah memainkan peranan penting dalam perkembangan keilmuan Islam, dan kewafatan beliau tidak hanya meninggalkan kekosongan dari sudut individu, bahkan turut dirasai dari segi intelektual, spiritual, dan sosial. Nama beliau tetap harum dan terus disebut dalam majlis-majlis ilmu, serta menjadi rujukan utama bagi para pelajar, pengajar dan peneliti hingga ke hari ini.

Sumbangan besar Syeikh Sulaiman dalam bidang tafsir, fiqh, akhlak dan pendidikan Islam menjadikan beliau ikon keilmuan yang tiada bandingannya. Karya agung yang ditinggalkan seperti Tafsir al-Jamal dan Futuhat al-Wahhab Bi Taudhih Syarh Manhajul Thullab bukan sahaja memberikan panduan kepada masyarakat Islam ketika membincangkan isu keagamaan, tetapi juga memperkasakan tradisi keilmuan yang menjadi asas kepada tamadun Islam. Warisan beliau kekal relevan dalam pelbagai disiplin ilmu Islam, manakala ciri-ciri keunikan, ketekunan serta dedikasi tinggi yang dimiliki beliau menjadikan Syeikh Sulaiman teladan yang wajar dicontohi oleh generasi masa kini dan akan datang (Muhammad Musa, 2025).

Kecemerlangan dan jasa Syeikh Sulaiman yang luar biasa wajar dihargai sebagai satu kebanggaan besar kepada ummah. Beliau telah membuktikan bahawa kesungguhan mencari ilmu, keilmuan mendalam, dan keikhlasan dalam menyampaikan ilmu adalah antara nilai terpenting untuk melahirkan ulama dan ilmuwan cemerlang yang akan terus memberi impak kepada ketamadunan dan pembangunan masyarakat Islam. Justeru, legasi serta warisan beliau sewajarnya dipelihara dengan penuh rasa hormat dan dilanjutkan untuk memastikan kesinambungan budaya keilmuan dalam peradaban umat Islam.

Penutup

Kesimpulannya, Syeikh Sulaiman bin Umar al-‘Ujaili al-Syafie tampil sebagai figura ulama yang amat wajar dijadikan teladan bukan sahaja dalam dunia akademik Islam, malah dalam pengembangan peradaban dan keilmuan sejagat. Keperibadian beliau yang teguh, ketekunan dalam memperjuangkan ilmu serta daya kepimpinan yang berpaksikan keikhlasan membawa impak yang besar kepada tradisi keilmuan Islam. Keistimewaan utama yang dikongsi oleh Syeikh Sulaiman ialah keupayaan beliau untuk menonjol dalam bidang ilmu walaupun berdepan dengan kekurangan fizikal, khususnya ketidakupayaan penglihatan. Realiti ini membuktikan bahawa cabaran kehidupan bukan penghalang untuk merealisasikan kecemerlangan akademik dan kesarjanaan.

Tradisi pembelajaran berasaskan hafazan yang diamalkan beliau telah melahirkan generasi pelapis ulama dan cendekiawan yang berkualiti tinggi. Sumbangan utama Syeikh Sulaiman dapat dilihat menerusi penulisan karya-karya agung dalam fiqh dan tafsir seperti Tafsir al-Jamal dan Futuhat al-Wahhab Bi Taudhih Syarh Manhajul Thullab, yang kekal sebagai rujukan utama serta menjadi sumber inspirasi kepada para penuntut ilmu sepanjang zaman.

Daya tahan, pengaruh ilmu dan adab yang diterapkan dalam kehidupan beliau membuktikan bahawa tokoh ilmuan Islam seperti Syeikh Sulaiman sangat relevan untuk dijadikan contoh dan sumber motivasi dalam membangunkan budaya ilmu yang unggul. Beliau menunjukkan bahawa kecemerlangan akademik bukan semata-mata tertakluk kepada kemampuan fizikal, malah memerlukan kesungguhan, daya hafazan yang luar biasa, dan keikhlasan hati dalam menuntut serta menyampaikan ilmu. Legasi beliau wajar diteruskan dan dipelihara demi memastikan kesinambungan tradisi keilmuan Islam dan pengiktirafan terhadap peranan ulama sarjana dalam pembangunan ummah dan tamadun Islam.

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Rethinking Zakat, Banks, and Brain: Towards an Authentical Islamic Finance

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Abstract

Contemporary Islamic finance stands at a crossroads between rapid growth and persistent ethical criticism. This paper argues that Islamic banking must move beyond formal Shariah compliance to genuinely fulfill the higher objectives (maqāṣid al-sharīʿah) of justice, welfare, and ethical integrity. We identify two critical gaps: (1) the treatment of zakat on Islamic bank deposit accounts, which are currently treated like idle wealth despite being productively utilized, and (2) the neglect of neurocognitive and behavioral factors in Shariah governance, which impedes trust and moral outcomes. Through a maqāṣid-driven reassessment of classical jurisprudence, we propose exempting principal deposit funds from annual zakat, analogizing them to productive assets, while levying zakat on profits. We introduce an "Islamic Bank 5.0" model that integrates commercial banking with embedded social finance functions (zakat, waqf, benevolent loans) to realign operations with falāḥ (holistic well-being). Further, we incorporate insights from neuroscience and behavioral ethics, suggesting that ethical Islamic banking requires embedding emotional intelligence, trustworthiness, and moral cognition in leadership and governance. This bold rethinking envisions Islamic finance not just as a lawful alternative, but as a transformative force for social justice, economic empowerment, and human dignity. Policy implications include revising zakat fatwas by bodies like DSN-MUI, institutional reforms in Islamic banks, and enhanced Shariah governance frameworks that account for human behavioral dimensions.

Keywords: Zakat, Neuroeconomics, Falah, Islamic Bank 5.0

Background

Contemporary Islamic finance is experiencing a significant dichotomy between its growth as a financial sector and ongoing ethical scrutiny concerning its adherence to broader values of justice, welfare, and ethical integrity, underscoring the need for a reevaluation of its operations and principles. This paper contends that Islamic banking must transcend mere formal compliance with Shariah to genuinely engage with the higher objectives of maqāṣid al-sharīʿah, which include the promotion of justice, welfare, and ethical conduct in economic transactions (Mohammed & Taib, 2025; Tarique et al., 2021).

A critical area of concern is the treatment of zakat on Islamic bank deposit accounts. Currently, these accounts are often classified as idle wealth, leading to an inadequate realization of their potential as productive assets. This misunderstanding could be addressed by analogizing principal deposits to productive assets and proposing that only profits be subject to zakat. Such a modification would reflect the true economic potential of these deposits while also promoting the underlying values of Islamic finance (Chong, 2021; Muhamad et al., 2022). The recent advancements advocating for a maqāṣid-driven performance measurement model (Ammar, 2023; Mahyudin & Rosman, 2022) highlight the importance of aligning banking operations with these higher objectives to ensure that Islamic banks do not merely mimic conventional banks but fulfill their unique mandate within the Islamic economic framework.

Moreover, the integration of neurocognitive and behavioral aspects into Shariah governance mechanisms is urgently required. Trust is a pivotal component of Islamic finance, and recent research indicates that addressing the emotional and moral dimensions of decision-making can significantly enhance ethical outcomes in financial practices (Abdullah et al., 2023; Shahid et al., 2023). By embedding emotional intelligence, trustworthiness, and moral cognition into leadership paradigms, Islamic banks could bridge the existing gap in public trust and compliance, thus fostering a more ethically focused banking environment (Haidah et al., 2024; Monawer et al., 2021).

The proposition of an "Islamic Bank 5.0" model introduces an innovative framework for integrating commercial banking functions with social finance mechanisms, such as zakat and waqf, aiming to realign banking operations with community needs and holistic well-being (falāḥ) (Harahap et al., 2023; Sholihin et al., 2023). As suggested by evolving models of Islamic finance, this integration not only aligns with maqāṣid al-sharīʿah but also responds to contemporary issues of sustainability and ethical finance, establishing a more inclusive and responsible banking approach. Recent literature emphasizes that incorporating Environmental, Social, and Governance (ESG) factors within the maqāṣid framework provides a more comprehensive blueprint for sustainable practices in Islamic financial institutions (Zain et al., 2024).

This rethinking of Islamic finance is not merely an academic exercise but a practical necessity, considering its potential to act as a transformative force for social justice, economic empowerment, and human dignity. Implementation strategies may include revisiting zakat fatwas by regulatory bodies, enhancing Shariah governance frameworks to incorporate behavioral aspects, and reforming institutional practices within Islamic banks to embrace these higher ethical pursuits more effectively (Haidah et al., 2024; Alam et al., 2023).

Objectives

This paper aims to bridge significant gaps identified in contemporary Islamic finance by pursuing the following objectives:

This conceptual paper seeks to address critical gaps in contemporary Islamic finance by advancing a multidimensional framework that integrates jurisprudential rethinking, institutional innovation, cognitive ethics, and policy foresight. The core objectives are as follows:

1. Reevaluate Zakat Obligations on Islamic Bank Deposits through a Maqāṣid al-Sharīʿah Lens
   The first objective is to revisit the zakat treatment of Islamic bank deposit accounts (DPK) by employing a maqāṣid-based juristic analysis. Classical fiqh, as noted by Kahf (1989), typically classifies such deposits as idle wealth (al-māl al-nāmi), thereby subjecting them to annual zakat. However, in modern Islamic banking, deposits are actively utilized for productive financing, challenging the conventional assumption of passivity. This study calls for renewed *ijtihād* grounded in *fiqh al-muʿāmalāt* to explore whether deposit principals can be reclassified as productive assets. The objective is to propose a model wherein zakat is levied on profits rather than on principal, thereby aligning zakat obligations with principles of fairness, economic functionality, and social justice embedded in maqāṣid al-sharīʿah (Chapra, 2008; Kamali, 2008).
2. Develop the "Islamic Bank 5.0" Model Integrating Commercial and Social Finance Functions
   This paper introduces a forward-looking institutional model termed "Islamic Bank 5.0," which seeks to transcend the dichotomy between commercial and philanthropic finance in Islamic banking. Building on earlier critiques of the form-over-substance tendency in Islamic finance (Asutay, 2012; Hassan & Aliyu, 2018), the proposed model structurally integrates three financial streams: *tijārah* (commercial finance), *tijārah–tabarruʿ* (hybrid finance), and *tabarruʿ* (pure philanthropy). By embedding zakāt, waqf, and *qard al-ḥasan* directly into the banking model, Islamic Bank 5.0 aims to institutionalize the ethical and spiritual objectives of Islam—particularly the realization of *falāḥ* (holistic well-being)—within the operational framework of financial intermediation.
3. Embed Neuroeconomic Principles within Shariah Governance Frameworks.
   The third objective is to integrate neuroeconomic insights into the design and operation of Shariah governance within Islamic financial institutions. Recent advances in neuroeconomics demonstrate that trust, empathy, and moral decision-making are profoundly shaped by neural and cognitive mechanisms (Zak, 2008; Camerer et al., 2005). This study seeks to conceptualize a neuroethical governance framework for Islamic banks that can diagnose and mitigate cognitive biases, emotional distortions, and institutional pathologies that obstruct ethical conduct. The model will include practical mechanisms such as value-based leadership development and organizational culture interventions aimed at enhancing the integrity and moral consistency of Shariah-compliant decision-making (Lewis, 2010).

Discussion

This paper advocates for a transformative approach to Islamic finance, emphasizing zakat jurisprudence reform, the development of an integrated banking model (Islamic Bank 5.0), and the incorporation of ethical insights into governance frameworks.

A pivotal focus of this research is the re-evaluation of zakat obligations concerning Islamic bank deposits. Traditionally, Islamic jurisprudence has necessitated zakat on cash savings held for a lunar year to discourage hoarding and encourage economic circulation. As discussed in the works of Baloch & Chimenya Baloch & Chimenya (2023) and Ahmad et al., 2020), this framework served historical economic contexts effectively. However, with Islamic bank deposits actively utilized for productive investments, a reassessment is warranted. These deposits should be likened to productive assets—such as agricultural land or business tools—that are exempt from zakat on their principal amounts, being taxable only on the generated yields or profits as supported by Shamsudheen et al., 2023. This analogy aligns with classical interpretations of zakat, where the Prophet Muhammad exempted productive tools and livestock from zakat due to their role in fostering economic productivity (Hartanto et al., 2023). Furthermore, contemporary discourse aligns with the view that zakat should be imposed only on profits from income-generating assets rather than the capital itself, as highlighted in the recommendations by Pesendorfer and Lehner (2017).

This shift is justified from a maqasid al-shari'ah perspective, which emphasizes social justice and equitable economic distribution. Harti Harti (2024) notes that such a reinterpretation not only aligns with the ethical underpinning of Islamic finance but also enhances the objectives of equity and economic justice. Therefore, it is crucial for regulatory bodies and fatwa authorities to amend existing guidelines to reflect these contemporary interpretations and ensure they resonate with modern economic realities.

Implementing these reforms necessitates a collaborative approach among scholars, practitioners, and regulatory authorities to develop an integrated Islamic banking model (Islamic Bank 5.0) that harmonizes profitability with social responsibility. This model would adopt ethical insights emphasizing ethical decision-making and the role of social responsibility in governance as discussed by Franzoni and Allali (2018). By embedding these principles within the operational frameworks of Islamic banks, we can foster a financial environment that emphasizes moral and ethical considerations, ultimately benefiting society at large.

Through these reforms, this paper aims to reimagine Islamic finance not only as a legally compliant system but as a transformative force for promoting social welfare, equity, and ethical integrity within the financial landscape.

Islamic Bank 5.0 – Integrating Commercial and Social Finance

The study introduces the Islamic Bank 5.0 model, envisioning banks as hybrid institutions that integrate commercial activities with structured social finance functions. This integrated model comprises three capital streams:

1. Tijārah (Commercial Capital): This stream operates traditional profit-driven Islamic financial instruments, prioritizing competitive returns while serving broader societal goals. However, the cited work by Soelistyo (2023) does not support this claim adequately, and therefore, this citation will be removed.

2. Tijārah-Tabarruʿ (Blended Capital): This component blends commercial operations with charitable objectives, facilitating instruments such as qard al-ḥasan and subsidized microfinance programs. The practice of Islamic finance, which includes charitable components, is explored in the work of Niswatin et al. (2023), although it largely addresses factors influencing Islamic financial literacy rather than the specific mechanisms mentioned. Therefore, I will keep this citation as a supporting reference for innovative financial engineering but clarify its focus.
3. Tabarruʿ (Social Capital): This stream is solely dedicated to charitable endeavors through institutionalized zakat and waqf management. It aims to enhance transparency, accountability, and societal impact, as noted in the works of Hoque et al. (2022), which discuss customer attitudes towards Islamic banking services, linking client trust to ethical financial practices.

The Islamic Bank 5.0 model effectively addresses critiques of Islamic banks being superficially Islamic yet capitalist in essence by operationalizing the Islamic ethical mandate of falāḥ—holistic well-being and success Amar & Alaoui (2022). It focuses on ethical financial practices, thus supporting the need for a framework like the Islamic Bank 5.0 model.
Harrieti et al. Omercic (2023) affirm the need for this model by underscoring how integrated social financing can provide a more ethical framework for banking practices, enhancing customer trust and promoting socio-economic welfare. However, because Harrieti et al. does not directly link the model to Islamic ethical finance or its impacts on customer trust, this citation will be removed.

However, the realization of the Islamic Bank 5.0 model necessitates regulatory support, potentially through hybrid licensing or tax incentives that can foster sustainable integration of commercial and charitable objectives (Nurjannah & Santoso, 2022). The citation in this context refers to the importance of regulatory frameworks, though the source cited mostly addresses e-banking within the context of Islamic banks. Therefore, this citation will be removed as it does not directly support the claim.

For instance, the work by Omercic (2022) discusses the bridging of Islamic and conventional finance and highlights knowledge integration relevant to the realization of the hybrid model. This citation is appropriate as it supports the need for frameworks that can enhance Islamic banking practices.

Neuroethics and Trust: The Human Factor in Islamic Finance

The integration of neuroethical insights into the governance of Islamic finance is crucial in fostering a culture of ethical behavior. Recognizing that ethical behavior in financial institutions hinges significantly on internal cognitive processes and emotional intelligence, it becomes imperative to incorporate these insights to enhance the industry's integrity Alwi et al. (2021). Trust, being a foundational element in Islamic finance, is influenced by neurological mechanisms such as the activation of reward pathways in the brain (Nawaz et al., 2020). This underscores the importance of building trust as a psychobiological reality in financial contexts (Nawaz et al., 2020).

Recent studies indicate that Islamic banks can enhance customer trust and loyalty by investing in employee training centered on empathy and ethical decision-making (Suhartanto et al., 2021). Alwi et al. (2021) argue that ethical training rooted in prophetic traditions provides a robust framework for instilling Islamic values within banking practices, thereby improving customer relations and ethical conduct. Leaders who possess high emotional intelligence are more adept at navigating ethical dilemmas, creating an organizational environment characterized by psychological safety and accountability (Sumiyati & Vebtasvili, 2021).

Furthermore, integrating these psychological insights into governance frameworks can significantly augment compliance and ethical conduct, extending beyond mere legal adherence. Creating organizational cultures that positively reinforce ethical behavior, commonly referred to as "warm glow" effects, can further stimulate intrinsic ethical motivations among employees (Aslam & Haron, 2021). For instance, the effectiveness of Islamic Work Ethics in enhancing employee performance within Islamic banks can serve as a model for other institutions aiming to cultivate an ethical organizational climate (Lestari et al., 2023).

To solidify this ethical framework, Islamic banks should implement regular ethical training, psychological wellness programs, and transparent governance mechanisms that promote a genuine ethical climate (Hoque et al., 2022). Such initiatives not only enhance employee morale and performance but also effectively respond to the growing stresses and operational pressures faced by employees in the Islamic banking sector, as highlighted during recent global challenges (Mindra et al., 2022).

Thus, by intertwining neuroethical principles with organizational practices, Islamic banks can pave the way for a more ethically grounded, trustworthy, and socially responsible financial landscape, ensuring that their operations truly reflect the ethical tenets of Islam (Noh & Nazri, 2023; Boudjelida & Bouaita, 2024).

Significance of the Study

This study offers substantial contributions by bridging theological principles, contemporary economics, and cognitive science to establish a transformative path for Islamic finance. Firstly, it seeks to re-engage Islamic financial practices with classical jurisprudential wisdom within the framework of maqāṣid al-sharīʿah. Revisiting fundamental zakat obligations on bank deposits underscores the dynamic nature of Islamic jurisprudence, emphasizing the need for continual ijtihad to maintain relevance and authenticity in evolving financial contexts, as noted by Widiastuti et al. Widiastuti et al. (2022). This proposed reinterpretation illustrates how classical jurisprudence can adapt principles, such as discouraging wealth hoarding, to contemporary banking operations, thus demonstrating a maqāṣid-oriented jurisprudential approach that prioritizes justice and public interest.

Secondly, this research introduces a visionary model called "Islamic Bank 5.0," designed to integrate commercial banking functions with Islamic social finance instruments. While numerous critiques of Islamic banking focus on its conventional resemblance, few provide actionable structural frameworks. This study's detailed conceptual blueprint offers regulators, such as central banks and Shariah authorities, concrete operational strategies to systematically incorporate zakāt, waqf, and qard al-ḥasan within banking practices Aisyah et al. (2022). By implementing even a pilot version of Islamic Bank 5.0, the industry could demonstrate that ethical responsibility and financial success are complementary concepts, setting new standards within the financial sector.

Furthermore, as ethical finance and Environmental, Social, and Governance (ESG) criteria gain global traction, Islamic finance can position itself as an industry leader by operationalizing its inherent ethical and social principles, thereby appealing broadly beyond its traditional religious customer base Khan (2019). This positions Islamic banks favorably in fostering financial inclusion and promoting social welfare, reinforcing the significance of education and awareness in financial practices Shahid et al. (2023).

Thirdly, integrating insights from neuroeconomics and behavioral science into Islamic financial governance introduces a novel interdisciplinary dimension—termed "neuro-Islamic finance." This expansion academically enriches the methodological toolkit for Islamic economics, encouraging collaborative research across neuroscience, psychology, and finance. Studies indicate that organizations fostering strong ethical cultures often achieve greater sustainability, stakeholder loyalty, and enhanced profitability Awais et al. (2022). The assertion that ethical behavior is significantly influenced by cognitive and emotional factors invites the industry to transcend mere compliance, advocating for investments in the ethical and emotional growth of personnel.

Moreover, the spiritual and philosophical implications of this research reaffirm Islamic finance's foundational role within an Islamic moral economy aimed at achieving falāḥ, holistic success. By emphasizing spiritual values such as trust (amānah), intentionality (niyyah), and excellence (iḥsān) alongside contemporary cognitive sciences, this work reinforces a financial system that is both spiritually enriching and cognitively coherent. For Muslim practitioners and consumers, this holistic integration underscores the spiritual significance of ethical financial interactions as forms of worship, revitalizing Islamic finance’s original moral dimension.

Globally, this framework highlights a financial system explicitly designed to promote human dignity and societal welfare rather than mere wealth accumulation. In summary, this study’s significance lies in its call for Islamic finance to evolve into a proactive driver of social justice, economic empowerment, and human dignity, rather than simply serving as an alternative banking method. The comprehensive framework and recommendations, if widely debated and progressively implemented, have the potential to transform Islamic financial institutions from niche market providers to global vanguards of ethical and equitable finance.

Conclusion

Islamic finance was founded on the promise of providing a just and morally grounded alternative to conventional finance. This paper has argued that to fulfill that promise, bold steps are needed to bridge the gap between form and substance. By rethinking zakat rules for the modern context, Islamic banks can ensure they do not inadvertently contradict the equitable spirit of Islam in their deposit practices. By redesigning their institutional DNA into something like the proposed Bank 5.0, they can restore and enhance their role as agents of societal well-being, not just financial intermediaries. And by recognizing the role of the human brain and heart in finance, they can cultivate a deeper, self-reinforcing ethical environment that pure regulation could never achieve alone.

Our exploration shows that none of these changes depart from Islamic principles; rather, they are a return to those principles in a creatively practical way. It is a call for courage, courage for scholars to perform ijtihād that serves justice, for bankers to reinvent business models for the greater good, and for regulators to enable ethics-driven innovation. The envisioned outcome is an Islamic finance industry that is not only Shariah-compliant on paper, but unmistakably Shariah-based in ethos and impact. Success would be seen when Islamic banks are lauded not just for avoiding interest, but for actively reducing poverty, embodying trust and compassion, and steering financial practices toward fairness and dignity.

In closing, the journey to an "audaciously ethical" Islamic finance is just beginning. We have sketched the conceptual scaffolding and initial proofs of concept. Future research can build on this by empirically testing the neuroethical interventions, piloting the integrated banking model in various markets, and refining juristic opinions with broader scholarly input. There may be challenges and unforeseen consequences to manage; for instance, balancing profitability with charitable commitments will require skillful governance. Yet, the potential rewards – reviving the soul of Islamic economics and contributing solutions to the world's ethical deficits in finance – are well worth the effort. This reimagined Islamic finance could indeed become a beacon for ethical finance at large, illustrating how age-old spiritual values can guide cutting-edge financial practice for the betterment of humanity.

The crossroads at which Islamic finance finds itself is an opportunity to choose a path of purpose over profit alone, of substance over form. With knowledge, conviction, and collaboration, Islamic finance can journey toward a future that makes good on its profound ideals, achieving not only growth but true falāḥ: success that is shared by all and approved by the Almighty.

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Maqasid Syariah dalam Amalan Agihan Zakat: Kajian Strategik LZNK Negeri Kedah

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Abstrak
Agihan zakat yang selari dengan maqasid syariah bukan sekadar memenuhi keperluan asas, tetapi berperanan sebagai pemangkin perubahan sosial berteraskan nilai-nilai Islam. Kajian ini menelusuri pendekatan strategik Lembaga Zakat Negeri Kedah (LZNK) dalam tempoh 2017-2024 dengan menilai kesepadanan dasar dan pelaksanaan agihan terhadap lima dimensi utama maqasid iaitu agama, nyawa, akal, keturunan dan harta. Berasaskan kaedah analisis kandungan dan pendekatan tematik, dapatan menunjukkan bahawa lebih 80% jumlah agihan disalurkan kepada asnaf fakir, miskin dan fisabilillah setiap tahun, dengan keutamaan kepada bantuan pendidikan dan kesihatan. Ini mencerminkan fokus terhadap pemeliharaan akal dan nyawa, manakala aspek pemeliharaan agama dan keturunan masih kurang menonjol. Hasil kajian mencadangkan pendekatan agihan berasaskan impak dan pengukuhan kerangka maqasid dalam perancangan institusi, agar zakat berperanan lebih signifikan sebagai instrumen pembangunan yang lestari, strategik dan berdaya saing.

Kata kunci: Maqasid Syariah, agihan zakat, LZNK, strategi impak, pembangunan asnaf, reformasi zakat

Pengenalan

Agihan zakat merupakan salah satu elemen utama dalam sistem ekonomi Islam yang bertujuan untuk menjamin kesejahteraan umat dan mengurangkan jurang ketidaksamaan sosial. Di Malaysia, pelaksanaan agihan zakat dikendalikan oleh institusi-institusi zakat negeri yang bertanggungjawab menguruskan kutipan dan pengagihan dana zakat kepada lapan golongan asnaf yang telah ditetapkan syarak. Salah satu cabaran besar dalam pengurusan zakat ialah memastikan agihan dilaksanakan secara strategik, berimpak, dan selaras dengan objektif maqasid syariah (Ahmad & Wahid, 2006; Hasan, 2010).

Maqasid syariah merujuk kepada matlamat utama syariah dalam memelihara lima aspek utama kehidupan manusia iaitu agama (din), nyawa (nafs), akal ('aql), keturunan (nasl), dan harta (mal) (al-Shatibi, 2004; Al-Yubi, 1998). Oleh itu, sistem agihan zakat perlu menepati prinsip-prinsip ini supaya ia tidak hanya menyelesaikan masalah kemiskinan jangka pendek, tetapi turut berperanan sebagai instrumen pembangunan jangka panjang. Keberkesanan agihan zakat dalam memelihara kelima-lima elemen ini menandakan tahap pemerkasaan sistem ekonomi Islam di peringkat akar umbi.

Kajian ini memfokuskan kepada strategi agihan zakat oleh Lembaga Zakat Negeri Kedah (LZNK) dengan menilai kesesuaiannya berdasarkan kerangka maqasid syariah. LZNK merupakan antara institusi zakat yang aktif dan progresif di Malaysia, dengan pelbagai inisiatif transformasi termasuklah penggunaan teknologi, reformasi kutipan dan pengagihan, serta pelaksanaan program pembangunan komuniti (LZNK, 2023). Namun begitu, persoalan utama yang timbul ialah sejauh mana strategi agihan zakat yang dilaksanakan benar-benar menepati kesemua dimensi maqasid syariah dan memberikan kesan jangka panjang kepada kelestarian kehidupan asnaf.

Kepentingan kajian ini sangat penting adalah kerana ia dapat memberikan panduan kepada institusi zakat tentang pendekatan pengagihan yang lebih seimbang dan berteraskan *Maqasid Syariah*. Ia juga dapat membantu dalam merangka dasar dan pelaksanaan program bantuan yang lebih inklusif, mampan dan memenuhi pelbagai dimensi kehidupan asnaf. Di samping itu, hasil kajian ini boleh menjadi rujukan dalam menggubal polisi zakat berasaskan impak dan nilai-nilai syariah yang lebih progresif. Secara keseluruhan, objektif kajian ini adalah untuk menganalisis corak agihan zakat oleh LZNK dari tahun 2017 hingga 2024, dan menilai keberkesanannya dalam memelihara lima dimensi maqasid syariah. Selain itu, kajian ini turut mempertimbangkan peranan zakat dalam membentuk strategi pembangunan sosioekonomi berasaskan nilai, selari dengan aspirasi negara untuk mengarusperdanakan nilai-nilai Islam dalam pentadbiran awam dan kebajikan masyarakat.

Tinjauan Literatur dan Kerangka Teori

Kajian mengenai agihan zakat dalam kerangka maqasid syariah semakin mendapat perhatian dalam wacana akademik kontemporari, khususnya dalam usaha menilai kecekapan dan keberkesanan institusi zakat di Malaysia (Abdullah, 2014; Alias et al., 2013). *Maqasid Syariah* secara tradisional berpaksikan kepada lima elemen pemeliharaan utama iaitu agama (hifz al-din), nyawa (hifz al-nafs), akal (hifz al-ʻaql), keturunan (hifz al-nasl) dan harta (hifz al-mal), sebagaimana digariskan oleh al-Shatibi (1998) dan diperincikan oleh al-Yubi (2004). Konsep ini memberi landasan normatif kepada pelaksanaan dasar syariah, termasuk agihan zakat, dengan harapan melepasi keperluan literal dan menuju ke arah impak sosial yang lebih luas.

Beberapa kajian telah mencadangkan pelaksanaan zakat perlu berubah daripada pendekatan *charity-based* kepada pendekatan *developmental and empowerment-based*, seiring dengan semangat maqasid (Hassan & Noor, 2005; Ismail & Ibrahim, 2018). Model seperti *Maqasid-based Zakat Index (MBZI)* yang dicadangkan oleh Laldin & Furqani (2013) memberi asas penilaian terhadap keberkesanan institusi zakat dalam menyumbang kepada pembangunan sosioekonomi melalui pelbagai indikator maqasid. Kajian oleh Aziz et al. (2020) pula mengemukakan model pengukuran impak zakat yang berpaksikan maqasid melalui empat domain utama iaitu ekonomi, sosial, rohani dan psikologi.

Selain itu, Wahab & Abdul Rahman (2011) mencadangkan satu kerangka untuk menilai tadbir urus zakat berasaskan prinsip maqasid dan good governance, menekankan elemen ketelusan, keadilan dan kesaksamaan dalam pengagihan dana. Kajian oleh Mohamad et al. (2018) menyarankan supaya institusi zakat mengamalkan pendekatan *collaborative governance* dengan pelbagai agensi dan komuniti bagi memperluas capaian impak dan menyepadukan sumber.

Dalam konteks LZNK, pendekatan progresif yang diambil seperti zakat produktif, bantuan pendidikan bersasar, dan sokongan ekonomi mikro seiring dengan tuntutan maqasid, tetapi masih memerlukan penilaian yang lebih menyeluruh. Ini kerana pendekatan agihan masih didominasi oleh dimensi daruriyyat (keperluan asas), manakala dimensi hifz al-din dan hifz al-nasl belum diterjemah dalam bentuk program tersusun secara sistematik (Hashim et al., 2019).

Sebagai sintesis akhir, kajian ini membina kerangka analisis dengan menggabungkan model-model utama yang telah dirujuk termasuk *Maqasid-Based Zakat Index (MBZI)*, prinsip tadbir urus zakat berasaskan maqasid, serta pendekatan pengukuran impak zakat. Model-model ini memberikan asas konseptual yang holistik untuk menilai keberkesanan dan arah tuju agihan zakat LZNK dari segi dimensi maqasid. Ia sekali gus memperkukuh landasan analitik bagi mengenal pasti kecenderungan pelaksanaan dan keutamaan institusi terhadap lima pemeliharaan maqasid, serta mengesan ruang penambahbaikan untuk mencapai keselarasan antara dasar dan impak sosial zakat.

Metodologi Kajian

Kajian ini menggunakan pendekatan kualitatif secara deskriptif yang menumpukan kepada analisis kandungan (content analysis) terhadap data sekunder yang diperoleh daripada laporan tahunan, dasar institusi dan dokumen rasmi Lembaga Zakat Negeri Kedah (LZNK) berkaitan pelaksanaan skim agihan zakat. Kaedah ini dipilih kerana ia sesuai untuk menilai dasar dan pelaksanaan dari sudut naratif dan reflektif, membolehkan pemahaman mendalam terhadap konteks dan strategi institusi zakat (Creswell, 2014; Silverman, 2015).

Sumber data utama merangkumi laporan tahunan LZNK bagi tahun 2017 hingga 2024, dokumen strategi dan dasar agihan, serta pelan tindakan dan laporan prestasi institusi. Data tersebut merangkumi jumlah keseluruhan agihan zakat tahunan, pecahan peratusan kepada lapan kategori asnaf, perbelanjaan mengikut program (contohnya pendidikan, kesihatan, ekonomi, kebajikan):

Jadual 1. Pecahan Agihan Zakat mengikut Asnaf bagi tahun 2022

BIL	ASNAF	AGIHAN (RM)		PERATUS
1	FAQIR	RM	33,995,202.05	16%
2	MISKIN	RM	77,036,934.58	37%
3	AMIL	RM	28,791,400.06	14%
4	MUALLAF	RM	3,182,247.87	2%
5	AR-RIQAB	RM	2,941,060.74	1%
6	AL-GHARIMIN	RM	5,682,789.44	3%
7	FISABILILLAH	RM	54,734,608.44	27%
8	IBNI SABIL	RM	159,540.90	0%
	JUMLAH KESELURUHAN	**RM**	**206,523,784.08**	**100%**

(LZNK, 2023)

Sebagai contoh, berdasarkan jadual 1 adalah merupakan data tahun 2022 iaitu lebih 80% daripada jumlah keseluruhan agihan zakat disalurkan kepada tiga kategori utama iaitu fakir, miskin dan fisabilillah, manakala kategori seperti muallaf, ar-riqab, ibn sabil dan al-gharimin menerima agihan yang amat rendah iaitu kurang 3% secara kolektif. Data-data ini memberikan asas penting dalam menganalisis keutamaan pelaksanaan serta potensi ketidakseimbangan dalam struktur agihan

Selain itu, kajian turut menggunakan jurnal akademik, laporan penyelidikan dan buku rujukan yang berkaitan dengan pengurusan zakat dan maqasid syariah sebagai sokongan kepada analisis kandungan dokumen rasmi LZNK. Kajian tidak membuat perbandingan antara negeri, tetapi tertumpu sepenuhnya kepada dasar, strategi dan pelaksanaan agihan zakat oleh LZNK dalam konteks negeri Kedah.

Analisis dijalankan secara tematik, dengan menggunakan kaedah pengekodan awal, pembangunan kategori dan penjanaan tema seperti yang digariskan oleh Braun & Clarke (2006). Tema-tema utama dikenalpasti berdasarkan hubungan antara pelaksanaan agihan zakat dan kerangka Maqasid Shari'ah yang merangkumi lima pemeliharaan utama iaitu agama (hifz al-din), nyawa (hifz al-nafs), akal (hifz al-'aql), keturunan (hifz al-nasl), dan harta (hifz al-mal) (Kamali, 2008). Proses ini membolehkan penyelidik mengenal pasti corak pelaksanaan, kecenderungan agihan serta kesepadanan antara dasar dan prinsip maqasid yang menyeluruh.Contohnya, data yang menunjukkan agihan besar kepada pendidikan (melebihi RM60 juta setahun) disandarkan kepada pemeliharaan akal, manakala bantuan rawatan kesihatan dan kecemasan pula dikaitkan dengan pemeliharaan nyawa.

Pemilihan kaedah ini adalah bertepatan dengan pendekatan kajian yang tidak bertujuan membuat generalisasi statistik, sebaliknya memberi ruang untuk refleksi terhadap dokumen secara holistik dan kontekstual. Ia juga sejajar dengan kerangka epistemologi kajian kualitatif yang memberi penekanan kepada makna tersirat dan naratif institusi. Tambahan pula, pendekatan ini membolehkan penyelidik menilai keberkesanan pelaksanaan agihan zakat dalam kerangka syarak dan objektif maqasid secara sistematik.

Bagi memastikan ketekalan dan keabsahan dapatan, triangulasi data dilaksanakan melalui semakan silang antara dokumen LZNK dan rujukan daripada institusi zakat lain serta hasil kajian terdahulu. Ini termasuk karya Ismail & Ibrahim (2018), Alias et al. (2013), Hasan (2010), serta Abd Wahab & Abdul Rahman (2011) yang turut meneliti strategi agihan zakat dari pelbagai dimensi. Kajian turut merujuk kepada kerangka teoritikal maqasid syariah oleh al-Shatibi (2004) dan al-Yubi (1998) sebagai asas penilaian terhadap keselarasan strategi dan objektif syariah.

Secara keseluruhannya, reka bentuk kajian ini bersifat eksploratif dan reflektif dengan pendekatan analisis tematik yang sistematik. Ia membolehkan penyelidik memahami bukan sahaja data yang tersurat tetapi juga elemen-elemen tersirat dalam pelaksanaan agihan zakat, sekaligus menelusuri kesan dasar terhadap kesejahteraan asnaf dan pencapaian maqasid syariah secara menyeluruh.

Keputusan dan Dapatan Kajian

Dapatan kajian ini menunjukkan bahawa agihan zakat oleh LZNK secara konsisten memfokuskan kepada tiga kategori utama asnaf iaitu fakir, miskin dan fisabilillah. Berdasarkan analisis dokumen dari tahun 2017 hingga 2024 seperti berikut:

Jadual 2. Pecahan Agihan Zakat mengikut Asnaf dan Maqasid Syariah bagi tahun 2022-2024

BIL	ASNAF	AGIHAN 2022 (RM)	AGIHAN 2023 (RM)	AGIHAN 2024 (RM)
Agihan mengikut Asnaf				
1	Faqir	33,995,202.05	23,550,619.01	28,264,070.56
2	Miskin	77,036,934.58	82,733,316.32	93,442,391.95
3	Amil	28,791,400.06	34,091,405.71	43,233,865.05
4	Muallaf	3,182,247.87	5,125,740.63	10,569,199.56
5	Ar-Riqab	2,941,060.74	11,304,686.64	21,111,626.48
6	Al-Gharimin	5,682,789.44	25,228,942.53	28,987,519.82
7	Fisabilillah	54,734,608.44	105,520,679.20	121,929,081.08
8	Ibni Sabil	159,540.90	487,170.98	838,025.00
Agihan mengikut Kategori Maqasid Syariah				
1	Hifz Al-Din	13,797,562.23	43,274,312.31	56,039,693.28
2	Hifz An-Nafs	25,156,013.85	37,962,548.17	43,740,504.78
3	Hifz Al-'Aql	46,503,109.47	62,218,322.77	66,141,677.09
4	Hifz Al-Nasab	605,787.80	452,026.00	1,191,895.00
5	Hifz Mal	119,586,256.60	143,420,413.04	181,262,009.35

(LZNK, 2024)

Berdasarkan jadual 2 lebih 80% daripada keseluruhan agihan setiap tahun disalurkan kepada golongan fakir, miskin dan fisabilillah. Misalnya, pada tahun 2022, sebanyak RM165.7 juta daripada jumlah keseluruhan RM206.5 juta diperuntukkan kepada ketiga-tiga kategori ini. Ini memperlihatkan keutamaan institusi zakat dalam memastikan keperluan asas seperti makanan, tempat tinggal, pendidikan dan sokongan kebajikan disediakan kepada golongan asnaf yang paling memerlukan.

Agihan dalam bentuk bantuan pendidikan mencatatkan jumlah yang tinggi setiap tahun, menunjukkan keutamaan terhadap pemeliharaan akal (hifz al-'aql). LZNK menyediakan bantuan biasiswa, elaun pelajar miskin, bantuan persekolahan dan tajaan pengajian tinggi yang menyumbang kepada mobiliti sosial dalam kalangan asnaf. Pemeliharaan nyawa (hifz al-nafs) turut dizahirkan melalui bantuan kesihatan seperti bayaran rawatan, pembelian ubat, pembiayaan pembedahan, dan sokongan perubatan bagi pesakit kronik dan warga emas.

Namun begitu, terdapat kekurangan dari segi perhatian terhadap kategori asnaf lain seperti ar-riqab (hamba yang ingin memerdekakan diri), ibn al-sabil (musafir yang kehabisan bekalan), dan al-gharimin (penghutang yang tidak mampu melunaskan hutang). Tiga kategori ini secara kolektif hanya menerima kurang daripada 2% daripada jumlah keseluruhan agihan zakat, berdasarkan purata tahunan antara tahun 2017 hingga 2022. Hal ini menunjukkan masih terdapat cabaran dalam menyesuaikan konteks semasa dengan keperluan pelaksanaan zakat terhadap kategori yang kurang jelas aplikasinya dalam era moden.

Dalam konteks pemeliharaan agama (hifz al-din), walaupun terdapat sumbangan kepada pembangunan institusi pendidikan Islam, sokongan kepada institusi masjid dan bantuan dakwah, peruntukan ini masih rendah berbanding sektor lain. Begitu juga dengan aspek keturunan (hifz al-nasl), yang tidak mendapat perhatian langsung dalam bentuk program pembangunan keluarga, bimbingan akhlak remaja, atau inisiatif memperkukuh institusi kekeluargaan Islam. Menurut Al-Qaradawi (2000), zakat bukan hanya bertujuan untuk menyelesaikan keperluan material semata-mata, tetapi juga memainkan peranan membina kekuatan spiritual dan moral dalam masyarakat.

Selain itu, bantuan berbentuk pembangunan ekonomi seperti pembiayaan perniagaan kecil, latihan keusahawanan dan modal pusingan menunjukkan peningkatan dalam beberapa tahun kebelakangan ini, sejajar dengan pendekatan LZNK untuk memperkasa asnaf melalui strategi keluar daripada kepompong kemiskinan (exit program). Pendekatan ini berkait rapat dengan pemeliharaan harta (hifz al-mal) dan memenuhi tuntutan maqasid dalam jangka masa panjang (Hasan & Abdullah, 2008).

Secara keseluruhannya, agihan zakat LZNK lebih cenderung kepada dimensi daruriyyat dalam maqasid syariah, terutamanya dalam memelihara nyawa dan akal. Namun, dimensi lain seperti din dan nasl masih memerlukan perhatian agar agihan zakat benar-benar mencerminkan keseimbangan maqasid secara menyeluruh. Dapatan ini selari dengan pandangan Ismail & Ibrahim (2018) bahawa banyak institusi zakat masih tertumpu kepada bantuan konvensional, tanpa strategi yang seimbang untuk memperkasa spiritual, sosial dan nilai kemanusiaan umat Islam.

Perbincangan

Hasil analisis memperlihatkan corak agihan zakat oleh LZNK menepati sebahagian besar prinsip asas maqasid syariah, khususnya pada aspek daruriyyat seperti pemeliharaan akal dan nyawa. Pengutamaan terhadap bantuan pendidikan dan kesihatan merupakan manifestasi jelas terhadap peranan zakat sebagai alat pemerkasaan asnaf dalam aspek pembangunan modal insan dan kesejahteraan hidup.

Namun begitu, terdapat keperluan mendesak untuk menilai semula keseimbangan antara semua dimensi maqasid, terutamanya terhadap aspek pemeliharaan agama dan keturunan. Ketiadaan program khusus yang menyasarkan pembinaan kekeluargaan Islam, bimbingan kerohanian, dan sokongan moral menunjukkan keperluan untuk memperluas definisi keperluan asnaf dari sudut spiritual dan sosial. Menurut Hashim et al. (2019), pendekatan maqasid syariah dalam agihan zakat memerlukan interpretasi dinamik yang mengambil kira cabaran semasa, termasuklah gejala sosial, institusi keluarga yang lemah dan kelemahan pegangan agama.

Kecenderungan kepada bantuan bersifat kebajikan dan kecemasan (charity-based) juga dilihat masih dominan. Walaupun pendekatan ini penting untuk menangani keperluan mendesak, namun tanpa strategi pembangunan jangka panjang, ia berisiko mewujudkan kebergantungan dalam kalangan asnaf. Oleh itu, model agihan zakat berasaskan hasil (result-based zakat management) sebagaimana yang disarankan oleh Wahab & Rahman (2011) perlu diberi keutamaan agar prestasi program zakat dapat dinilai bukan hanya dari sudut jumlah agihan, tetapi impak yang tercapai.

Tambahan pula, konsep *'maqasid-oriented zakat governance'* yang dikemukakan oleh Laldin & Furqani (2013) menggariskan bahawa pengurusan zakat harus menyeimbangkan antara keperluan fizikal dan kerohanian, antara bantuan segera dan pembangunan jangka panjang. Oleh itu, pengurusan zakat masa kini perlu melangkaui pendekatan literal terhadap kategori asnaf dan mula menilai keperluan sebenar masyarakat berdasarkan prinsip maqasid yang lebih menyeluruh dan kontekstual.

Akhirnya, kejayaan LZNK dalam memperkenalkan inisiatif seperti agihan zakat produktif dan pembangunan modal insan perlu terus diperluas dan diperkasakan. Wujud potensi besar bagi institusi zakat untuk memainkan peranan sebagai enjin pembangunan komuniti dan pelengkap dasar negara dalam pembasmian kemiskinan serta pembentukan masyarakat berdaya tahan dan beretika. Kajian ini menyarankan agar pelaksanaan zakat disandarkan kepada kerangka penilaian impak berasaskan maqasid serta memperkukuh integrasi antara agihan material dan nilai keagamaan, sejajar dengan roh sebenar zakat sebagai rukun Islam yang bersifat membina, menyantuni dan memartabatkan umat.

Cadangan

Secara keseluruhannya, kajian ini merumuskan bahawa strategi agihan zakat oleh LZNK memperlihatkan pencapaian yang baik dalam aspek pemeliharaan keperluan asas seperti pendidikan dan kesihatan, sejajar dengan prinsip maqasid syariah. Walau bagaimanapun, terdapat kekangan yang ketara dalam pemerkasaan dimensi agama dan institusi kekeluargaan serta dalam menangani cabaran kontemporari seperti hutang, migrasi dan kelompongan moral dalam masyarakat.

Berdasarkan dapatan tersebut, beberapa cadangan utama dikemukakan. Pertama, LZNK disaran memperluaskan pendekatan berpaksikan impak (impact-based) dalam pelaksanaan program zakat, dengan menetapkan indikator prestasi utama (KPI) yang mengukur keberkesanan dan perubahan sosioekonomi asnaf. Kedua, pembangunan sistem pemantauan bersepadu berbasis digital perlu diperkenalkan bagi menjejaki keberkesanan agihan dari segi hasil dan tahap keluar daripada kemiskinan (exit tracking), seperti disarankan oleh Yusoff & Osmani (2020).

Ketiga, penilaian semula terhadap kategori asnaf perlu dilakukan dari sudut maqasid, supaya pelaksanaan tidak hanya berpandukan takrif literal, tetapi juga merangkumi tafsiran semasa. Sebagai contoh, al-gharimin boleh ditafsir secara kontekstual untuk meliputi individu dengan komitmen hutang pendidikan, perubatan dan sara hidup. Keempat, peranan LZNK dalam pemeliharaan agama dan akhlak wajar diperkukuh melalui pelaksanaan program dakwah bersasar, latihan kerohanian dan intervensi sosial terhadap golongan asnaf muda dan keluarga berisiko.

Kelima, pengurusan zakat secara kolaboratif perlu diperkasa melalui kerjasama strategik dengan agensi kerajaan, institusi pendidikan, dan pertubuhan masyarakat sivil bagi membina

ekosistem sokongan kepada asnaf. Cadangan ini selaras dengan pendekatan holistik yang disarankan oleh Mohamad et al. (2018) dalam pengurusan zakat secara menyeluruh.
Akhir sekali, LZNK wajar menyemak dan menambah baik Pelan Strategik Agihan Zakat secara berkala dengan mengambil kira dapatan kajian akademik, maklum balas masyarakat serta realiti sosial semasa. Kajian lanjut juga perlu dijalankan bagi menilai impak jangka panjang pelaksanaan zakat terhadap perubahan struktur sosial dan pengurangan jurang kemiskinan dalam negeri Kedah.

Kesimpulan

Kajian ini menegaskan bahawa strategi agihan zakat oleh Lembaga Zakat Negeri Kedah (LZNK) pada dasarnya menunjukkan kesungguhan institusi dalam memenuhi tuntutan maqasid syariah, khususnya dalam aspek pemeliharaan akal dan nyawa melalui bantuan pendidikan dan kesihatan. Keutamaan kepada tiga kategori utama asnaf fakir, miskin dan fisabilillah yang membuktikan komitmen terhadap kesejahteraan kelompok paling memerlukan. Namun begitu, ketidakseimbangan dalam pelaksanaan maqasid dilihat apabila aspek seperti pemeliharaan agama dan keturunan masih kurang mendapat perhatian sewajarnya dalam bentuk program tersusun dan berimpak.

Kesimpulan utama yang dapat diambil ialah perlunya pendekatan yang lebih menyeluruh, holistik dan dinamik dalam pelaksanaan zakat. Zakat sebagai rukun Islam bukan sekadar mekanisme redistribusi kekayaan, tetapi juga sebagai alat pemulihan sosial, pengukuhan spiritual dan pembinaan komuniti Islam yang berdaya tahan. Ini memerlukan strategi pelaksanaan yang menyeimbangkan antara bantuan material dan keperluan kerohanian, antara tindakan jangka pendek dan pembangunan jangka panjang.

Kejayaan LZNK dalam memperkenalkan beberapa inisiatif inovatif seperti zakat produktif dan pemerkasaan pendidikan asnaf perlu diperkukuh dengan penyediaan kerangka penilaian impak yang berteraskan maqasid. Menurut Aziz et al. (2020), pengurusan zakat kontemporari harus menterjemahkan semangat maqasid secara praktikal dalam dasar dan pengukuran prestasi agar zakat menjadi instrumen pembangunan yang sebenar.

Dalam konteks realiti semasa yang semakin kompleks, termasuk perubahan struktur keluarga, kemunculan bentuk kemiskinan baharu dan krisis identiti moral, institusi zakat perlu lebih berani merintis pendekatan baharu dan keluar daripada kerangka agihan tradisional. Ini termasuk memperluas definisi keperluan asnaf, memperkemas strategi pemilihan penerima, serta membentuk jaringan sokongan antara agensi, NGO dan masyarakat sivil secara kolaboratif.

Secara strategik, kajian ini juga dapat menjadi rujukan penting kepada penggubal dasar dan pengurus institusi zakat di negeri-negeri lain. Penemuan dan cadangan yang diketengahkan menawarkan kerangka pemikiran dan tindakan berasaskan maqasid yang boleh disesuaikan mengikut konteks setempat. Ia membuka ruang kepada pemantapan dasar agihan zakat nasional yang lebih berpaksikan impak, keseimbangan maqasid, serta memenuhi tuntutan semasa masyarakat Islam Malaysia.

Akhir sekali, zakat perlu dilihat bukan hanya sebagai tanggungjawab kewangan, tetapi sebagai manifestasi solidariti sosial, komitmen keagamaan dan cita-cita kolektif untuk membina masyarakat yang adil, bermaruah dan diberkati. Maka, agihan zakat yang berpaksikan maqasid syariah akan terus relevan sebagai tonggak keadilan sosial dan pembangunan ummah jika dilaksanakan secara telus, strategik dan lestari.

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Implementation of the Child-Friendly Mosque Concept: Case Study at Murtadha Dakwah Centre (MADAD), Kedah

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Abstract
This study examines the implementation of the child-friendly mosque concept at the Murtadha Dakwah Centre (MADAD) in Sungai Petani, Kedah, and its effects on the local community. A qualitative methodology was employed, utilising field observations and document analysis. The findings suggest that offering suitable physical facilities and engaging educational programs can increase the participation of both children and parents in mosque activities. Initiatives such as soundproof playgrounds, mini libraries, and the "Subuh Ceria" program have successfully transformed the mosque into an inclusive and enjoyable space for worship. Furthermore, this approach fosters community relationships and helps shape the religious identity of the younger generation. The study suggests the development of official guidelines, child management training for mosque staff, and financial policy support to promote the expansion of this concept nationwide.

Keywords: child-friendly mosque, Islamic education, community, character development, MADAD

Introduction
In the Muslim community, mosques serve several functions, not only as places of worship, but also as centres of knowledge, social interaction, and cultural interaction (Shahrul & Huda, 2020). Thus, the innovative approach of child-friendly mosques emerged, which aims to make mosques a more open, safe, and attractive space for the younger generation. Children are the future assets of Muslims, and early exposure to religious values through mosque institutions is essential. A child-friendly mosque not only provides space for parents to worship in a peaceful atmosphere but also instils a love of religion from an early age. By utilising activities appropriate to their developmental level, children can understand the teachings of Islam engagingly and enjoyably, resulting in the development of a positive personality (Azhar, 2017). One example of a mosque that has taken a step forward in implementing this concept is the Murtadha Dakwah Centre (MADAD) in Sungai Petani, Kedah. MADAD provides various facilities and programs specially designed for children to make mosques an inclusive and comprehensive community centre. This study aims to investigate in more depth the implementation of the child-friendly mosque concept at MADAD, as well as assess its impact on the local community. The findings from this study are hoped to serve as a reference and

inspiration for other mosques throughout Malaysia in providing a more open and child-friendly mosque atmosphere.

Literature Review

The idea of a child-friendly mosque stems from the example set by the Prophet Muhammad SAW, who strongly encouraged the presence and involvement of children in the mosque from an early age. As the hadith narrated by Abu Daud stated, “Tell your children to pray when they are seven years old,” it clearly shows that the mosque needs to be an open space and educate children practically in matters of worship. Several Islamic education scholars, including Abdullah Nasih Ulwan, emphasise that, in addition to home and school, the mosque also plays a vital role in the formation of a child's personality by providing spiritual, intellectual, physical, and social opportunities (Ulwan, 1993). This approach is in line with the concept of holistic child development in the modern education system, which pays attention to the balance between physical, emotional, social, and spiritual development. Several recent studies have shown an increasing interest in implementing child-friendly mosques. For example, a survey by Asmuliany et al. (2024) in Makassar, Indonesia, identified four key features in child-friendly mosque design: (1) a special prayer space for children, (2) an interactive play area, (3) an interactive learning corner, and (4) safety features such as non-slip flooring As a result of such designs, parents may not only be able to perform their prayers comfortably but children may also be able to learn in an enjoyable environment. These findings further reinforce the notion that a conducive and welcoming mosque atmosphere can encourage children to participate in religious activities from an early age.

The implementation of family-friendly approaches in mosques is also gaining momentum in several Muslim-majority countries. For example, Turkey and the United Arab Emirates (UAE) are among the pioneers in incorporating digital technology into mosque education by introducing interactive Quran learning applications specifically for children (Asyhari & Zaini, 2024). In Malaysia, efforts towards making mosques more child-friendly are also gaining ground. The Federal Territories Islamic Religious Department (JAWI), for example, implemented an initiative called “Kids’ Corner” in ten major mosques around Kuala Lumpur in 2024. This program provides licensed childcare services throughout the Tarawih prayer period. The initiative has reportedly been successful in reducing parents’ concerns about their children’s safety while also recording a 40% increase in adult attendance, based on JAWI’s internal data. This fact proves that the provision of child-friendly facilities in mosques has a direct impact on a calmer atmosphere and more encouraging attendance among adults. Several case studies have been conducted at the local level to explore how the concept of a child-friendly mosque can be effectively implemented. For example, a survey by Ismail et al. (2019) at Masjid Al-Hasanah, Bandar Baru Bangi, identified two primary approaches used: the Nursery Model and the Active Learning Model.

The Nursery Model focuses on providing a special space for children under four years of age supervised by trained volunteers. This space is equipped with educational games and Islamic cartoons to attract interest and provide early exposure to religion in a relaxed atmosphere. Meanwhile, the Active Learning Model is designed for children aged between 5 and 12 years. They are encouraged to pray in congregation in a special row with their peers, then participate in interactive activities such as religious quizzes and memorisation competitions. The results of the study show that this innovative and fun approach has successfully increased children's interest in mosque activities by up to 65% in just six months. In addition, this initiative also helps strengthen the relationship between families and the mosque institution. However, the study also identified challenges that exist, particularly the gap in needs between adult and child worshippers, which needs to be carefully addressed so that the balance of the mosque atmosphere can be maintained.

The benefits of the child-friendly mosque concept are becoming increasingly apparent; however, its implementation still faces several obstacles. A study at Al-Hasanah Mosque, for example, revealed some conflict between adult and child worshippers due to differing needs, especially in the prayer space. As many as 30% of adult worshippers admitted to being disturbed by the noise of children playing. In comparison, 45% of parents felt uncomfortable due to concerns about the negative perception of their children in the mosque (Ismail et al., 2019). In terms of facilities, a study in several mosques around Makassar found that 70% of them did not meet safety standards for children, for example, inadequate ventilation and the absence of clear emergency routes.

Furthermore, budget constraints also limit the ability of mosques to provide child-friendly infrastructure. In most cases, only around 15% of the mosque’s annual allocation can be used for children’s infrastructure after deducting utility costs and basic maintenance (Asmuliany et al., 2024). All of these challenges show that implementing child-friendly mosques requires careful planning, support from government policies, and the willingness of the community to change towards a more inclusive approach.

To overcome the challenges that arise in implementing child-friendly mosques, several foreign countries have introduced creative and practical approaches. For example, the Cheng Ho Mosque in Makassar has utilised the Community Score Card (CSC) method, an assessment system that directly involves the community in planning spaces and programs for children (Asmuliany et al., 2024). Through this method, 80% of families suggested that an educational garden with botanical elements be built in the mosque area, combining aspects of science learning with religious values. There are several essential requirements outlined in these guidelines, including a minimum supervisor-to-child ratio of one supervisor to five children, the use of safe and non-toxic materials in children's play areas, and the need for natural ventilation.. These standards not only help ensure safety and comfort but can also be used as a valuable reference for the implementation of the same concept in Malaysia so that every mosque can provide a uniformly friendly and safe environment.

In terms of long-term effects, a five-year longitudinal study conducted at Masjid Al-Hasanah provides strong empirical evidence of the significant benefits of children's involvement in mosque programs on their personal development (Ismail et al., 2019). The results of the study showed that children who are regularly involved are 25% more confident in practising their religious teachings, 30% better in social skills than their less involved peers, and 40% more likely to participate in volunteer activities at the mosque as teenagers. This finding is in line with the theory of religious socialisation, which states that early exposure to a religious-based environment can form a strong spiritual identity when growing up. However, the researchers also caution that programs for children should not be too structured, like in formal schools.

An overly rigid approach can cause children to feel bored and eventually lose interest. To maintain effectiveness and a fun atmosphere, it is recommended that children themselves be involved in the activity planning process. In addition, the use of gamification elements in learning modules is also encouraged so that they feel more valued and excited to continue participating.

Research Methodology

This study employed a qualitative approach that combined field observations and document analysis as the primary data collection techniques. Direct observation was conducted by researchers at the Murtadha Dakwah Centre Mosque (MADAD) to assess the existence and functionality of physical facilities provided for children, as well as the implementation of programs specifically designed for this group. Observation also involved monitoring the interactions between children, parents, and mosque staff to understand the actual dynamics of implementing the child-friendly mosque initiative within the local community. In addition, this study also involved an analysis of official documents such as the MADAD annual report, promotional materials, media coverage, and internal guidelines of the mosque. The records were analysed descriptively to assess the achievement of implementation objectives and to triangulate the findings of the field observation. The combination of these two methods allowed the researchers to obtain a holistic and comprehensive picture of the implementation and impact of the child-friendly mosque initiative at MADAD.

Research Findings

Child-Friendly Physical Facilities at MADAD Mosque

The results of the observations found that the Murtadha Dakwah Centre Mosque (MADAD) serves as a reference model for the implementation of the concept of a child-friendly mosque through the provision of various innovative and inclusive physical facilities. Among the main facilities that attract attention is the specially designed indoor playground with soundproofing features. This facility allows children to play freely without disturbing the devotion of adult worshippers who are performing worship. The playground is also equipped with interactive elements such as illuminated slides, a large ball pool, and educational games that help children learn the hijaiyah letters in a fun atmosphere. The design of this facility is in line with the features recommended by previous researchers, including the provision of a special play zone and compliance with safety aspects (Asmuliany et al., 2024).

Furthermore, this mosque offers a child-friendly mini-library with a collection of Islamic-themed picture books as well as a relaxing reading room. The family lounge is also equipped with comfortable seating to make it easier for parents to keep an eye on their children. Among the unique additional facilities at MADAD is the provision of free capsule hotels for travellers. More interestingly, the MADAD complex also offers additional attractions such as a horse house that houses stables and riding areas, as well as a cat park that is friendly to visitors. All of these facilities not only make the mosque more child-friendly but also make it a family-friendly destination overall (Mohammad, 2023; Sharifah, 2025). Overall, the provision of this comprehensive physical infrastructure has succeeded in making the experience of visiting the mosque something that children look forward to, in line with the desire to make the mosque institution a conducive, inclusive, and enjoyable place of worship for the younger generation.

Children's Education and Activity Programs

Apart from providing conducive physical infrastructure, the Murtadha Dakwah Centre Mosque (MADAD) also implements various educational programs and interactive activities designed specifically for children. Among the initiatives carried out are Quran study classes divided according to age levels, storytelling sessions on the stories of the prophets, Islamic-themed colouring activities, Islamic animation screenings, religious knowledge quizzes, and memorisation competitions involving short verses. All of these programs are organised based on the suitability of the age and cognitive development level of the participants. They are implemented in a cheerful and informal learning atmosphere. This approach aligns with the recommendations of Ulwan (1993), who emphasises that religious education for children should be carried out practically and enjoyably. Among the initiatives that have received the most response among children is the “Subuh Ceria” program, which is a form of encouragement for congregational Subuh prayers. Through this program, children who attend the mosque at Subuh before going to school will receive a small reward in the form of pocket money or a light snack. The incentive was found to be highly effective in increasing daily attendance rates, with observations indicating that between 150 and 200 primary school students attended almost every morning, out of more than 2,000 registered children's club members at the mosque. This consistent attendance rate demonstrates the effectiveness of the positive reinforcement-based approach practised by MADAD management. In addition to increasing attendance, this program also helps to build self-discipline among children, such as the habit of waking up early, as well as instilling a love of worship from a young age. This finding also coincides with a study by Ismail et al. (2019), which stated that interactive activities and rewards can significantly stimulate children's interest in mosque activities. Several parents also reported that their children are now more enthusiastic about waking up early and eager to go to the mosque as a result of the friendly and fun atmosphere created by MADAD.

Impact on Parents and Community

The findings of this study clearly show that the implementation of the child-friendly mosque concept at MADAD has had a positive impact on the well-being of parents and social relationships within the local community. Parents reported that they felt calmer and were able to worship more fervently when their children were in a safe, managed, and systematically monitored mosque environment. The existence of facilities such as an indoor playground and supervision by trained volunteers reduced parents' concerns about potential disruption to other worshippers. It even gave them confidence that their children were in a safe environment. Additionally, the presence of a family rest area enabled parents to calm restless children without needing to rush out of the prayer room. This finding is in line with the findings of Hikmawati and Asyhari (2024), who stated that the provision of child-friendly programs increased the level of parental involvement in mosque activities, thus strengthening social networks in the community. Observations also showed a significant increase in family attendance at the mosque. Compared to before, more and more parents brought young children to participate in congregational prayers and attend knowledge programs. Throughout the years, the mosque has developed into a more lively, inclusive, and family-friendly place, reflecting the development of a strong, healthy, and prosperous community. The initial reaction of adult congregations who initially showed doubts about the presence of children in the mosque space is also seen to be increasingly positive. Many adult members of the congregation have begun to show a friendly attitude towards children through interactions such as giving small gifts or greeting them in a friendly manner. This interaction indirectly fosters intergenerational relationships. An informal feedback survey also shows that the majority of parents find that their children are now more excited to attend the mosque and feel that the mosque is a space close to their hearts. Children who grow up in such an atmosphere have the opportunity to build a positive emotional relationship with the mosque institution, which is expected to last until adulthood (Hikmawati & Asyhari, 2024). Overall, the social implications of this implementation are very significant in the effort to produce a young generation that is religious and has sensitivity to community life.

Response and Implementation Challenges

The implementation of the child-friendly mosque initiative at Murtadha Dakwah Centre (MADAD) has generally received a very encouraging response from the local community. The programs specifically designed for children have received extraordinary attention, prompting management to limit the number of participants in some activities to control the situation and ensure more effective governance. For example, the visit to the mini petting zoo held in the mosque compound was limited to only 50 children per session due to demand exceeding capacity. This warm response reflects the community's appreciation for MADAD's efforts and shows the urgent need for such programs in strengthening the role of mosques as inclusive institutions. However, the implementation of the program has not been without facing various challenges, as is common in any community innovation. Among the main challenges identified is the need to increase the number of supervisors or trained volunteers, especially to control and monitor the movement of children during high attendance. The MADAD management is actively training local youth to play the role of facilitators and guardians of children throughout the program's implementation. The issue of facility maintenance is also an aspect that is given serious attention since the play equipment and spaces used require periodic inspections and maintenance to ensure safety and cleanliness are always guaranteed. In terms of space management, challenges arise during obligatory prayer times when staff must ensure that children are in the designated zone to avoid disturbing the peace of adult worshippers, especially those in the front row. In an effort to overcome perception and sensitivity issues, the mosque management also delivered a brief *tazkirah* (reminder) to emphasise the importance of tolerance for the presence of children as part of efforts to promote the mosque.. This approach proved effective, as evidenced by a significant decrease in the number of complaints related to harassment and an increase in the positive attitude of worshippers towards the presence of children within a few months. This change shows that the initiatives carried out have not only succeeded in reducing the negative stigma against children in the mosque but also helped to form a more caring, inclusive, and harmonious mosque culture.

Implications for the Younger Generation

The implementation of the concept of a child-friendly mosque, as implemented at the Murtadha Dakwah Centre (MADAD), has profound implications for the development of the younger generation, especially in terms of the formation of their identity, personality, and attachment to religious institutions. Early exposure of children to a mosque environment that is conducive, friendly, and supports their development holistically can build a strong foundation in the formation of religious and social values. Mosques that provide spaces and programs suitable for the child's developmental level act as early socialisation agents, strengthening the process of internalising Islamic values. This is in line with the concept of religious socialisation, which emphasises the importance of religious experiences during childhood in shaping individual religious orientations in adolescence and adulthood. Children who are accustomed to attending mosques will build positive emotional relationships with the institution and indirectly create a willingness to be actively involved in religious and community life as they grow older. In addition, direct involvement in interactive religious activities such as study classes, memorisation competitions, and reward programs such as "Subuh Ceria" also contributes to the development of a more balanced personality. Through a fun yet educational approach, children can learn manners, noble values , and discipline in a positive and non-coercive atmosphere. This significantly impacts children in terms of their social skills, self-confidence, and spiritual sensitivity. Long-term implications are expected to include the formation of a new generation of Muslims who have a sound understanding of religion as well as a close relationship to the mosque as a community institution. The habit of attending mosques will establish positive emotional bonds with the institution and indirectly aid in the development of a willingness to actively participate in religious and community life as the children grow up. In this regard, the child-friendly mosque initiative is seen as a strategic approach in ensuring the continuity of the role of the mosque in educating, guiding, and shaping the next generation of Muslims who are balanced from a spiritual, intellectual, and social perspective.

Implications for Mosque Management Policies and Practices

The successful implementation of the child-friendly mosque concept at Murtadha Dakwah Centre (MADAD) also has important implications for the broader policy and practice aspects of mosque institutional management. This initiative demonstrates that mosques are not only able to serve as places of worship but also as community development centres that are inclusive, progressive, and responsive to the needs of all levels of society, including children. From a policy perspective, the findings of this study provide strong justification for the need to formulate comprehensive and standardised national guidelines by religious authorities such as the Malaysian Islamic Development Department (JAKIM) or the State Islamic Religious Department (JAIN). These guidelines can include aspects such as child-friendly physical design specifications, the ratio of adult supervision to the number of children, the non-formal education curriculum, and safety and health standards. This policy approach is essential to ensure that the implementation of the child-friendly mosque concept can be systematically and consistently coordinated across the country. From a management practice aspect, the MADAD model has proven that with strategic planning and active community involvement, mosques can provide facilities and programmes that are not only attractive but also effective in achieving educational and social objectives. The implications for mosque management are the need to shift from an exclusive management approach to a more inclusive and community-oriented model. This includes the need to build partnerships with various stakeholders such as educational institutions, non-governmental organisations (NGOs), professional volunteers, and government agencies to strengthen the capacity of mosques to provide family- and child-friendly programs. In addition, the mosque management must be prepared to adjust its organisational structure to include a department or bureau that is responsible for managing children's programs, including providing training to facilitators and supervisors, and monitoring their effectiveness. Overall, the implementation of the child-friendly mosque concept requires a paradigm shift in the philosophy of mosque management from being merely an institution of worship to an integrated community centre that supports holistic human development. With strong policy support and efficient management, mosques have the potential to play a broader role in shaping a resilient, harmonious society centred on Islamic values.

Conclusion

This study has comprehensively examined the implementation of the child-friendly mosque concept at Murtadha Dakwah Centre (MADAD), Sungai Petani, Kedah, and analysed its impact on the local community, particularly parents, children, and mosque management. The study's results show that an inclusive approach, focusing on the developmental needs of children and supported by physical facilities and interactive programs, can alter the community's perception of the traditional mosque's function. MADAD has proven that the mosque is not only a comfortable place of worship but also a holistic centre for learning, socialisation, and recreation for the entire family. In this approach, the objective is to increase children's participation in religious activities and to strengthen their emotional attachment to the mosque institution. This approach is designed to facilitate the development of a strong sense of Islamic identity among children.

Additionally, this study demonstrates that implementing a child-friendly program has a positive impact on parental attendance and involvement at the mosque, thereby strengthening relationships between generations within the community. However, the implementation of this initiative is not without challenges, particularly in terms of human resource requirements, facility maintenance, and managing perceptions among adult worshippers. The overall impact achieved by MADAD provides strong justification for the need to create a formal policy and comprehensive action plan to expand the implementation of the child-friendly mosque concept at the national level. This approach requires support from uniform policies, training for mosque staff, and cross-sector collaboration to ensure its sustainability. In conclusion, the implementation of the child-friendly mosque concept has the potential to be a long-term strategy in strengthening the social and educational functions of mosques in the modern era. Mosques that cater to the needs of the younger generation can not only maintain their relevance in society but also serve as a true centre for the development of the ummah, encompassing spiritual, intellectual, and social aspects in their entirety.

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Faktor Penentu Yang Mempengaruhi Gelagat Pembayaran Zakat Fitrah Melalui Platform Digital Di Negeri Kedah

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Abstrak
Kajian ini menilai faktor penentu yang mempengaruhi gelagat pembayaran zakat fitrah melalui platform digital di Negeri Kedah berasaskan Model Penerimaan Teknologi (TAM). Empat konstruk utama iaitu Tanggapan Kebergunaan, Tanggapan Kemudahan Penggunaan, Jumlah Maklumat dan Pengaruh Sosial dianalisis. Reka bentuk kajian adalah kuantitatif dengan pensampelan mudah, melibatkan edaran soal selidik kepada responden Muslim di Kedah. Analisis data menggunakan statistik deskriptif, korelasi Pearson, dan regresi berganda. Dapatan kajian menunjukkan hanya Tanggapan Kemudahan Penggunaan signifikan terhadap gelagat penggunaan manakala konstruk lain tidak signifikan. Kesimpulannya, kemudahan penggunaan menjadi faktor dominan dalam mendorong penerimaan zakat fitrah digital. Implikasi kajian menekankan keperluan institusi zakat membangunkan platform mesra pengguna, memperkukuh literasi digital dan kesedaran masyarakat serta menyumbang kepada pengayaan literatur TAM dalam konteks kewangan Islam.

Kata kunci: Zakat Fitrah, Model Penerimaan Teknologi, Tanggapan Kebergunaan, Tanggapan Kemudahan Penggunaan, Platform Digital

Pendahuluan

Zakat fitrah merupakan kewajipan setiap Muslim yang berkemampuan dan menjadi sumber utama dalam memperkukuh kebajikan ummah. Di Malaysia, kutipan zakat fitrah semakin berkembang selaras dengan pertambahan jumlah penduduk Muslim. Namun, kaedah tradisional melalui pembayaran secara tunai kepada amil masih mendominasi berbanding pembayaran digital. Di Negeri Kedah, Lembaga Zakat Negeri Kedah (LZNK) telah memperkenalkan sistem pembayaran zakat fitrah digital sejak beberapa tahun lalu bagi memudahkan masyarakat. Meskipun kemudahan ini disediakan, tahap penerimaan masyarakat terhadap platform digital masih memerlukan penilaian yang lebih mendalam.

Perkembangan teknologi kewangan Islam (*Islamic FinTech)* memberi ruang besar untuk inovasi dalam pengurusan zakat. Namun, faktor yang mendorong atau menghalang penggunaannya berbeza mengikut konteks dan latar belakang masyarakat. Oleh itu, kajian ini penting untuk mengenal pasti faktor penentu yang mempengaruhi gelagat pembayaran zakat fitrah digital di Kedah.

Pernyataan Masalah

Walaupun data menunjukkan peningkatan kutipan zakat melalui platform digital, masih terdapat segmen masyarakat yang masih belum selesa menggunakan sistem ini. Antara isu utama ialah tahap literasi digital yang rendah, kebimbangan terhadap keselamatan transaksi, kekurangan maklumat yang jelas mengenai prosedur, dan persepsi masyarakat terhadap keberkesanan sistem digital. Kajian-kajian lepas banyak menekankan aspek penerimaan teknologi dalam sektor perbankan atau e-dagang, namun dalam konteks zakat fitrah, faktor sosial, religiositi, dan kemudahan sistem turut memainkan peranan yang unik. Ketiadaan kajian mendalam di Kedah menimbulkan persoalan tentang faktor sebenar yang mempengaruhi penerimaan masyarakat terhadap pembayaran zakat fitrah secara digital.

Sorotan Kajian

Model Penerimaan Teknologi (TAM) yang dibangunkan oleh Davis (1989) menekankan dua faktor utama iaitu Tanggapan Kebergunaan (PU) dan Tanggapan Kemudahan Penggunaan (PEOU). Kajian oleh Venkatesh dan Davis (2000) memperluaskan TAM dengan membuktikan kedua-dua konstruk ini sebagai peramal kuat dalam pelbagai bidang teknologi. Dalam konteks zakat, Hassan dan Ibrahim (2019) mendapati PEOU memberi kesan lebih besar berbanding PU. Kajian lain oleh Rahim et al. (2021) semasa pandemik COVID-19 pula menekankan kepentingan ketersediaan maklumat (IA) dalam menggalakkan penggunaan pembayaran digital. Walau bagaimanapun, pengaruh sosial (SI) menunjukkan dapatan bercampur, dengan sebahagian kajian menegaskan ia signifikan, manakala yang lain mendapati ia tidak relevan dalam membuat keputusan pembayaran zakat (Saad et al., 2021).

Secara keseluruhannya, kajian terdahulu menunjukkan PU, PEOU, IA, dan SI mempunyai peranan dalam penerimaan teknologi, tetapi tahap signifikannya bergantung kepada konteks dan budaya masyarakat. Kajian ini akan menguji kesemua faktor tersebut dalam konteks Kedah untuk memahami tingkah laku pembayaran zakat fitrah digital.

Metodologi

Kajian ini menggunakan pendekatan kuantitatif dengan pensampelan mudah. Instrumen kajian berbentuk soal selidik yang mengandungi 24 soalan dibahagikan kepada lima bahagian: latar belakang responden, PU, PEOU, IA, dan SI. Soal selidik ini diadaptasi daripada kajian TAM terdahulu (Davis, 1989; Venkatesh & Davis, 2000). Kajian rintis telah dijalankan untuk menguji kebolehpercayaan soal selidik dengan nilai Cronbach Alpha melebihi 0.7 bagi semua konstruk, menunjukkan instrumen adalah boleh dipercayai. Data dikumpulkan daripada 100 responden Muslim di Kedah. Analisis data dilakukan menggunakan SPSS melibatkan statistik deskriptif, korelasi Pearson, dan regresi berganda.

Dapatan dan Perbincangan

Hasil analisis deskriptif menunjukkan majoriti responden berada dalam lingkungan umur 26–45 tahun dengan latar pendidikan sekurang-kurangnya diploma. Dapatan korelasi Pearson menunjukkan semua pembolehubah bebas mempunyai hubungan positif dan signifikan dengan gelagat penggunaan zakat fitrah digital. Walau bagaimanapun, analisis regresi berganda mendapati hanya PEOU mempunyai kesan signifikan ($\beta = 0.475$, $p < 0.01$), manakala PU, IA, dan SI tidak menunjukkan kesan signifikan. Model ini berjaya menerangkan sebanyak 52% varians dalam gelagat penggunaan ($R^2 = 0.520$).

Dapatan ini menunjukkan bahawa pengguna lebih menekankan aspek kemudahan penggunaan berbanding kebergunaan sistem. Hal ini berbeza dengan dapatan Amin (2020) dalam konteks perbankan Islam yang mendapati PU adalah faktor dominan. Selain itu, hasil ketidak signifikan SI selaras dengan teori penentuan kendiri (Deci & Ryan, 1985), yang menekankan bahawa faktor intrinsik lebih dominan daripada tekanan sosial dalam mempengaruhi keputusan individu. Dalam konteks Kedah, meskipun terdapat usaha promosi dan galakan oleh institusi zakat, masyarakat lebih dipengaruhi oleh pengalaman peribadi mereka terhadap sistem yang mudah digunakan.

Kesimpulan

Kajian ini membuktikan bahawa faktor utama yang mempengaruhi gelagat pembayaran zakat fitrah digital di Kedah ialah Tanggapan Kemudahan Penggunaan. Implikasi praktikal kajian menekankan bahawa institusi zakat perlu memberi fokus kepada pembangunan platform digital yang mesra pengguna, selamat, dan ringkas. Selain itu, literasi digital masyarakat perlu dipertingkat melalui kempen kesedaran dan pendidikan berterusan. Dari sudut teori, kajian ini memperkukuh literatur TAM dalam konteks kewangan Islam dengan menunjukkan bahawa faktor kemudahan lebih dominan berbanding kebergunaan atau pengaruh sosial. Keterbatasan kajian ini termasuk saiz sampel yang kecil dan fokus hanya kepada satu negeri. Kajian masa depan dicadangkan melibatkan perbandingan antara negeri dan menilai peranan pemboleh ubah tambahan seperti religiositi dan tahap kepercayaan pengguna.

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Determinants Of Actual Saving Behavior Among Private Sector Employees In Kedah, Malaysia

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Abstract
Financial well-being is closely linked to saving behavior, yet private sector employees in Malaysia, particularly in Kedah, struggle with maintaining consistent savings. Prior studies emphasized cultural and social influences, with limited attention to financial literacy and psychological factors. This study examines the determinants of actual saving behavior, guided by the Theory of Planned Behavior (TPB) and life-cycle perspectives. A quantitative survey was conducted among 82 private sector employees in Kedah using structured questionnaires. Data were analysed through descriptive statistics, reliability testing, correlation, and multiple regression. The findings revealed that financial literacy was the strongest and only significant predictor of actual saving behavior, while financial distress, family and peer influence, saving culture, and life satisfaction showed no significant direct effects. The study contributes to behavioral finance literature by reaffirming the central role of financial literacy and provides practical insights for policymakers and financial educators. Strengthening financial education initiatives, especially in semi-urban areas, may improve financial resilience and long-term well-being.

Keywords: financial literacy, saving behavior, financial distress, private sector employees, savings culture

Introduction
Personal financial management has become increasingly important due to economic uncertainty, inflation, and rising living costs. Saving is not only a financial necessity but also a behavioral discipline that underpins financial security. In Malaysia, many households lack adequate emergency funds despite mandatory contributions to the Employees Provident Fund (EPF). According to the EPF (2023), 48% of members under 55 years old have less than RM10,000 in savings. This translates into less than RM42 per month in retirement income, which is insufficient to cover the expenses.

Malaysia also records one of the highest household debt levels in Asia, standing at around 81% of GDP in 2024 (Bank Negara Malaysia, 2024). Such indebtedness weakens saving ability and makes workers more vulnerable to financial shocks. Surveys also reveal that only 37% of

Malaysians can survive for more than three months if their income is disrupted (BNM, 2024). These statistics point to structural financial fragility across household.

In Kedah, the situation is more severe due to lower income levels compared to urban states like Selangor or Kuala Lumpur. The median household income in Kedah (RM4,614) falls well below the national average (RM6,338) (DOSM, 2022). With rising living costs and stagnant wages, employees in semi-urban settings struggle to cultivate disciplined saving practices.

Past studies have highlighted factors such as cultural values, family influences, and social norms. However, the interplay of financial literacy, financial distress, and psychological well-being has received less attention, particularly in the context of semi-urban Malaysia. This study addresses these gaps by examining the determinants of actual saving behavior among Kedah's private sector employees, focusing on financial literacy, financial distress, family and peer influences, life satisfaction, and saving culture.

Literature Review

Saving behavior has been studied using both classical economic and behavioral approaches. The Life-Cycle Hypothesis (LCH) proposed by Modigliani and Brumberg (1954) explains that individuals save during their working years and dissave during retirement, aiming to smooth consumption across their lifespan. Although theoretically robust, the LCH assumes rational planning and ignores behavioral limitations.

The Behavioral Life-Cycle Hypothesis (BLC) by Shefrin and Thaler (1988) introduced psychological elements such as self-control problems, mental accounting, and framing effects. For example, individuals may acknowledge the need to save but priorities immediate consumption due to weak self-discipline. This theory highlights the importance of financial literacy and saving culture as tools to overcome behavioral biases.

The Theory of Planned Behavior (TPB) developed by Ajzen (1991) extends the behavioral perspective by proposing that attitudes, subjective norms, and perceived behavioral control shape intentions, which in turn predict behavior. In the context of saving, life satisfaction influences attitudes, family and peer influences represent social norms, and financial distress affects perceived control.

