

(Research/Review) Article

The Revival of Family Waqf: A Systematic Review of Law, