

Mediating role of waqf literacy on the impact of knowledge, experience, and capacity building on the performance of waqf institutions in East Java, Indonesia

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ABSTRACT

Introduction

Waqf institutions in Indonesia hold substantial potential to contribute to socio-economic development, yet their performance remains constrained by suboptimal asset utilization and limited managerial capacity. In East Java, many waqf assets are not managed productively, highlighting the need to strengthen human capital and institutional effectiveness. In this context, knowledge, experience, and coaching are critical factors that may influence institutional performance, while waqf literacy is increasingly recognized as an important capability for improving governance and decision-making.

Objectives

This study aims to examine the influence of knowledge, experience, and coaching on the performance of waqf institutions in East Java. It also investigates the mediating role of waqf literacy in explaining how these human capital factors contribute to institutional performance.

Method

The study employs a quantitative explanatory design using survey data collected from 194 respondents within the Indonesian Waqf Board in East Java. The sample was selected through purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling to test both direct and indirect relationships among knowledge, experience, coaching, waqf literacy, and institutional performance.

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Results

The findings indicate that knowledge and coaching have significant positive effects on institutional performance, while experience does not show a direct effect. Knowledge, experience, and coaching significantly improve waqf literacy, which in turn positively affects performance. Waqf literacy fully mediates the relationship between experience and performance and partially mediates the relationship between coaching and performance, but it does not mediate the effect of knowledge.

Implications

The results suggest that waqf institutions should prioritize knowledge enhancement, structured training, and literacy development to improve performance. Emphasis should be placed on competency-based human resource strategies and continuous capacity building to ensure effective and sustainable waqf management.

Originality/Novelty

This study contributes to the literature by developing an integrated model that highlights the selective mediating role of waqf literacy in linking human capital factors to institutional performance, offering new insights into waqf management in Indonesia.

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INTRODUCTION

Waqf institutions occupy a pivotal position in advancing socio-economic welfare within Muslim societies, particularly in Indonesia, where waqf assets represent a substantial yet underutilized economic resource. Despite their potential to support sustainable development and poverty alleviation, the management of waqf assets remains suboptimal, especially in terms of productivity, governance, and long-term impact (M. Huda et al., 2025; N. Huda et al., 2017; Lubis et al., 2025; Makhrus et al., 2025). In East Java, the Indonesian Waqf Board (Badan Wakaf Indonesia abbreviated BWI Wilayah Jawa Timur BWI) serves as a key institutional actor responsible for overseeing waqf administration, yet challenges persist in transforming dormant assets into productive instruments. Recent studies emphasize that institutional effectiveness in waqf management is closely tied to the quality of human resources, including their managerial competence, regulatory understanding, and ability to innovate (Choiri & Ardyansyah, 2024; Faujiah & Wicaksono, 2024; Hadi et al., 2025; Nisa et al., 2022; Rusby, 2017; Yumarni et al., 2019).

The growing discourse on waqf reform highlights the need for strengthening both institutional governance and human capital to maximize the socio-economic impact of waqf. Empirical evidence suggests that improvements in knowledge, training, and

organizational capacity can significantly enhance the effectiveness of waqf institutions, particularly in managing productive waqf assets and ensuring transparency (Hasan et al., 2022; Laallam et al., 2020; Mohd Sharip et al., 2019; Pinasti & Achiria, 2024a). However, national reports indicate that a large proportion of waqf assets in Indonesia remain idle or underutilized, despite their estimated value reaching trillions of rupiah (Bachri et al., 2024; Jaharuddin, 2025; Lubis & Marpaung, 2025). Furthermore, data from the Ministry of Religious Affairs show that although waqf land continues to increase annually, much of it is not yet managed productively (Assril et al., 2025; Yasniwati, 2023). These conditions underscore the urgency of improving institutional performance through more effective human resource development strategies.

The central research problem addressed in this study arises from the persistent gap between the potential and actual utilization of waqf assets. Although waqf institutions are expected to function as drivers of social welfare, their performance remains constrained by limited managerial capacity, inadequate training systems, and insufficient integration of knowledge into practice. In particular, the role of human capital—encompassing knowledge, experience, and coaching—has not been fully optimized in enhancing institutional outcomes. This issue is further compounded by low levels of waqf literacy among both managers and the broader community, which restricts participation and weakens accountability mechanisms (Akbar & Kassim, 2023; Setiawan et al., 2025; Wulandari et al., 2024).

Addressing this problem requires a comprehensive approach that integrates human resource development with literacy enhancement. While prior research has identified various determinants of waqf institutional performance, including governance quality, community engagement, and policy support (Asni et al., 2024; Ilyas, 2017; Sulaiman et al., 2019), these factors have often been examined in isolation. Consequently, there is limited understanding of how knowledge, experience, and structured coaching interact within a unified framework to influence performance. Moreover, the mediating role of waqf literacy—though recognized as important—has not been sufficiently explored in empirical studies, particularly in the Indonesian context.

Existing literature provides several insights into potential solutions for improving waqf management. First, human capital development through education and training has been widely acknowledged as a critical factor in enhancing institutional performance. Studies indicate that well-designed training programs can improve managerial competence, increase professionalism, and strengthen accountability in waqf institutions (Hamidiyah et al., 2022; Maula et al., 2022; Munawar et al., 2022; Siregar et al., 2024; Sylvanie, 2023). Additionally, structured capacity-building initiatives, including workshops and certification programs, have been shown to improve both technical skills and organizational effectiveness (Asnawati & Burhanudin, 2021). These findings suggest that systematic investment in human resources is essential for optimizing waqf management.

Second, the role of experience in shaping managerial competence has been widely debated in the literature. While experiential learning is often considered a valuable source of knowledge (Le & Kroll, 2017; Perusso & Baaken, 2020; Torres & Augusto, 2017),



its effectiveness depends on the presence of continuous learning mechanisms and institutional support. In the context of waqf management, experience alone may not be sufficient to improve performance unless it is complemented by structured training and knowledge enhancement. Empirical studies show that experience can contribute to better understanding of waqf principles and practices, particularly when combined with reflective learning and professional development (Juliana et al., 2024; Mukhid, 2024). This highlights the need for integrating experiential learning into broader capacity-building strategies.

Another important solution highlighted in the literature is the enhancement of waqf literacy as a means of improving both managerial competence and public participation. Waqf literacy encompasses not only knowledge of legal and financial aspects but also the ability to apply and communicate waqf principles effectively (Al-Khateeb & Amuda, 2024; Hussin et al., 2021; Mahsun et al., 2022; Qurrata et al., 2024). Higher levels of literacy have been associated with improved decision-making, greater transparency, and increased community engagement in waqf programs (Saputra, 2025b; Syamsiar et al., 2024). Moreover, literacy serves as a bridge between theoretical knowledge and practical application, enabling waqf managers to translate their understanding into effective management practices (Satria, 2025).

Despite these advancements, a critical gap remains in the integration of these factors into a comprehensive analytical framework. While previous studies have examined knowledge, experience, training, and literacy separately, few have investigated their combined effects on institutional performance, particularly with literacy as a mediating variable. Additionally, empirical evidence on the role of waqf literacy as a mediator is still limited and inconclusive, with some studies suggesting its importance while others highlight its limited explanatory power. This gap is particularly evident in the context of BWI in East Java, where institutional challenges persist despite ongoing training initiatives and policy interventions.

In response to this gap, the present study aims to develop and empirically test an integrated model that examines the influence of knowledge, experience, and coaching on the performance of waqf institutions, with waqf literacy as a mediating variable. The study seeks to provide both theoretical and practical contributions by clarifying the relationships among these variables and identifying the mechanisms through which human capital influences institutional outcomes. The novelty of this research lies in its focus on the mediating role of waqf literacy within a unified framework, as well as its empirical application to the context of BWI in East Java. By doing so, the study offers a more holistic understanding of waqf management and provides evidence-based recommendations for improving institutional performance through targeted human resource development strategies.

LITERATURE REVIEW

Human Capital Theory

Human Capital Theory, initially developed by Schultz (1961) and Becker (Becker, 1964), provides a foundational framework for understanding how investments in education, training, and skill development enhance individual productivity and organizational performance. In this perspective, human resources are viewed not merely as labor inputs but as strategic assets whose knowledge and competencies can be continuously improved. Within waqf institutions, this theoretical lens underscores the importance of strengthening the capabilities of nazhir through systematic learning processes, particularly in areas such as sharia compliance, governance, and financial management (Al-Qosimi et al., 2022; Jaharuddin, 2025; Shulthoni & Md Saad, 2018).

From an organizational standpoint, investments in human capital contribute not only to individual advancement but also to institutional efficiency and sustainability. Enhanced knowledge and technical skills enable waqf managers to make more informed decisions, improve accountability, and optimize asset utilization. Empirical evidence consistently demonstrates that institutions with well-developed human capital systems tend to achieve better performance outcomes, particularly in managing complex socio-religious assets such as waqf (Baharin et al., 2025; Laallam et al., 2020; Musa & Che Mohd Salleh, 2018; Zunaidi et al., 2023). This theoretical approach is particularly relevant in contexts where institutional performance is closely tied to the quality of human resource management.

Moreover, Human Capital Theory aligns with contemporary management perspectives that emphasize knowledge as a core organizational resource. The integration of knowledge-based competencies into organizational practices enhances innovation, adaptability, and long-term sustainability. In waqf institutions, this implies that continuous training, certification, and professional development are essential for improving institutional performance. As such, this study adopts Human Capital Theory as a central framework to explain how knowledge, experience, and coaching contribute to the effectiveness of waqf institutions.

Literacy Theory in Waqf Management

Literacy, particularly financial and waqf literacy, represents a critical dimension in enhancing the effectiveness of waqf management. Literacy extends beyond basic knowledge to include the ability to access, interpret, evaluate, and apply relevant information in decision-making processes. In the context of waqf institutions, literacy enables managers to understand legal frameworks, financial instruments, and the socio-economic implications of waqf assets (Pinasti & Achiria, 2024b; Qomariah et al., 2024; Rahmaniah & Maulana, 2023). This comprehensive understanding is essential for ensuring that waqf assets are managed in a transparent, accountable, and productive manner.

Empirical studies indicate that higher levels of literacy among waqf managers are associated with improved institutional performance, particularly in areas such as



investment management and reporting practices (Hussin et al., 2021; Sary et al., 2025). Literacy also plays a significant role in enhancing public trust and participation in waqf programs, as it facilitates clearer communication and better governance practices (Dariyanto, 2024; Setiawan et al., 2025). In addition, waqf literacy contributes to a deeper understanding of the social objectives of waqf, enabling institutions to align their activities with broader development goals.

Furthermore, literacy functions as a bridge between theoretical knowledge and practical application. While knowledge provides the foundation, literacy ensures that this knowledge is effectively translated into actionable strategies. In this sense, literacy is not merely a supporting factor but a critical mechanism that enhances the overall effectiveness of human capital. This study therefore considers waqf literacy as a key variable that potentially mediates the relationship between human resource capabilities and institutional performance.

Ability, Motivation, Opportunity (AMO) Framework

The AMO framework, developed by Appelbaum et al. (2000), offers a comprehensive model for understanding how organizational performance is influenced by the interaction of three key elements: ability, motivation, and opportunity. Ability refers to the skills and knowledge possessed by individuals, motivation reflects their willingness to perform, and opportunity denotes the organizational context that enables them to contribute effectively. This framework is widely used in human resource management to explain variations in employee performance across different organizational settings (Bos-Nehles et al., 2023; Jiang et al., 2012; Salvador-Gómez et al., 2023).

In the context of waqf institutions, the AMO framework provides valuable insights into how human capital can be effectively utilized to enhance institutional performance. Ability is represented by the knowledge and competencies of waqf managers, which can be developed through education and training. Motivation is influenced by factors such as incentives, recognition, and organizational culture, while opportunity is shaped by the availability of resources, supportive policies, and access to information technology (Abd Rahman et al., 2024; Laallam et al., 2022; Munawar et al., 2022).

Importantly, waqf literacy can be conceptualized as part of the “ability” component within the AMO framework. By enhancing literacy, institutions can strengthen the technical and conceptual capabilities of their managers, thereby improving overall performance. Additionally, structured coaching programs provide both motivation and opportunity, enabling managers to apply their knowledge more effectively. This integrated perspective highlights the importance of aligning human resource practices with organizational objectives to achieve optimal performance outcomes.

Strategic Human Resource Management

Strategic Human Resource Management (SHRM) emphasizes the alignment of human resource policies with organizational goals to enhance performance and competitiveness. According to this approach, organizations must design and

implement HR practices that support their strategic objectives, including training, performance evaluation, and career development (Arora et al., 2024; Gonzalez-Benito et al., 2021; Parajuli et al., 2023). In waqf institutions, SHRM plays a crucial role in ensuring that human resource development initiatives are aligned with the broader mission of promoting social welfare and economic sustainability.

Research indicates that effective HR practices, such as competency-based training, certification programs, and performance-based incentives, significantly improve employee capabilities and motivation (Buller & McEvoy, 2012; Combs et al., 2006). In the context of waqf management, these practices can enhance the professionalism of nazhir and improve the quality of asset management. For example, structured training programs can equip managers with the necessary skills to handle complex financial and legal issues, while performance evaluation systems can ensure accountability and continuous improvement (Lahuri et al., 2023; Suyatno, 2024).

Furthermore, SHRM highlights the importance of creating opportunities for innovation and collaboration within organizations. By providing managers with access to resources, technology, and networks, institutions can enhance their capacity to manage waqf assets effectively. This perspective reinforces the idea that human resource development is not an isolated activity but an integral part of organizational strategy. As such, this study incorporates SHRM principles to analyze how coaching and capacity-building initiatives influence institutional performance.

Waqf Management in the Indonesian Context

Waqf management in Indonesia faces several structural and operational challenges, particularly in relation to the professionalism of nazhir and the development of human capital. Previous studies emphasize the need for systematic and structured approaches to employee development in waqf institutions (Hadi et al., 2025; Lubis & Marpaung, 2025; Makhrus et al., 2025; Saputra, 2025b). These studies highlight that many waqf managers lack the necessary technical and managerial competencies to effectively manage assets, leading to suboptimal performance and limited socio-economic impact.

In addition to human resource challenges, issues related to governance, transparency, and regulatory compliance also affect the performance of waqf institutions (Jaharuddin, 2025; Setiawan et al., 2025; Yumarni et al., 2019). Strengthening financial literacy and waqf literacy among managers is therefore essential for improving accountability and ensuring that assets are managed in accordance with Islamic principles. Empirical evidence suggests that institutions with higher levels of literacy are better able to design and implement effective waqf programs, particularly in areas such as cash waqf and investment management.

Moreover, the Indonesian context presents unique opportunities for developing innovative waqf management models. With a large Muslim population and significant waqf potential, Indonesia has the capacity to become a global leader in waqf development. However, achieving this potential requires a comprehensive approach that integrates human capital development, literacy enhancement, and institutional



reform. This study contributes to this effort by proposing a model that links knowledge, experience, and coaching with institutional performance through the mediating role of waqf literacy.

Research Gap and the Significance of the Study

Despite the growing body of literature on waqf management, several gaps remain in understanding the determinants of institutional performance. Most existing studies have examined factors such as governance, human resource competence, and literacy independently, without considering their interrelationships. In particular, the mediating role of waqf literacy has not been sufficiently explored, and empirical findings on this issue remain inconclusive. Additionally, limited research has been conducted in the specific context of BWI in East Java, where institutional challenges and opportunities may differ from other regions.

This study addresses these gaps by developing an integrated analytical framework that examines the combined effects of knowledge, experience, and coaching on institutional performance, with waqf literacy as a mediating variable. By providing empirical evidence from East Java, the study offers new insights into the mechanisms through which human capital influences waqf management outcomes. The findings are expected to contribute to both theoretical development and practical policy formulation, particularly in designing effective human resource strategies for waqf institutions in Indonesia and beyond.

METHOD

Research Design and Approach

This study adopts a quantitative approach with an explanatory research design to examine causal relationships among key variables influencing the performance of waqf institutions. The explanatory design is particularly appropriate because the study aims to test theoretically grounded hypotheses concerning the effects of knowledge, experience, and coaching on institutional performance, as well as the mediating role of waqf literacy. By employing a structured analytical framework, the research seeks to provide empirical validation of relationships derived from Human Capital Theory and related perspectives.

The use of quantitative methods enables the study to systematically measure constructs and evaluate statistical relationships across a relatively large sample. This approach allows for objective testing of hypotheses and facilitates generalization within the studied population. Furthermore, the explanatory design supports the identification of both direct and indirect effects among variables, making it suitable for mediation analysis. Overall, the research design ensures methodological rigor and alignment between theoretical assumptions and empirical testing.

Research Setting and Population

The research was conducted within the Indonesian Waqf Board (Badan Wakaf Indonesia/BWI) in East Java Province, a region characterized by significant waqf

potential and a strong presence of Islamic institutions. The selection of this setting is based on its strategic importance in national waqf management, as well as the persistent challenges associated with optimizing waqf assets. East Java consists of 38 district and municipal BWI offices, providing a comprehensive institutional landscape for examining variations in managerial practices and performance outcomes.

The population of this study includes all employees and administrators involved in waqf management within BWI East Java, totaling 375 individuals. These participants represent a diverse range of roles, experiences, and levels of involvement in waqf administration. The inclusion of this population ensures that the study captures a broad spectrum of perspectives related to knowledge, experience, coaching, and literacy. As such, the chosen setting and population provide a relevant and representative context for analyzing the determinants of waqf institutional performance.

Sampling Technique and Sample Size

To ensure the feasibility and representativeness of the study, a sample was drawn from the population using a purposive sampling technique. This method was selected because the study requires respondents who possess specific characteristics, namely active involvement in waqf management, familiarity with waqf literacy concepts, and participation in coaching or training programs. By applying these criteria, the study ensures that the collected data reflects informed perspectives relevant to the research objectives.

The sample size was determined using the Slovin formula with a margin of error of 5 percent. Based on a population of 375 individuals, the calculation resulted in a sample of 194 respondents. This sample size is considered adequate for statistical analysis, particularly for Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for medium-sized samples. The combination of purposive sampling and an appropriate sample size enhances the reliability and validity of the findings while maintaining analytical robustness.

Data Collection Procedures

Data collection was conducted through a structured survey method, utilizing questionnaires as the primary instrument. The questionnaires were distributed both online and through direct engagement with respondents, ensuring broader accessibility and higher response rates. The use of multiple distribution channels also minimizes sampling bias and allows participation from respondents across different geographical areas within East Java.

The questionnaire employed a five-point Likert scale, ranging from strongly disagree to strongly agree, to measure respondents' perceptions of the study variables. This scaling approach enables the quantification of subjective assessments, facilitating statistical analysis. In addition to primary data, secondary data were collected from relevant literature, including academic journals, books, and institutional reports. These sources were used to support the theoretical framework and contextualize the



empirical findings. Together, the data collection procedures ensure a comprehensive and reliable dataset for analysis.

Measurement of Variables and Research Instruments

The research instrument was designed to measure five key variables: knowledge, experience, coaching, waqf literacy, and waqf institutional performance. Each variable was operationalized through specific indicators derived from theoretical and empirical literature. Knowledge was measured through indicators related to legal understanding, asset management, and administrative competencies. Experience was assessed based on dimensions such as practical involvement, reflective learning, conceptual understanding, and active experimentation.

Coaching was measured through indicators capturing training effectiveness, skill enhancement, participant motivation, behavioral change, and engagement in learning processes. Waqf literacy was operationalized through dimensions including access to information, comprehension, evaluation, application, and communication. Institutional performance was measured through indicators such as task performance, contextual performance, sharia compliance, and service quality. The use of these multidimensional indicators ensures that each construct is comprehensively captured and aligned with the study's theoretical framework.

Validity and Reliability Testing

To ensure the robustness of the measurement instruments, the study employed rigorous validity and reliability testing procedures. Convergent validity was assessed by examining factor loadings and Average Variance Extracted (AVE), ensuring that each indicator adequately represents its respective construct. Discriminant validity was also evaluated to confirm that the constructs are distinct from one another. These tests are essential for establishing the credibility of the measurement model and ensuring accurate interpretation of the results.

Reliability was evaluated using Cronbach's Alpha and Composite Reliability coefficients, which measure the internal consistency of the constructs. Values exceeding the recommended thresholds indicate that the instruments produce stable and consistent results. The use of these statistical tests ensures that the data collected are both valid and reliable, thereby enhancing the overall quality of the research. This methodological rigor is particularly important in studies involving latent variables and complex structural relationships.

Data Analysis Technique

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a multivariate statistical technique suitable for examining complex relationships among latent variables. PLS-SEM was chosen due to its flexibility in handling non-normal data distributions and its effectiveness in analyzing models with multiple constructs and mediating variables. The analysis was conducted in two stages: evaluation of the measurement model and evaluation of the structural model.

The measurement model assessment focused on validating the constructs through reliability and validity tests, while the structural model evaluation examined the hypothesized relationships among variables. Bootstrapping procedures were employed to generate t-statistics and p-values, allowing for the assessment of statistical significance. Additionally, model fit indices such as SRMR, NFI, and predictive relevance (Q^2) were used to evaluate the overall quality of the model. This analytical approach enables a comprehensive examination of both direct and indirect effects, providing robust empirical evidence to support the study's conclusions.

RESULTS

Respondent Profile and Descriptive Characteristics

The empirical analysis is based on 194 respondents drawn from the Indonesian Waqf Board (BWI) across East Java. The demographic profile indicates a workforce dominated by older individuals, with 64% of respondents aged above 50 years, followed by 23% aged between 35 and 50 years. This age distribution suggests that waqf management in the region is largely handled by senior personnel, potentially reflecting accumulated institutional experience but also raising questions regarding adaptability to modern management practices. In terms of gender composition, male respondents constitute 77%, while female participation accounts for 33%, indicating a gender imbalance that may influence organizational dynamics.

Regarding work experience, the majority of respondents (53%) reported having between three and five years of service, while 26% had more than five years of experience. This distribution suggests a moderate level of practical exposure among waqf managers. Additionally, training participation appears relatively consistent, with 46% of respondents having attended three to five training sessions. Waqf literacy levels are also moderate, with 52% of respondents categorized within the medium literacy range. Collectively, these characteristics provide a contextual basis for interpreting the subsequent statistical findings.

Descriptive Analysis of Research Variables

Descriptive statistics reveal generally positive perceptions across all measured variables, indicating that respondents assess their knowledge, experience, coaching exposure, literacy, and institutional performance favorably. The knowledge variable shows mean scores ranging from 3.62 to 3.70 on a five-point Likert scale, suggesting that respondents possess a relatively solid understanding of waqf principles, regulations, and administrative processes. This finding aligns with the expectation that institutional members have a foundational level of competence necessary for managing waqf assets.

Similarly, the experience variable demonstrates favorable results, with mean scores between 3.71 and 3.91. These values indicate that respondents perceive themselves as having meaningful practical involvement in waqf management activities. The coaching variable yields mean scores ranging from 3.71 to 3.93, reflecting a generally positive evaluation of training programs, including their effectiveness in enhancing skills and



motivation. Waqf literacy also records positive mean values (3.73–3.81), indicating adequate levels of comprehension and application of waqf-related knowledge. Institutional performance, with mean scores between 3.68 and 3.84, is perceived as satisfactory, suggesting that respondents view their institutions as functioning effectively within existing constraints.

Measurement Model Evaluation

Before testing the structural relationships, the measurement model was assessed to ensure the validity and reliability of the constructs. The results indicate that all indicators meet the required thresholds for convergent validity, as reflected in satisfactory factor loadings and Average Variance Extracted (AVE) values. These findings confirm that the measurement items adequately represent their respective latent constructs.

Discriminant validity is also established, demonstrating that each construct is empirically distinct from the others. This distinction is critical in ensuring that the relationships identified in the structural model are not confounded by overlapping measurements. Furthermore, reliability tests using Cronbach's Alpha and Composite Reliability indicate strong internal consistency across all variables. The reliability coefficients exceed recommended thresholds, suggesting that the measurement instruments produce stable and consistent results. Overall, the evaluation of the measurement model confirms that the data are suitable for further structural analysis.

Structural Model and Direct Effects

The structural model analysis, conducted using PLS-SEM, reveals several significant relationships among the variables. Knowledge is found to have a positive and statistically significant effect on institutional performance, with a path coefficient of 0.168, a T-statistic of 2.573, and a p-value of 0.010. This result indicates that higher levels of managerial knowledge contribute directly to improved organizational outcomes. In contrast, experience does not exhibit a significant direct effect on performance, as indicated by a path coefficient of 0.060, a T-statistic of 0.632, and a p-value of 0.528.

Coaching, however, demonstrates a strong and significant positive effect on institutional performance, with a path coefficient of 0.332, a T-statistic of 4.298, and a p-value of 0.000. This finding highlights the importance of structured training and capacity-building programs in enhancing organizational effectiveness. In addition, knowledge, experience, and coaching all show significant positive effects on waqf literacy. Specifically, knowledge has a coefficient of 0.136 ($p = 0.026$), experience 0.411 ($p = 0.000$), and coaching 0.349 ($p = 0.000$). These results confirm that human capital factors contribute to the development of waqf literacy.

Effect of Waqf Literacy on Institutional Performance

The analysis further demonstrates that waqf literacy has a significant positive effect on institutional performance, with a path coefficient of 0.354, a T-statistic of 4.287, and a p-value of 0.000. This finding indicates that higher levels of literacy among waqf managers are associated with better organizational outcomes. Waqf literacy appears to enhance decision-making quality, improve asset management practices, and

strengthen adherence to sharia principles, all of which contribute to improved performance.

The magnitude of this relationship suggests that literacy plays a substantial role in shaping institutional effectiveness, potentially acting as a mechanism through which knowledge and experience are translated into practical outcomes. This result reinforces the theoretical proposition that literacy functions as a critical capability in managing complex socio-religious assets. Consequently, improving waqf literacy emerges as a strategic priority for enhancing institutional performance.

Mediation Analysis

The mediation analysis provides nuanced insights into the indirect relationships among the variables. The results indicate that waqf literacy does not significantly mediate the relationship between knowledge and institutional performance. The indirect effect yields a path coefficient of 0.048, a T-statistic of 1.839, and a p-value of 0.066, which does not meet the conventional threshold for statistical significance. This finding suggests that knowledge influences performance primarily through a direct pathway rather than through literacy.

In contrast, waqf literacy significantly mediates the relationship between experience and institutional performance, with an indirect effect coefficient of 0.145, a T-statistic of 3.555, and a p-value of 0.000. This indicates that experience contributes to performance only when it enhances literacy. Similarly, the indirect effect of coaching on performance through literacy is significant, with a coefficient of 0.123, a T-statistic of 3.462, and a p-value of 0.001. These findings demonstrate that literacy serves as an important intermediary in translating experiential and training-based learning into improved institutional outcomes.

Model Fit and Predictive Relevance

The overall model fit is evaluated using several statistical indices, all of which indicate a satisfactory model. The Standardized Root Mean Square Residual (SRMR) value of 0.067 suggests a good fit between the observed and predicted data. Additional indices, including d-ULS (0.949) and d-G (0.369), also fall within acceptable ranges, confirming the adequacy of the model. The Chi-square value of 417.636 and the Normed Fit Index (NFI) of 0.789 further support the model's validity.

The Goodness of Fit (GoF) value of 0.612 indicates a strong overall model performance, while the predictive relevance (Q^2) values of 0.526 for institutional performance and 0.569 for waqf literacy demonstrate substantial predictive capability. These results suggest that the model not only fits the data well but also possesses strong explanatory and predictive power. Consequently, the findings provide robust empirical support for the proposed relationships among knowledge, experience, coaching, waqf literacy, and institutional performance.



DISCUSSION

Knowledge as a Determinant of Waqf Institutional Performance

The findings of this study demonstrate that knowledge exerts a positive and statistically significant influence on the performance of waqf institutions within BWI East Java. Managers who possess stronger knowledge—particularly in Islamic legal frameworks, asset management practices, and administrative procedures—are better able to enhance institutional effectiveness. This relationship indicates that knowledge functions as a critical enabling factor in improving governance quality, operational efficiency, and accountability. In practical terms, institutions with higher levels of managerial knowledge are more capable of transforming waqf assets into productive resources and maintaining public trust, thereby strengthening their socio-economic contribution.

These findings are consistent with Human Capital Theory (Becker, 1964), which conceptualizes knowledge as a key form of capital that enhances productivity, as well as the Knowledge-Based View of the firm (Grant, 1996), which positions knowledge as a strategic organizational resource. Empirical research further supports this relationship, demonstrating that the knowledge of waqf managers significantly improves operational effectiveness and efficiency in asset management (Abas & Raji, 2018; Kamaruzaman & Ishak, 2023; Senjiati & Yadiati, 2021). Similar conclusions have been drawn in broader organizational studies, where knowledge management practices are linked to enhanced performance outcomes (Andreeva & Kianto, 2012; Inkinen, 2016; Jayasingam et al., 2013; Massingham & Massingham, 2014), suggesting that the current findings are well-grounded in both theoretical and empirical literature.

The implications of this result extend across theoretical, practical, and policy dimensions. Theoretically, the study reinforces the centrality of knowledge within human capital and knowledge management frameworks, particularly in faith-based institutions. Practically, it underscores the need for waqf institutions to prioritize continuous professional development, certification, and structured learning programs for managers. From a policy perspective, institutions such as BWI should institutionalize knowledge enhancement strategies, including standardized training and competency-based evaluation systems. Strengthening knowledge capacity will not only improve institutional performance but also ensure that waqf governance aligns with both modern management standards and Islamic ethical principles.

Reassessing the Role of Experience in Waqf Institutional Performance

The findings of this study reveal that experience does not have a statistically significant direct effect on the performance of waqf institutions in BWI East Java. This result indicates that the length or accumulation of managerial experience alone does not automatically translate into improved organizational outcomes. While experience may provide exposure to operational processes, it appears insufficient to enhance performance without being accompanied by continuous learning, updated competencies, and relevant technical knowledge. Consequently, the study challenges

the conventional assumption that seniority inherently leads to better institutional effectiveness, particularly in the context of waqf management.

This result contrasts with traditional assumptions in Human Capital Theory (Becker, 1964) and Organizational Learning Theory, which generally view experience as a cumulative asset that enhances performance. However, it aligns more closely with Dynamic Capabilities Theory (Teece et al., 1997), which emphasizes adaptability, learning, and renewal over static accumulation of experience. Empirical findings by Musa & Salleh (2018) suggest that experience can positively influence performance in entrepreneurial or small business contexts, yet this study indicates that such effects are not universal. In formal institutional settings like BWI, experience without structured learning mechanisms may become passive and fail to contribute meaningfully to performance.

The implications of this finding are significant across theoretical, practical, and policy dimensions. Theoretically, it suggests the need to reconceptualize experience as a dynamic capability that must be continuously developed rather than a static indicator of competence. Practically, waqf institutions should shift their focus from seniority-based systems toward competency-based human resource management, emphasizing knowledge, literacy, and innovation. From a policy perspective, recruitment and promotion frameworks should prioritize certified skills and continuous professional development over tenure alone. This approach aligns with Islamic principles that emphasize competence and accountability, ensuring that waqf management is both effective and ethically grounded.

Coaching and Capacity Building as Drivers of Waqf Institutional Performance

The findings of this study indicate that coaching and training exert a strong and statistically significant positive effect on the performance of waqf institutions in BWI East Java. This result suggests that structured capacity-building initiatives play a central role in improving managerial competence, professionalism, and institutional effectiveness. Training equips waqf managers with essential technical knowledge, administrative skills, and ethical awareness required for managing waqf assets in a systematic and accountable manner. Consequently, coaching functions not merely as a supportive activity but as a strategic mechanism for enhancing performance and ensuring that institutional practices align with both organizational objectives and Islamic principles.

These findings are consistent with Human Capital Theory (Becker, 1964), which posits that investments in training directly enhance productivity, as well as Organizational Development Theory (French & Bell, 1999), which emphasizes continuous learning as a driver of organizational adaptability and long-term performance. Empirical studies further support this relationship. Hamidiyah et al. (2022) demonstrate that structured training improves job satisfaction and performance among BWI staff, while other studies show that training enhances accountability and productive waqf management (Maula et al., 2022; Munawar et al., 2022; Siregar et al., 2024). Similarly, Asnawati & Burhanudin (2021) find that workshops and e-learning significantly improve



administrative accuracy and service delivery, reinforcing the importance of systematic training interventions.

The implications of these findings are multifaceted. Theoretically, they reinforce the integration of Human Capital Theory and the Resource-Based View (Barney, 1991), highlighting trained human resources as a key source of organizational capability. Practically, waqf institutions should institutionalize continuous, needs-based training programs that combine technical expertise, managerial skills, and ethical development. From a policy perspective, organizations such as BWI should establish structured coaching frameworks, competency certification systems, and regular performance evaluations linked to training outcomes. Such initiatives would strengthen institutional professionalism, enhance governance quality, and ensure that waqf management remains responsive to evolving regulatory and societal expectations.

Knowledge as a Foundation for Waqf Literacy Development

The results of this study indicate that knowledge has a positive and statistically significant effect on waqf literacy among managers in BWI East Java. This finding suggests that individuals with stronger knowledge of waqf concepts, regulations, and management practices are more capable of understanding, interpreting, and applying waqf principles effectively. Knowledge serves as a foundational element that enables managers to engage with both the theoretical and practical dimensions of waqf. As a result, higher levels of knowledge contribute directly to improved literacy, which in turn strengthens the overall capacity of waqf institutions to manage assets responsibly and communicate their socio-economic value to the broader community.

This finding is consistent with Human Capital Theory (Becker, 1964), which emphasizes that knowledge and skills enhance individual performance and functional capability. Empirical studies further support this relationship. Some studies (Rozalinda et al., 2023; Surantino & Muljaningsih, 2025) highlight that education plays a central role in shaping waqf literacy and participation, while Mukhid (2024) demonstrates that training programs significantly improve literacy, particularly in cash waqf contexts. Additionally, other studies (Ainol-Basirah & Siti-Nabiha, 2023; Harpepen & Yustati, 2025; Kamaruddin & Hanefah, 2021; Saputra, 2025a) confirm that higher literacy levels lead to better financial and administrative practices in waqf management. These findings collectively reinforce the central role of knowledge in developing waqf literacy.

The implications of this result are substantial. Theoretically, it strengthens the linkage between knowledge accumulation and literacy development within human capital frameworks. Practically, it underscores the importance of continuous education and targeted training programs for waqf managers to enhance both conceptual understanding and applied competencies. From a policy perspective, institutions such as BWI should prioritize structured knowledge dissemination initiatives, including certification, workshops, and digital learning platforms. Strengthening knowledge-based literacy not only improves institutional performance but also contributes to greater public awareness and participation in waqf, aligning with broader socio-economic and Islamic development objectives.

Experience as a Driver of Waqf Literacy Development

The findings of this study demonstrate that experience has a positive and statistically significant effect on waqf literacy among managers in BWI East Java. This suggests that individuals who have greater practical exposure to waqf management develop a deeper understanding of its legal, administrative, and financial dimensions. Through direct involvement in managing waqf assets, managers gain insights that extend beyond theoretical knowledge, enabling them to interpret and apply waqf principles more effectively. Consequently, experience functions as an important mechanism for strengthening literacy, particularly in translating conceptual understanding into practical competence within institutional settings.

This result is consistent with Human Capital Theory (Becker, 1964), which conceptualizes experience as a form of accumulated knowledge that enhances individual capability. It also aligns with Experiential Learning Theory (Kolb, 1984), which emphasizes that learning is most effective when individuals engage in direct experience and reflective practice. Empirical evidence supports this relationship. Some studies (Abdillah et al., 2025; Luthfi & Hapsari, 2025) find that experience improves understanding of technical and legal aspects of waqf management, while others (Choiri & Ardyansyah, 2024; Nurdin et al., 2025) highlight the importance of practical learning in strengthening literacy. Similarly, related studies (Aisia et al., 2025; Akbar & Kassim, 2023; Dariyanto, 2024; Setiawan et al., 2025) demonstrate that improved literacy enhances participation and effectiveness in waqf practices.

The implications of this finding are both theoretical and practical. Theoretically, it reinforces the role of experience as a dynamic component of human capital that contributes to literacy development. Practically, waqf institutions should design experience-based training programs that integrate hands-on learning with reflective processes to maximize literacy outcomes. From a policy perspective, institutions such as BWI should consider incorporating experiential criteria into recruitment and promotion systems, while simultaneously ensuring continuous professional development. By combining experience with structured learning, waqf institutions can enhance transparency, improve asset management, and strengthen their broader socio-economic impact.

Coaching as a Catalyst for Enhancing Waqf Literacy

The findings of this study indicate that coaching and capacity-building initiatives have a significant and positive effect on waqf literacy among managers in BWI East Java. This suggests that structured training programs play a crucial role in deepening both conceptual understanding and practical competencies related to waqf management. Through systematic coaching, waqf managers are better able to grasp legal frameworks, financial mechanisms, and operational procedures, thereby improving their ability to apply waqf principles effectively. As a result, coaching functions as a key instrument for strengthening literacy, enabling managers to translate knowledge into actionable practices within institutional settings.



This finding is consistent with Human Capital Theory (Becker, 1964), which emphasizes that investments in training and education enhance individual capabilities and organizational performance. It is also supported by Organizational Learning Theory (Argyris & Schön, 1978), which highlights continuous learning as a driver of improved competence. Empirical evidence reinforces this relationship. Some studies (Ardiani et al., 2024; Mukti et al., 2025; Siregar et al., 2024) demonstrate that effective training enhances transparency and productivity in waqf management, while Hamidiyah et al. (2022) show that sustained capacity building improves sharia literacy. Additional studies (Ash-Shiddiqy et al., 2024; Kharomah et al., 2022; Saputra, 2025b) confirm that structured training significantly strengthens waqf literacy and managerial effectiveness.

The implications of these findings are multifaceted. Theoretically, they reinforce the role of coaching as a critical mechanism within human capital development and organizational learning frameworks. Practically, waqf institutions should prioritize continuous, structured training programs that integrate technical, legal, and managerial dimensions of waqf management. From a policy perspective, institutions such as BWI should develop standardized capacity-building frameworks, including certification systems and regular training evaluations. Although external factors such as institutional policies and regulatory environments may also influence literacy, strengthening coaching mechanisms remains a strategic priority for enhancing transparency, accountability, and overall performance in waqf institutions.

Waqf Literacy as a Key Driver of Institutional Performance

The results of this study demonstrate that waqf literacy has a positive and statistically significant effect on the performance of waqf institutions in BWI East Java. This finding indicates that higher levels of literacy among waqf managers contribute directly to improved organizational outcomes, including more effective asset management, stronger compliance with Islamic legal principles, and enhanced accountability. Waqf literacy enables managers to better interpret regulations, evaluate financial decisions, and implement appropriate management strategies. As a result, institutions with higher literacy levels are more capable of optimizing waqf assets and delivering broader socio-economic benefits to the community.

This finding is consistent with Human Capital Theory (Becker, 1964), which posits that knowledge and skills are fundamental determinants of organizational performance. It is also supported by Experiential Learning Theory (Kolb, 1984), which emphasizes that learning through practice enhances the ability to apply knowledge effectively. Empirical studies reinforce this relationship. Some studies (Ash-Shiddiqy et al., 2024; Kharomah et al., 2022; Saputra, 2025b) show that improved waqf literacy leads to more effective and transparent fund management, while others (Aisia et al., 2025; Akbar & Kassim, 2023; Dariyanto, 2024; Setiawan et al., 2025) demonstrate that higher literacy enables managers to design innovative waqf programs with greater social impact. These findings collectively confirm the critical role of literacy in strengthening institutional performance.

The implications of this result are substantial. Theoretically, it highlights waqf literacy as a crucial component of human capital that bridges knowledge and performance. Practically, waqf institutions should prioritize literacy development through targeted training programs that integrate legal, financial, and managerial dimensions. From a policy perspective, organizations such as BWI should implement comprehensive literacy enhancement strategies, including certification systems and stakeholder engagement initiatives. Strengthening waqf literacy not only improves operational effectiveness but also enhances collaboration with external stakeholders, thereby maximizing the social and economic impact of waqf in line with Islamic principles of trust and accountability.

The Limited Mediating Role of Waqf Literacy in the Knowledge–Performance Relationship

The findings of this study indicate that waqf literacy does not significantly mediate the relationship between knowledge and institutional performance in BWI East Java. Although both knowledge and literacy independently contribute to improved outcomes, literacy does not strengthen or channel the effect of knowledge on performance. This suggests that knowledge possessed by waqf managers can be directly translated into improved institutional practices without requiring literacy as an intermediary mechanism. In other words, knowledge appears to function as a more immediate and actionable resource, enabling managers to enhance decision-making, governance, and asset management without necessarily relying on additional literacy processes.

This result is consistent with previous ([Ainol-Basirah & Siti-Nabiha, 2023](#); [Laallam et al., 2022](#)) findings that emphasize the direct importance of knowledge in improving waqf institutional performance while acknowledging that literacy does not always act as a mediating factor. Although knowledge contributes to performance, other factors such as leadership quality and practical experience may exert a stronger influence. From a theoretical perspective, Organizational Learning Theory ([Argyris & Schön, 1978](#)) supports this interpretation by suggesting that knowledge alone does not guarantee improved outcomes unless supported by appropriate organizational conditions and application mechanisms.

The implications of this finding are noteworthy. Theoretically, it challenges the assumption that literacy universally mediates the relationship between knowledge and performance, suggesting instead that direct knowledge application may be more critical in certain contexts. Practically, waqf institutions should emphasize not only literacy development but also the practical implementation of knowledge through skill-based training and operational learning. From a policy perspective, organizations such as BWI should design capacity-building strategies that prioritize experiential learning, technical competence, and application-oriented training. This approach ensures that knowledge is effectively translated into performance outcomes, rather than relying solely on literacy as an intermediary factor.



Waqf Literacy as a Full Mediator between Experience and Institutional Performance

The findings of this study reveal that waqf literacy fully mediates the relationship between experience and the performance of waqf institutions in BWI East Java. While experience alone does not have a direct impact on performance, it significantly contributes to the development of waqf literacy, which in turn enhances institutional outcomes. This indicates that experiential knowledge becomes valuable only when it is transformed into a deeper understanding of waqf principles and practices. In this context, literacy serves as a critical mechanism that converts practical exposure into effective managerial actions, ultimately improving governance, asset utilization, and institutional accountability.

This result is consistent with Human Capital Theory (Becker, 1964), which conceptualizes experience as an investment that enhances individual capabilities, as well as Experiential Learning Theory (Kolb, 1984), which emphasizes learning through direct engagement and reflection. Social Learning Theory (Bandura, 1977) further supports this interpretation by highlighting the role of interaction and observation in knowledge acquisition. Empirical studies reinforce these conclusions. Mukhid (2024) demonstrates that practical experience improves understanding of waqf management, while others (Gamon et al., 2024; Saputra, 2025c; Zunaidi et al., 2023) show that experience enhances literacy, which subsequently improves institutional performance. These findings collectively affirm the mediating role of literacy.

The implications of this finding are significant. Theoretically, it highlights the importance of literacy as a transformative link between experience and performance within human capital frameworks. Practically, waqf institutions should design structured experiential learning programs that integrate reflection, knowledge sharing, and application. From a policy perspective, organizations such as BWI should promote collaborative learning environments and mentorship systems to maximize the benefits of experience. By ensuring that experience is systematically translated into literacy, institutions can enhance managerial effectiveness and achieve more sustainable and impactful waqf management outcomes.