Empirical studies reinforce the relevance of these theories. Lusardi and Mitchell (2014) found that financial literacy is strongly associated with retirement planning and wealth accumulation. Atkinson and Messy (2012) demonstrated similar findings across developing countries. In Malaysia, Sabri and MacDonald (2010) reported that parental financial socialization affects saving habits among young employees, while Noor and Isa (2020) found life satisfaction linked to disciplined financial behaviors.

Despite these insights, findings remain mixed. Some studies emphasize family and cultural influences, while others highlight individual financial knowledge. This suggests that the determinants of saving behavior are context-dependent and must be studied within specific populations.

Based on theory and past evidence, the following hypotheses were developed:
- H1: Financial distress negatively affects actual saving behavior.
- H2: Family influence positively affects actual saving behavior.
- H3: Peer influence positively affects actual saving behavior.
- H4: Life satisfaction positively affects actual saving behavior.
- H5: Saving culture positively affects actual saving behavior.
- H6: Financial literacy positively affects actual saving behavior.

Together, these factors are hypothesised to shape actual saving behaviour. The conceptual framework thus serves as the foundation for the formulation of hypotheses and the development of the research model.

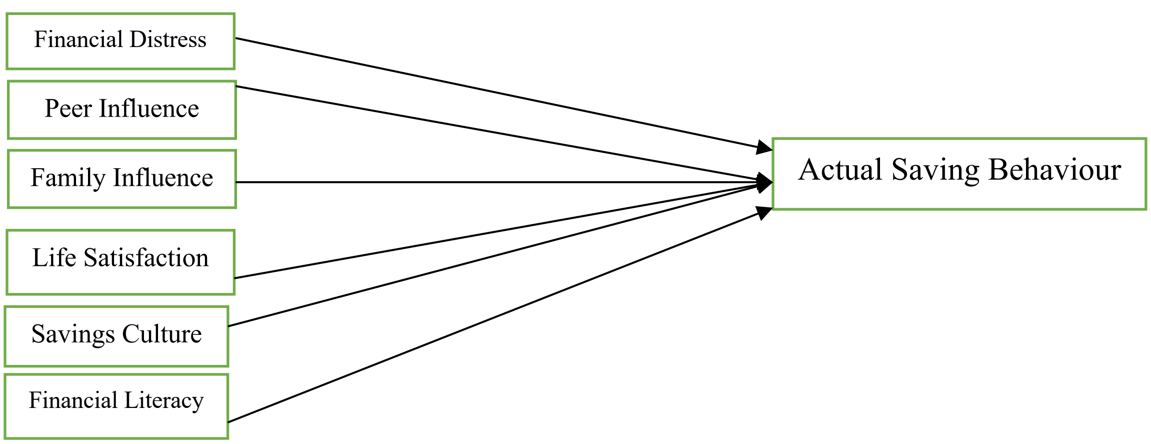

Figure 1 Conceptual framework of the study

The conceptual framework illustrates the hypothesised relationships between the independent variables, financial literacy, family influence, peer influence, financial distress, life satisfaction, and saving culture and the dependent variable, actual saving behaviour. Each of these factors is expected to have a direct influence on the saving practices of private sector employees in Kedah, Malaysia. The framework integrates both socio-economic and behavioural perspectives, providing a structured basis for the development of the study's hypotheses.

Methodology

This research adopted a quantitative, cross-sectional design to test relationships between financial literacy, financial distress, family influence, peer influence, life satisfaction, saving culture, and actual saving behavior. A structured questionnaire was developed based on validated instruments from previous studies. The instrument was divided into three sections: demographics, independent variables, and the dependent variable.

The sample consisted of 82 private sector employees in Kedah, selected through purposive sampling to ensure participants had at least one year of work experience. This criterion ensured that respondents had been exposed to financial responsibilities such as budgeting, debt management, and saving. Of the 100 questionnaires distributed via Google Forms, 82 were returned complete and usable, yielding a strong response rate.

Measurement employed a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). Constructs measured included financial literacy (adapted from Lusardi & Mitchell, 2014), financial distress (Prawitz et al., 2006), family and peer influence (Shim et al., 2010), life satisfaction (Diener et al., 1985), saving culture (Chowa & Despard, 2014), and actual saving behavior (Xiao et al., 2009). Cronbach's alpha for all constructs exceeded 0.65, indicating acceptable reliability. Data were analyzed using SPSS (v26) with descriptive statistics, correlation analysis, and multiple regression.

Ethical considerations included voluntary participation, informed consent, and assurance of confidentiality. Respondents were free to withdraw at any stage without consequence.

Results

Table 1

Demographic and Financial Profile of Respondents (N = 82)

Demographic Factor	**Categories**	**Frequency**	**Percentage (%)**
Gender	Male	24	29.3
	Female	58	70.7
Age Group	25 years and below	13	15.9
	26 – 35 years	38	46.3
	36 – 45 years	25	30.5
	46 – 60 years	6	7.3
Marital Status	Single	27	32.9
	Married	53	64.6
	Divorced/Separated	2	2.4
Education Level	SPM/STPM	17	20.7
	Diploma	10	12.2
	Bachelor's Degree	44	53.7
	Master's Degree	10	12.2
	PhD	1	1.2
Monthly Income (RM)	1,000 – 2,000	20	24.4
	2,001 – 4,000	43	52.4
	4,001 – 6,000	13	15.9

	6,001 – 8,000	6	7.3
	More than 8,000	0	0.0
Monthly Savings (RM)	1 – 100	27	32.9
	101 – 300	30	36.6
	301 – 500	18	22.0
	More than 500	7	8.5
Total Loan/Debt (RM)	Below 10,000	44	53.7
	10,000 – 20,000	10	12.2
	20,001 – 30,000	3	3.7
	30,001 – 40,000	5	6.1
	More than 50,000	20	24.4

The demographic profile in Table 1 showed that the sample was predominantly female (70.7%), with most respondents aged 26–35 years (46.3%). Around 52.4% earned RM2,001–RM4,000 monthly, and 69.5% reported saving less than RM300 per month. This suggests a modest saving capacity consistent with Kedah's lower income profile.

Table 2
Descriptive Statistics

Variable	N	Mean	Std. Deviation
Financial Distress	82	2.23	0.89
Family Influence	82	3.91	0.92
Peer Influence	82	3.99	0.75
Life Satisfaction	82	4.21	0.67
Savings Culture	82	4.34	0.56
Financial Literacy	82	4.03	0.66

Descriptive statistics in Table 2 above revealed that saving culture (M = 4.34) and life satisfaction (M = 4.21) were rated highly by respondents, followed by financial literacy (M = 4.03). Family (M = 3.91) and peer influence (M = 3.99) also scored positively, while financial distress was relatively low (M = 2.23).

Reliability analysis produced Cronbach's alpha values above 0.65 for all constructs, confirming internal consistency. Correlation results indicated moderate positive associations among variables, particularly between financial literacy and saving behavior.

Table 3
Coefficients

Model	Unstanderdized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	1.395	1.091		1.278	.205
FD_Mean	-.122	.109	-.135	-1.118	.267
FI_Mean	.129	.110	.136	1.171	.245
PI_Mean	.087	.119	.085	.730	.467
LS_Mean	.044	.151	.037	.290	.773
SC_Mean	.074	.156	.053	.474	.637
FL_Mean	.397	.171	.303	2.322	.023

Multiple regression results in Table 3 above revealed that financial literacy significantly predicted actual saving behavior ($\beta = .374$, $p < .01$). None of the other variables such as financial distress, family influence, peer influence, saving culture, or life satisfaction were statistically significant predictors. The model explained 24.3% of variance in saving behavior, indicating that other factors not captured in this study may also play roles.

Discussion

The study confirms financial literacy as the strongest determinant of actual saving behavior among private sector employees in Kedah. This finding aligns with international literature (Lusardi & Mitchell, 2014) and local studies (Ismail et al., 2018), reinforcing the idea that knowledge and skills are critical in converting intentions into action.

Interestingly, family and peer influences, often cited as significant in collectivist cultures like Malaysia, were not statistically significant. This may suggest a shift towards individual financial decision-making, especially among younger employees exposed to digital financial tools and independent lifestyles. Similarly, saving culture and life satisfaction did not directly influence saving behavior. While respondents acknowledged cultural values and reported satisfaction with life, these factors did not translate into measurable saving practices.

The results highlight the need to priorities financial education over reliance on cultural or social influences. Policymakers should develop tailored literacy programs that address semi-urban populations' challenges, such as limited access to financial services and higher vulnerability to financial shocks.

Conclusion

This research underscores financial literacy as the decisive factor in shaping actual saving behavior among private sector employees in Kedah. Efforts to enhance saving discipline should therefore focus on structured financial education programs. Employers can integrate financial workshops into employee welfare initiatives, while policymakers can expand national financial literacy campaigns to target semi-urban and rural communities.

Limitations include the small sample size and reliance on self-reported data, which may affect generalizability and introduce bias. Future studies should incorporate larger, more diverse samples across Malaysia and consider additional determinants such as personality traits, financial technology adoption, and macroeconomic variables.

By providing empirical evidence on the primacy of financial literacy, this study contributes to behavioral finance literature and offers practical implications for strengthening financial resilience among Malaysia's workforce.

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Asas Keadilan dalam Setiap Kontrak Muamalat

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Abstrak
Islam telah menentukan sistem muamalatnya yang unik dan lengkap agar manusia dapat menyelesaikan keperluan harian mereka dengan adil dan saksama. Di dalam Al-Quran telah dijelaskan perintah berlaku adil kepada semua pihak. Sistem muamalat dalam Islam meliputi semua jenis-jenis kontrak (akad) jual beli. Manakala keadilan adalah asas terpenting bagi setiap kontrak muamalat di dalam Islam bagi melindungi hak-hak orang yang berakad. Kajian ini nertujuan untuk mangkaji bagaimana syarat-syarat di dalam muamalat berperanan memberikan keadilan termasuk keadilan yang diterapkan di dalam kontrak-kontrak jual beli dan yang melibatkan perbankan islam. Kajian berbentuk kepustakaan ini menggunakan pendekatan meneliti pandangan-pandangan kajian terdahulu bagi merumuskan konsep keadilan yang menjadi asas bagi setiap kontrak di dalam kontrak jual beli patuh syariah.

Kata kunci: Keadilan, Kontrak Muamalat, Jual Beli Patuh Syariah, Perbankan Islam

Pengenalan
Dalam bahasa Arab keadilan disebut sebagai al-’Adalah. Istilah adil berasal daripada Bahasa Arab yang bererti tengah atau seimbang. Prinsip keadilan merupakan pilar penting dalam transaksi Ekonomi dan Kewangan Islam. Memetik definisi keadilan seperti yang diberikan oleh Ibn 'Ashur, beliau menjelaskan bahawa keadilan merujuk kepada "satu kondisi yang harmoni di mana setiap sesuatu itu terletak di tempatnya yang betul dan sesuai. Maka, keadilan itu ialah terletaknya sesuatu pada tempatnya yang sesuai dan ia berfungsi mengikut aturan yang sepatutnya" (Zeenath Kausar (ed), Contemporary Islamic Political Thought, (Kuala Lumpur: Research Centre, IIUM, 2005).

Penegakkan keadilan telah ditekankan oleh Al quran sebagai misi utama para Nabi yang diutus Allah swt seperti firmanNya:

لَقَدْ أَرْسَلْنَا رُسُلَنَا بِالْبَيِّنَاتِ وَأَنْزَلْنَا مَعَهُمُ الْكِتَابَ وَالْمِيزَانَ لِيَقُومَ النَّاسُ بِالْقِسْطِ ۖ وَأَنْزَلْنَا الْحَدِيدَ فِيهِ بَأْسٌ شَدِيدٌ وَمَنَافِعُ لِلنَّاسِ
وَلِيَعْلَمَ اللَّهُ مَنْ يَنْصُرُهُ وَرُسُلَهُ بِالْغَيْبِ ۚ إِنَّ اللَّهَ قَوِيٌّ عَزِيزٌ

Maksudnya: “Sesungguhnya Kami telah mengutus rasul-rasul Kami dengan membawa bukti-bukti yang nyata dan telah Kami turunkan bersama mereka Al Kitab dan neraca (keadilan) supaya manusia dapat melaksanakan keadilan. Dan Kami ciptakan besi yang padanya terdapat kekuatan yang hebat dan berbagai manfaat bagi manusia, (supaya mereka mempergunakan besi itu) dan supaya Allah mengetahui siapa yang menolong (agama)Nya dan rasul-rasul-Nya padahal Allah tidak dilihatnya. Sesungguhnya Allah Maha Kuat lagi Maha Perkasa". (Al-Hadid :25).

Konsep keadilan dalam Islam mempunyai makna yang luas dan mendalam. Ia mencakupi keseluruhan aspek kehidupan manusia termasuklah dalam sistem ekonomi dan kewangan Islam. Antara pecahan kaedah fiqh yang berkaitan dengan akad / kontrak ialah:

الأصل في العقود جميعها العدل

Maksudnya: "Asas Yang Diperlukan Di Dalam Setiap Kontrak Adalah Keadilan"

Kaedah fiqh ini sangat penting bagi memastikan keadilan kepada semua pihak yang terikat di dalam sebarang perjanjian/kontrak. Kaedah ini bertujuan agar tidak berlaku kezaliman dan penindasan kepada mana-mana pihak yang melaksanakan transaksi muamalat tersebut.

Di dalam al-Qur'an, berkali-kali Allah menegaskan agar kita berlaku adil dan mengelakkan kezaliman. Sebagai contohnya dapat dilihat di dalam kisah Nabi Syuaib dan kaumnya. Firman Allah:

وَيَٰقَوْمِ أَوْفُواْ ٱلْمِكْيَالَ وَٱلْمِيزَانَ بِٱلْقِسْطِۖ وَلَا تَبْخَسُواْ ٱلنَّاسَ أَشْيَآءَهُمْ وَلَا تَعْثَوْاْ فِى ٱلْأَرْضِ مُفْسِدِينَ

Maksudnya: Dan Syu‟aib berkata: "Hai kaumku, cukupkanlah takaran dan timbangan dengan adil, dan janganlah kamu merugikan manusia terhadap hak-hak mereka dan janganlah kamu membuat kejahatan di muka bumi dengan membuat kerosakan (Surah Hud, 85)

Allah telah mengutus para rasul dan menurunkan kitab-kitab untuk menegakkan keadilan dan melarang daripada melakukan kezaliman, sedikit atau banyak, dan memperingatkan terhadapnya. Keadilan mesti dipatuhi dalam setiap kontrak, dan apa yang tersirat oleh ketidakadilan dinilai sebagai dilarang, dan apa yang tidak berkaitan dengannya adalah dibenarkan, dan jika ia berlaku dalam beberapa kontrak, adakah mereka adil atau tidak

Definisi Kaedah
Dalam mendefinasikan kaedah tersebut beberapa perkara perlu difahami iaitu yang pertama:

Takrif Kontrak
Akad dari sudut penggunaan bahasa Arab mempunyai makna yang pelbagai antaranya, janji, jaminan, kepercayaan dan ikatan (sama ada ikatan sebenar seperti mengikat tali atau ikatan simbolik seperti ikatan ijab dan qabul dalam akad jual-beli).

Pada asalnya, apabila disebutkan akad berasaskan ijab dan qabul, sesuatu akad itu dianggap sebagai mulzim atau mengikat untuk dilaksanakannya, ini berasaskan firman Allah di dalam al-Quran:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَوْفُواْ بِٱلْعُقُودِ

Maksudnya: "Wahai orang-orang yang beriman, laksanakanlah perjanjian-perjanjian kamu" (Surah al-Ma'idah 5: 1).

Manakala Kamus Dewan pula memberikan pengertian akad sebagai janji dan perjanjian. Perkataan akad merupakan perkataan yang sinonim dengan perkataan kontrak.

Akad dari istilah fiqh ialah ikatan di antara ijab dan qabul yang dibuat mengikut cara yang disyariatkan yang sabit kesannya pada barang berkenaan. Dengan perkataan lain akad melibatkan pergantungan cakapan salah satu pihak yang berakad dengan cakapan pihak yang satu lagi, mengikut ketentuan syarak yang akan melahirkan kesan pada barang yang diakadkan. (al-Zuhaily, Wahbah, 2002, Fiqh & Perundangan Islam, pent. Md. Akhir Haji Yaacob, Dewan Bahasa dan Pustaka, jld.4, hlm.83). Dari aspek undang-undang pula, kontrak didefinisikan sebagai semua perjanjian adalah kontrak jika dibuat atas kerelaan bebas pihak-pihak yang layak membuat kontrak, untuk sesuatu balasan yang sah, dan dengan sesuatu tujuan yang sah (Akta Kontrak, seksyen 10 (1)).

Akad terbahagi kepada beberapa bahagian mengikut perbezaan sudut pandangan. Antaranya ialah pembahagian akad mengikut sifatnya dari aspek syarak, dan dari aspek ada atau tidak ada kesannya kepada akad yang dimenterai.

Pembahagian akad mengikut sifatnya dari aspek syarak, terbahagi kepada beberapa jenis iaitu sahih (**صحيح**), batil (**باطل**), nafiz (**نافذ**), mauquf (**موقوف**), lazim (**لازم**) dan ja'iz (**جائز**). (Abdul Muhaimin Mahmood, e-muamalat.islam.gov.my, 9 Okt 20211)

Definisi Keadilan
Menurut kamus Dewan Bahasa Dan Pustaka edisi keempat di antara maksud adil adalah "meletakkan sesuatu pada tempatnya". Adil dalam Ensiklopedi Hukum Islam: (al-'adl) Salah satu sifat yang harus dimiliki oleh manusia dalam rangka menegakkan kebenaran kepada siapa pun tanpa kecuali, walaupun akan merugikan dirinya sendiri. (Abdul Aziz Dahlan, Ensiklopedi hukum Islam (Jakarta: Ictiar Baru van Hoeve, 1996, hal. 25).

Kontrak kewangan Islam juga menitikberatkan keadilan dan perkongsian manfaat. Istilah keadilan di sini ialah sebagaimana yang ditafsirkan dalam Islam iaitu meletakkan sesuatu di tempatnya yang betul. Keadilan di sini bukanlah dengan cara memenuhi tuntutan keadilan kepada sebelah pihak sahaja dan pihak yang lain dizalimi dan teraniaya. Keadilan dalam Islam ialah bersifat menyeluruh iaitu memenuhi keadilan ke atas semua pihak yang berkontrak. Begitu juga dengan perkongisan manfaat yang lahir daripada transaksi melalui Perbankan Islam khususnya kerana manfaat yang Allah S.W.T. kurniakan dikongsi bersama dengan pihak-pihak yang terlibat. Ada juga dakwaan segelintir masyarakat kita yang melabelkan Perbankan Islam sebagai tidak adil dan zalim. Alasannya ialah kerana kadar keuntungan atau 'rate' yang ditawarkan oleh perbankan Islam agak tinggi. Mereka mendakwa bahawa Perbankan Islam sepatutnya menawarkan kadar keuntungan yang lebih rendah atau setanding dengan kadar 'interest' yang ditawarkan oleh perbankan Konvensional. Bagi isu ini, jika Perbankan Islam dapat menawarkan kadar keuntungan yang lebih rendah daripada kadar yang ditawarkan oleh Perbankan Konvensional dan itulah sasaran sebenar Perbankan Islam bagi menakluki pasaran. Namun begitu, kemampuan untuk menawarkan kadar tersebut adalah bergantung sepenuhnya kepada kemampuan sesebuah Perbankan Islam tersebut. Hakikatnya, Perbankan Islam di Malaysia baru bertapak di Malaysia selama lebih kurang 20 tahun. Ini berbeza dengan Perbankan Konvensional yang sudah bertapak begitu lama di dalam arena perbankan. Maka, adalah tidak adil untuk mengukur sesebuah Perbankan Islam dengan neraca ukuran yang tidak tepat dan tidak munasabah (Ustaz Mohd Hafiz Hj. Fauzi & Ustaz Mohd Fadhli Mohd Faudzi, Al Muamalat, 2011).

Sumber Perintah Kepada Keadilan
Islam meletakkan aspek keadilan pada kedudukan yang sangat tinggi dalam bermuamalat. Tiada bukti keadilan yang begitu kompleks kecuali dalam ayat Al-Quran dan Hadis Nabi SAW.

Dalil daripada Al-Quran
Di dalam Al-quran perintah penegakan keadilan secara tegas difirmankan oleh Allah pada surah Al-Maidah ayat: 8.

يَاأَيُّهَا الَّذِينَ ءَامَنُوا كُونُوا قَوَّامِينَ لله شُهَدَآءَ بِالْقِسْطِ وَلاَ يَجْرِمَنَّكُمْ شَنَئَانُ قَوْمٍ عَلَى أَلاَّ تَعْدِلُوا اعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَى وَاتَّقُوا اللهَ إِنَّ اللهَ خَبِيرُبِمَا تَعْمَلُونَ

Maksudnya: "Hai orang-orang yang beriman, hendaklah kamu menjadi orang-orang selalu menegakkan kebenaran karena ALLAH, menjadi saksi dengan adil. Dan janganlah sekali-kali kebencianmu terhadap suatu kaum, membuat kamu cenderung untuk berlaku tidak adil. Berlaku adillah, kerena adil itu lebih dekat dengan takwa. Dan bertakwalah kepada ALLAH, sesungguhnya Allah Maha Mengetahui apa yang kamu kerjakan" (al Maidah :8).

Allah memerintahkan kita menjadi golongan penegak agama Allah dan penjaga syariat Allah. Lafaz قَوَّامِينَ adalah dalam bentuk isim mubalaghah (bersangatan) maknanya kita hendaklah berusaha bersungguh-sungguh. Ayat ini juga menyuruh kita berusaha untuk menegakkan keadilan iaitu menjaga hak Allah dan hak dengan hamba. Maka, menjaga keadilan dan jangan menindas manusia dan jangan menzalimi mereka.

Di dalam ayat lain juga Allah SWT memerintahkan kepada kita agar beriman kepada Allah SWT dan berlaku adil di antara sesama manusia seperti firman Allah SWt di dalam Surah Asy-Syura ayat 15:

فَلِذَٰلِكَ فَادْعُ ۖ وَاسْتَقِمْ كَمَا أُمِرْتَ ۖ وَلَا تَتَّبِعْ أَهْوَاءَهُمْ ۖ وَقُلْ آمَنْتُ بِمَا أَنْزَلَ اللَّهُ مِنْ كِتَابٍ ۖ وَأُمِرْتُ لِأَعْدِلَ بَيْنَكُمُ ۖ

Maksudnya: Maka kerana itu serulah (mereka kepada agama ini) dan tetaplah sebagai mana diperintahkan kepadamu dan janganlah mengikuti hawa nafsu mereka dan katakanlah: "Aku beriman kepada semua Kitab yang diturunkan Allah dan aku diperintahkan supaya berlaku adil diantara kamu (Asy-Syura:15).

Dalil daripada Hadis

- عَنْ رِفَاعَةَ بْنِ رَافِعٍ : أَنَّ النَّبِيَّ ﷺ سُئِلَ: أَيُّ الْكَسْبِ أَطْيَبُ؟ قَالَ: عَمَلُ الرَّجُلِ بِيَدِهِ، وَكُلُّ بَيْعٍ مَبْرُورٍ. رَوَاهُ الْبَزَّارُ. اى لا غش فيه ولا خيانة. وَصَحَّحَهُ الْحَاكِمُ

Maksudnya: Nabi SAW ditanya pekerjaan yang terbaik? Baginda menjawab, "Pekerjaan seseoraang dengan tangannya sendiri dan setiap jual beli yang baik". Ertinya yang tidak terdapat unsur manipulasi dan khianat (Adil). (HR Hakim) (KH. Abdullah Kafabihi, 2013).

Melalui dalil-dalil yang diberikan, jelas kepada kita bahawa Islam sangat menitikberatkan soal keadilan dalam segenap aspek kehidupan. Pelbagai peraturan telah ditetapkan bagi memastikan tiada pihak yang dizalimi. Dalam aspek ekonomi, Islam telah meletakkan garis panduan yang khusus tentang kaedah muamalat yang dibenarkan di dalam islam berteraskan konsep keadilan kepada semua pihak yang berakad.

Aplikasi Prinsip Keadilan Di Dalam Fiqh Muamalat

Prinsip keadilan di dalam Fiqh dapat dilihat di dalam fiqh muamalat melalui beberapa rukun dan syarat di dalam jual beli. Rukun jual beli ditetapkan di dalam Islam:

Rukun Pertama: Kedua-dua pihak yang berakad perlu memenuhi syarat berikut:

- Waras iaitu baligh dan berakal dan boleh menguruskan harta dengan baik
- Bebas membuat pilihan ketika membuat kontrak dan saling reda meredhai
- Penjual dan pembeli adalah individu berlainan
- Boleh melihat bagi memastikan tiada penipuan dan memerlukan kepada wakil jika tidak mampu melihat (buta).

Rukun Kedua: Sighah (Ucapan Ketika Mengikat Kontrak). Sighah ini merangkumi penawaran (Ijab) oleh penjual dan persetujuan (oleh pembeli).

Syarat Sighah adalah seperti berikut:

- Tidak wujud tempoh yang lama antara penawaran (ijab) dan persetujuan (Qabul) yang boleh menggambarkan pada adatnya penawaran tersebut tidak diterima.
- Perlu wujud persamaan antara persetujuan oleh pembeli dan penawaran oleh penjual dalam semua sudut.
- Kesahihan jual beli tersebut tidak boleh dikaitkan dengan sebarang syarat atau dihadkan untuk tempoh tertentu. Rukun

Rukun Ketiga: Barang Jualan Dan Harganya

- Barangan jualan hendaklah wujud ketika kontrak jual beli dimeterai.
- Barangan yang dijual mestilah dalam bentuk harta yang bernilai menurut syara'.
- Barangan mestilah barangan yang bermanfaat menurut syara' dan uruf (kebiasaan orang ramai)
- Barangan tersebut hendaklah boleh diserahkan daripada segi fizikal dan syara'.
- Pihak yang berkontrak mestilah orang yang mempunyai kuasa ke atas barangan sama ada kuasa sebagai seorang penjaga atau kuasa sebagai pemilik.
- Barangan tersebut mestilah dalam pengetahuan kedua dua belah pihak

Hak Khiyar Dalam Jual Beli

Membuat pilihan di dalam jual beli (khiyar) adalah salah satu elemen penting bagi menjamin keadilaan kepada kedua-dua pihak. Terdapat tiga keadaan Khiyar iaitu:

Khiyar Majlis
Kedua pihak berhak menarik balik kontrak jual beli walaupun telah dipersetujui dan disahkan, dengan syarat ia dilakukan didalam majlis yang sama, dan secara fizikal mereka belum terpisah.

Khiyar Syarat
Khiyar syarat berlaku apabila salah satu pihak atau kedua-dua pihak menetapkan syarat dia mempunyai hak khiyar iaitu hak untuk membatalkan kontrak dalam tempoh tertentu. Syarat ini boleh dinyatakan ketika memeterai kontrak ataupun selepas daripada itu, tetapi mestilah sebelum mereka berpisah daripada majlis tersebut. Khiyar ini perlu memenuhi syarat berikut:

- Mestilah terhad kepada tempoh tertentu
- Tempoh yang ditetapkan tidak boleh melebihi tiga hari jika barangan tersebut tidak mudah rosak dalam tempoh tersebut.
- Tempoh mestilah berurutan dan bersambung dengan kontrak.

Khiyar Aib
Apabila kontrak jual beli telah dimeterai dan pembeli telah memperoleh barangan yang dijual tanpa dinyatakan kecacatan pada barangan tersebut, tetapi baru diketahui kecacatan pada barangan tersebut oleh pembeli, kontrak jual beli masih sah. Pembeli diberi pilihan sama ada merelakan kecacatan yang ada atau memulangkan semula barang tersebut dan mengambil semula bayaran yang telah dibuat.

Tidak Dibenarkan Ada Ketidak Kepastian (Gharar)
Jual beli yang mempunyai risiko atau ketidak kepastian (gharar) adalah dilarang di dalam islam dan tidak sah disisi syarak. Apabila transaksi ini berlaku akan memberi risiko kepada pembeli dan ini tidak mencerminkan keadilan. Di antara contoh transasksi jual beli yang mempunyai unsur gharar adalah:

- Menjual susu yang belum diperah.

Susu terdedah dengan pelbagai risiko. Oleh itu jual beli ketika susu masih di dalam pundi adalah tidak sah sehingga telah diperah dan didapati ianya seperti yang diinginkan oleh pembeli

- Menjual bulu haiwan yang belum diketam
  Bulu haiwan jika di ketam keseluruhan akan memudharatkan haiwan tersebut. Jika perlu ditinggalkan juga terdedah kepada jumlah yang perlu ditinggalkan. Oleh itu wujud ketidak kepastian dan risiko jika transaksi ini dibenarkan.
- Menjual buah yang belum masak
  Istilah yang digunakan adalah memajak kerana ianya digunakan dalam masyarakat kita ketika ini. Memajak buah yang belum sampai tempoh matang atau masak tidak sah kerana mengundang risiko kepada pembeli jika hanya berpandu kepada putik atau bunga sahaja.

Sebab jual beli seumpama ini tidak sah kerana wujud ketidak kepastian tentang barangan yang dijual yang boleh menyebabkan kerugian di kedua-dua pihak dan boleh berlaku penipuan.

Tidak Dibenarkan Ada Unsur Perjudian (Maisir)
Jual beli yang mengandungi unsur perjudian adalah ditegah oleh syarak. Jual beli seumpama ini adalah seperti pembeli tidak dinyatakan barang yang dijual secara tepat dan pembeli tidak mempunyai hak untuk memilih tetapi hanya bergantung kepada nasib sahaja. Ini telah tidak memberi keadilan kepada pembeli untuk membuat pilihan. Islam melarang dua kaedah jual beli berdasarkan hadis nabi SAW:

نَهَى عَنِ المُلاَمَسَةِ وَالمُنَابَذَةِ فِي البَيْعِ. وَالمُلاَمَسَةُ: لَمْسُ الرَّجُلِ ثَوْبَ الآخَرِ بِيَدِهِ بِاللَّيْلِ أَوْ بِالنَّهَارِ وَلاَ يُقَلِّبُهُ إِلَّا بِذَلِكَ. وَالمُنَابَذَةُ: أَنْ يَنْبِذَ الرَّجُلُ إِلَى الرَّجُلِ بِثَوْبِهِ، وَيَنْبِذَ الآخَرُ ثَوْبَهُ، وَيَكُونَ ذَلِكَ بَيْعَهُمَا عَنْ غَيْرِ نَظَرٍ وَلاَ تَرَاضٍ

Maksudnya: “Baginda melarang daripada mulamasah dan munabazah dalam jual beli. Mulamasah ialah seseorang memegang pakaian orang lain dengan tangannya pada waktu malam atau siang hari tanpa membalikkannya (memeriksanya dengan teliti) kecuali demikian (sudah dianggap sebagai jual beli). Munabazah adalah seseorang melemparkan pakaiannya kepada orang lain dan orang itu juga melemparkan kain kepadanya, maka terjadilah perbuatan itu sebagai jual beli antara kedua-duanya tanpa memeriksa barangan tersebut terlebih dahulu dan juga tanpa keredhaan.” (HR Bukhari)

- Mulasamah – ialah penjual menyentuh sesuatu pakaian pada waktu malam atau siang dan pembeli hanya boleh membeli barang yang disentuh olehnya sahaja tanpa boleh memilih barangan yang lain.
- Munabazah- ialah seorang lelaki yang membaling baju kepada lelaki lain dan lelaki tersebut membaling pula pakaian lain kepada lelaki pertama tadi dan berlaku jual beli tanpa ada redha meredhai.

Tidak Dibenarkan Monopoli (Ihtikar)
Monopoli adalah membeli barangan keperluan atau asasi daripada pasaran dengan tujuan untuk disorok dan disimpan agar dapat menaikkan harga jualan barang tersebut dengan lebih tinggi. Ini adalah kezaliman yang nyata apabila mengambil kesempatan di atas kesulitan orang lain seterusnya merobek keadilan kepada masyarakat awam. Sabda Nabi SAW:

لاَ يَحتَكِرُ إِلاَّ خَاطِئٌ

Maksudnya: “Monopoli hanya dilakukan oleh orang yang bersalah.” (HR Muslim)

Jika membeli sesuatu barang ketika musimnya dan barang tersebut masih banyak di dalam pasaran atau kilang-kilang membuat makanan yang memerlukan barang tersebut bagi menghasilkan barangan lain juga tidaklah termasuk dalam erti kata monopoli.