The Partial Mediating Role of Waqf Literacy in the Coaching–Performance Relationship

The findings of this study indicate that waqf literacy partially mediates the relationship between coaching and the performance of waqf institutions in BWI East Java. Structured training programs not only have a direct positive impact on institutional performance but also indirectly enhance performance by improving waqf literacy. This suggests that coaching contributes to performance through two complementary pathways: by directly strengthening managerial competencies and by enhancing literacy, which further improves decision-making and asset management practices. Therefore, waqf literacy functions as an important, though not exclusive, mechanism in translating training into improved organizational outcomes.

This result is consistent with Human Capital Theory (Becker, 1964), which emphasizes that training enhances both knowledge and skills, thereby improving productivity. It is also supported by Organizational Learning Theory (Argyris & Schön, 1978), which highlights continuous learning as essential for organizational capacity building. Empirical studies reinforce these findings. Some studies (Gamon et al., 2024; Saputra, 2025c; Zunaidi et al., 2023) show that training improves waqf asset management through enhanced literacy, while others (Ash-Shiddiqy et al., 2024; Kharomah et al., 2022; Saputra, 2025b) demonstrate that structured training increases both literacy and efficiency. Similarly, other studies (Al-Khateeb & Amuda, 2024; Nita et al., 2025) emphasize that mentoring and training strengthen understanding of sharia principles, ultimately improving waqf management practices.

The implications of this finding are significant. Theoretically, it highlights the dual role of coaching within human capital development, functioning both as a direct driver of performance and as an indirect enabler through literacy. Practically, waqf institutions should design training programs that integrate technical skill development with literacy enhancement, ensuring that knowledge is both acquired and effectively applied. From a policy perspective, institutions such as BWI should implement comprehensive training frameworks that include evaluation of both competency gains and literacy outcomes. By leveraging both direct and indirect pathways, coaching initiatives can maximize their impact on institutional performance and contribute to more effective and sustainable waqf management.

CONCLUSION

This study provides empirical evidence that human capital factors—particularly knowledge and coaching—play a decisive role in enhancing the performance of waqf institutions in BWI East Java. Knowledge emerges as a direct and significant determinant of institutional effectiveness, reinforcing its role as a strategic asset in waqf management. In contrast, experience does not directly influence performance, indicating that tenure alone is insufficient without continuous learning and competency development. Coaching, however, demonstrates a strong positive impact, highlighting the importance of structured training in strengthening managerial capabilities and improving governance practices within waqf institutions.

Another key finding is the critical role of waqf literacy as both an independent predictor and a mediating variable. Waqf literacy significantly improves institutional performance and serves as a full mediator between experience and performance, as well as a partial mediator between coaching and performance. However, it does not mediate the relationship between knowledge and performance, suggesting that knowledge can be directly applied without requiring literacy as an intermediary. These results underscore the importance of distinguishing between different dimensions of human capital and their mechanisms of influence on organizational outcomes.

This study contributes to the literature by offering an integrated model that links knowledge, experience, coaching, and waqf literacy within a unified analytical



framework. It advances theoretical understanding by demonstrating that literacy functions selectively as a mediating variable rather than universally. Practically, the findings provide guidance for waqf institutions to prioritize competency-based development, structured training, and literacy enhancement. Future research should explore additional variables such as leadership, governance quality, and digital transformation to further refine the model and expand its applicability across diverse institutional contexts.

Limitation of the Study

This study has several limitations that should be considered when interpreting its findings. First, the research is confined to the Indonesian Waqf Board (BWI) in East Java, which limits the generalizability of the results. Institutional structures, governance practices, and human resource capacities may vary across regions and organizations, potentially influencing the applicability of the findings to other waqf institutions. Second, the study employs a cross-sectional design, capturing data at a single point in time. As a result, it cannot fully capture dynamic changes in knowledge, literacy, or institutional performance over time, nor can it assess long-term causal relationships.

Additionally, the study relies on self-reported data collected through questionnaires, which may introduce response bias or social desirability bias. Although validity and reliability tests were conducted, respondents' perceptions may not fully reflect actual organizational practices. Furthermore, the research model focuses on a limited set of variables—knowledge, experience, coaching, and waqf literacy—while excluding other potentially relevant factors such as leadership quality, organizational culture, technological capability, and external regulatory influences. These limitations suggest that the relationships identified in this study may not fully capture the complexity of waqf institutional performance.

Recommendations for Future Research

Future research should expand the scope of analysis by incorporating additional variables that may influence waqf institutional performance. Factors such as leadership effectiveness, governance mechanisms, digital transformation, and stakeholder engagement could provide a more comprehensive understanding of organizational dynamics. Moreover, integrating external variables, including government support and regulatory frameworks, may help explain variations in performance across different institutional contexts. By broadening the analytical framework, future studies can develop more robust models that better capture the complexity of waqf management.

In terms of methodology, future research should consider using longitudinal designs to examine changes in knowledge, literacy, and performance over time. This approach would allow for a deeper understanding of causal relationships and the long-term impact of training and capacity-building initiatives. Additionally, qualitative methods such as case studies or in-depth interviews could complement quantitative findings by providing richer insights into organizational processes and managerial

practices. Expanding the sample to include multiple regions or types of waqf institutions would also enhance the generalizability of the findings and contribute to the development of more context-sensitive policy recommendations.

Author Contributions

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Data curation	S., S.A.I., M.M., & S.W.N.	Software	S., S.A.I., M.M., & S.W.N.
Formal analysis	S., S.A.I., M.M., & S.W.N.	Supervision	S., S.A.I., M.M., & S.W.N.
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Investigation	S., S.A.I., M.M., & S.W.N.	Visualization	S., S.A.I., M.M., & S.W.N.
Methodology	S., S.A.I., M.M., & S.W.N.	Writing – original draft	S., S.A.I., M.M., & S.W.N.
Project administration	S., S.A.I., M.M., & S.W.N.	Writing – review & editing	S., S.A.I., M.M., & S.W.N.

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Informed Consent Statement

Informed consent was obtained before respondents filled out the questionnaire for this study.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work the authors used ChatGPT, DeepL, Grammarly, and PaperPal in order to translate from Bahasa Indonesia into American English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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