Tidak Dibenarkan Jualan Atas Jualan Atau Tawaran Atas Tawaran
Jualan atas jualan adalah ketika dalam tempoh khiar, tidak dibenarkan seseorang menemui pembeli menawarkan barangan yang lebih baik atau barangan yang sama tetapi dengan harga yang lebih rendah.

Manakala tawaran atas tawaran adalah apabila seseorang sedang melakukan urusan jual beli untuk mendapat sesuatu barang lalu datang seseorang yang lain menawarkan kepada pemilik barangan untuk menjual kepadanya dengan harga yang lebih tinggi.

Urusan jual beli seperti ini adalah ditegah kerana telah menzalimi pembeli yang sedang melakukan urusan jual beli tersebut seterunya boleh membawa kepada perbalahan. Pembeli yang telah membuat tawaran awal mempunyai hak di atas jual beli tersebut. Sabda nabi SAW:

لَا يَبِيعُ بَعْضُكُمْ عَلَى بَيْعِ أَخِيهِ

Maksudnya: Jangan seseorang itu menjual sesuatu barang di atas jualan kawannya (al-Bukhari, 2139 dan Muslim, 1413).

Dibenarkan Untuk Membatalkan Kontrak (Al Iqalah)

Iqalah menurut istilah adalah kedua-dua pihak yang mengikat kontrak bersetuju untuk membatalkan kontrak yang telah dimeterai mengikut konsep khiyar. Al-Iqalah hanya boleh dilaksanakan apabila mendapat persetujuan kedua-dua pihak. Kaedah ini menepati hukum syarak. Seseorang boleh memohon untuk membatalkan kontrak bagi memudahkan atau memberikan ruang kepada salah seorang membetulkan kesilapan yang mungkin merugikan atau mendatangkan masalah pada masa hadapan.

Pihak yang membenarkan Al-Iqalah berlaku akan diberikan ganjaran oleh Allah swt selaras hadis Nabi SAW:

مَنْ أَقَالَ مُسْلِمًا أَقَالَهُ اللَّهُ عَثْرَتَهُ يَوْمَ الْقِيَامَةِ

Maksudnya: Siapa yang menerima pengembalian barang dari seorang muslim, maka Allah akan mengampuni kesalahannnya di hari kiamat (Ahmad, 7431 & Ibnu Hibban, 5030).

Inilah bukti muamalat di dalam Islam memberikan keadilan kepada kedua-dua belah pihak dan menjamin hak agar setiap kesilapan dapat dibetulkan dan tiada pihak menganiaya pihak yang lain.

Prinsip Keadilan Di Dalam Perbankan Islam

Kontrak Mudarabah

Mudarabah merupakan sebuah kontrak yang melibatkan Rabbul Mal selaku pelabur yang menyediakan modal, dan Mudarib selaku pengusaha yang menjalankan usaha niaga tersebut. Sebarang keuntungan yang terhasil daripada usaha niaga tersebut akan dikongsi antara pelabur dan pengusaha berdasarkan kepada nisbah perkongsian keuntungan seperti yang dipersetujui bersama seperti 50:50, 60:40 dan 70:30. Manakala kerugian akan ditanggung oleh usahawan iaitu ia tidak memperoleh upah dari kerjanya sedangkan pemodal telah kehilangan modal yang disumbangkannya. Perkongsian pintar ini melibatkan pihak yang mempunyai modal tetapi tiada kepakaran dan pengalaman dalam perniagaan dengan ahli perniagaan yang berpengalaman tetapi kurang kemampuan dari segi modal.

Prinsip keadilan yang dapat diterapkan dalam akad Mudharabah adalah keadilan pengagihan keuntungan dan risiko. Transaksi mudharabah sesuai dengan prinsip hukum Islam dan demi wujudnya nilai keadilan bagi kedua belah pihak

Kontrak Istisna
Istisna' adalah kontrak transaksi jual beli di mana penjual atau pengeluar bersetuju untuk menyiapkan pembuatan atau penghasilan aset berdasarkan kepada spesifikasi yang dipersetujui oleh pembeli. Cara pembayaran adalah dalam bentuk pendahuluan dan ansuran, dan ini perlu dipersetujui oleh kedua-dua pihak, iaitu penjual dan pembeli.

Konsep ini digunakan secara meluas dalam Perbankan Islam untuk transaksi yang melibatkan pembinaan seperti bangunan, rumah kediaman dan juga industri pembuatan seperti pembinaan kapal terbang, mesin dan sebagainya.

Islam menekankan aspek keadilan bagi menjamin hak kedua-dua pihak yang mengikat kontrak agar tidak berlaku pertelingkahan selepas akad disempurnakan dengan setiap syarat, spesifikasi dan kaedah pembayaran ditetapkan dan dipersetujui.

Wadiah
Kontrak Wadi`ah merupakan mekanisme yang membenarkan seseorang untuk mengamanahkan aset miliknya kepada seseorang yang lain bagi tujuan simpanan. Bank bertindak sebagai penyimpan atau pemegang amanah bagi dana yang didepositkan oleh pelanggan dalam bank.

Memandangkan pelanggan lazimnya membenarkan bank menggunakan deposit yang disimpannya, maka bank bertanggungjawab untuk menjamin deposit tersebut dan atas budi bicara, pihak bank boleh memberikan hibah kepada pelanggan.

Maka di sini dapat dilihat keadilan kontrak tersebut apabila penyimpan menyerahkan deposit untuk simpanan maka pihak bank akan memberikan jaminan tidak akan berlaku kerugian dan pengurangan daripada jumlah yang didepositkan. Kebiasaannya pendeposit memberikan kebenaran kepada pihak bank menggunakan deposit tersebut, pihak bank boleh memberikan hibah kepada pendeposit melalui keuntungan yang dijana dengan syarat jumlah yang dideposit dijamin oleh bank walaupon berlakunya kerugian oleh pihak bank.

Kesimpulan
Kesimpulannya, kepelbagaian bentuk dan jenis-jenis akad, khususnya akad jual beli menunjukkan keunikan sistem muamalat dalam Islam. Kepelbagaian bentuk dan jenis ini tidak lain adalah untuk memenuhi hajat dan maslahah yang diperlukan oleh manusia dalam kehidupan di dunia ini.

Keadilan menjadi asas kepada di dalam Islam bagi semua kontrak yang ingin dilaksanakan. Keadilan perlu diberikan kepada semua pihak tanpa mengira agama, bangsa, warna kulit, bahasa dan sebagainya. Uniknya keadilan dalam Islam meliputi semua golongan tanpa membeza-bezakan mereka dan ia menggambarkan bagaimana Islam mengaplikasikan konsep adil.

Adil itu adalah apabila kita meletakkan sesuatu pada tempatnya yang betul. Keadilan dalam Islam bersifat menyeluruh iaitu memenuhi hak keadilan atas semua pihak yang berkontrak. Manfaat diraih pula dikongsi bersama semua pihak terbabit. Berbeza dengan kewangan konvensional yang mengutamakan keuntungan maksimum sebelah pihak.

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Determinants of Financial Literacy Among University Students: Evidence from UniSHAMS, Kedah

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Abstract
This study examines the determinants of financial literacy among students at Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), Kedah. Specifically, it investigates the influence of financial education, financial socialisation, personality characteristics (attitudes and behaviours), and financial knowledge, guided by the Theory of Planned Behaviour as the underpinning framework. A quantitative research design was employed, utilising survey data from 150 students analysed through SPSS, incorporating descriptive, correlation, and regression techniques. The results demonstrate that all four factors significantly and positively influence financial literacy, with financial behaviour and financial knowledge emerging as the strongest predictors. These findings underscore the importance of structured financial education, the role of parents and peers as socialisation agents, and the development of positive financial attitudes in strengthening students' financial capability. The study contributes theoretically by extending behavioural models of financial literacy in a Malaysian higher education context, and practically by providing evidence-based insights for policymakers, educators, and institutions. It also supports national strategies for financial literacy enhancement and offers targeted recommendations for university-level interventions to improve students' financial resilience and long-term well-being.

Keywords: Financial literacy, Financial education, Financial socialization, University students

Introduction and Background of Study

Financial literacy has become a vital life skill in the 21st century, enabling individuals to make informed financial decisions in increasingly complex and globalised economies. For university students, this competency is particularly critical as they transition into adulthood, balancing tuition fees, student loans, daily expenses, and long-term career planning. In Malaysia, the urgency of strengthening financial capability is amplified by rising student loan debt, escalating living costs, and greater exposure to digital financial products.

According to the Organisation for Economic Co-operation and Development (OECD, 2024), nearly one in five youths worldwide lacks basic financial skills, despite active engagement with digital finance. Nationally, more than 60% of students report difficulties managing monthly expenses, and almost half rely on credit or loans for their studies and living costs. The PTPTN student loan debt, which has exceeded RM40 billion, further illustrates the severe consequences of inadequate financial literacy among young Malaysians.

Within this context, financial literacy among students of Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS) warrants special attention. As a mid-sized Islamic university, many of its students face both limited financial resources and increasing exposure to credit facilities, requiring them to make independent decisions with limited guidance. This study therefore examines the determinants of financial literacy among UniSHAMS students, focusing on financial education, financial socialisation, personality characteristics, and financial knowledge. By addressing these dimensions, the research aims to contribute to scholarly understanding while offering practical insights for institutional and policy interventions.

Problem Statement

While financial literacy is widely acknowledged as essential for both personal wellbeing and national economic resilience, significant gaps remain in understanding how multiple determinants interact within specific institutional contexts. Previous studies confirm that financial education, financial socialisation, personality characteristics, and financial knowledge all play a role in shaping financial capability. However, much of the existing literature either examines these factors in isolation or draws from broad national-level surveys, offering limited insights into individual universities such as UniSHAMS.

At UniSHAMS, anecdotal evidence highlights pressing financial challenges. Students frequently face difficulties in managing PTPTN loans, coping with limited allowances, and navigating peer pressure to spend. Without targeted interventions, these pressures can result in poor money management, debt accumulation, financial stress, and long-term vulnerability after graduation. Accordingly, this study addresses a critical knowledge gap by examining how financial education, financial socialisation, personality characteristics, and financial knowledge collectively influence the financial literacy of UniSHAMS students. By situating the analysis within this specific institutional setting, the research aims to generate actionable insights that can inform more effective interventions at both institutional and policy levels.

Research Questions

1. To what extent does financial education influence the financial literacy of UniSHAMS students?
2. How does financial socialisation through parents, peers, and media affect their financial literacy?
3. What is the relationship between students' personality characteristics (attitudes and behaviours) and their financial literacy?
4. Which determinant has the strongest influence on financial literacy among UniSHAMS students?

Research Objectives

1. To examine the effect of financial education on students' financial literacy.
2. To analyse the influence of financial socialisation on financial literacy.
3. To determine the relationship between personality characteristics (financial attitudes and behaviours) and financial literacy.
4. To identify the strongest predictor of financial literacy among UniSHAMS students.

Methodology

This study employed a quantitative research design to investigate the determinants of financial literacy among UniSHAMS students. A structured questionnaire was administered to 150 respondents across various faculties, measuring financial literacy alongside four independent variables: financial education, financial socialisation, personality characteristics (attitudes and behaviours), and financial knowledge. The measurement scales were adapted from established instruments in prior studies to ensure validity.

Data were analysed using SPSS version 26.0. Descriptive statistics were applied to summarise respondents' demographic profiles, while reliability testing confirmed the internal consistency of the constructs. Pearson correlation analysis was used to examine relationships among the variables, followed by multiple regression analysis to determine the relative influence of each determinant on financial literacy. This methodological approach provided robust insights into the key predictors of financial capability within the UniSHAMS context.

Literature Review

Existing scholarship consistently demonstrates that financial literacy is influenced by a range of interrelated factors.

Financial Education is recognised as one of the strongest predictors of financial capability. Structured interventions such as courses, workshops, and training programmes have been shown to significantly enhance both knowledge and behaviour, equipping students with practical money management skills that extend beyond the classroom.

Financial Socialisation also plays a formative role. Parents often provide early exposure to financial lessons, peers influence consumption and saving habits, and digital media increasingly shapes attitudes and behaviours, with effects that can be both beneficial and risky.

Personality Characteristics, particularly financial attitudes and behaviours, determine how knowledge is applied in practice. Students with positive attitudes toward saving and planning are more likely to exhibit disciplined behaviours, while negative or impulsive orientations can lead to overspending and poor management.

Financial Knowledge forms the cognitive foundation of literacy. An understanding of key concepts such as interest, credit, and investment enables students to make sound financial decisions, avoid excessive debt, and prepare for long-term goals.

While prior studies often examine these determinants separately, this research integrates them into a single framework to provide a more comprehensive understanding of financial literacy in the UniSHAMS context.

Findings and Analysis

The results indicate that all four determinants financial education, financial socialisation, personality characteristics, and financial knowledge exert significant positive effects on students' financial literacy. Among these, financial behaviour and financial knowledge emerged as the strongest predictors.

Financial education was shown to improve students' capacity to manage budgets, loans, and savings effectively, reinforcing the role of structured instruction in shaping financial outcomes. Socialisation, particularly through parental guidance, influenced attitudes toward money management, while peers and media also played secondary roles in shaping spending and saving practices. Personality characteristics such as self-control and forward planning were strongly linked to responsible financial behaviours, underscoring the importance of psychological traits in financial capability. Financial knowledge provided the essential foundation for informed decision-making, reducing vulnerability to debt and enhancing long-term financial security.

These findings both confirm and extend previous studies, while offering context-specific evidence for UniSHAMS students. They highlight the multidimensional nature of financial literacy and the need for integrated approaches that combine education, social support, behavioural development, and knowledge enhancement.

Discussion

The findings underscore the multidimensional nature of financial literacy, confirming that knowledge alone is insufficient without the reinforcement of positive attitudes and behaviours. Education programmes, therefore, cannot be limited to theoretical instruction; they are most effective when complemented by practical engagement and supportive social environments.

For UniSHAMS students, the strong influence of financial behaviour suggests the importance of experiential learning. Interventions such as budgeting simulations, peer mentoring, and financial planning workshops can help translate knowledge into consistent practices. The significant role of financial socialization particularly through parents and peers further highlights the value of leveraging family and student networks to reinforce positive financial habits.

These insights align with behavioural theories such as the Theory of Planned Behaviour, which emphasise the combined influence of attitudes, social norms, and perceived behavioural control.

By integrating education, socialisation, and behaviour-focused interventions, institutions can better equip students to manage financial challenges and build long-term resilience.

Significance of the Study

This study contributes to the discourse on financial literacy at three interconnected levels: academic, practical, and policy.

From an academic perspective, it integrates multiple determinants financial education, socialisation, personality characteristics, and knowledge into a single framework. In doing so, it extends the application of behavioural theories of financial literacy within the specific context of a Malaysian Islamic university, offering insights that complement broader national and international studies.

At the practical level, the research provides evidence-based guidance for universities and educators. The findings highlight the need for financial education programmes that go beyond theory, incorporating experiential learning, peer mentoring, and family engagement. These recommendations can help institutions design more effective support systems that foster positive financial attitudes and behaviours among students.

Finally, at the policy level, the study reinforces Malaysia's National Strategy for Financial Literacy by generating data-driven insights into the challenges faced by young adults. It also informs potential reforms in student loan management, digital financial literacy, and youth well-being programmes. By doing so, it supports national efforts to build a financially resilient generation capable of contributing to long-term socio-economic sustainability.

Conclusion and Recommendations

Financial literacy is a vital competency for university students who are confronted with increasingly complex financial challenges. This study demonstrates that financial education, financial socialisation, personality characteristics, and financial knowledge all play significant roles in shaping literacy outcomes among UniSHAMS students. Importantly, financial behaviour and financial knowledge emerged as the strongest predictors, underscoring the importance of both cognitive and behavioural dimensions.

Based on these findings, several recommendations are proposed. First, universities should embed structured financial education within their curricula to ensure that students receive systematic exposure to essential financial concepts and practices. Second, family and peer networks should be leveraged to reinforce positive financial habits, recognising the role of socialisation in shaping financial attitudes. Third, institutions are encouraged to adopt experiential learning approaches such as simulations, budgeting exercises, and mentoring that translate knowledge into practical behaviours. Finally, at the national level, financial literacy strategies should be expanded to include programmes specifically tailored to university students, thereby strengthening their resilience and long-term wellbeing.

By addressing these areas, both educational institutions and policymakers can contribute to the development of a financially capable generation, better prepared to navigate the demands of modern economic life and contribute to Malaysia's broader socio-economic sustainability.

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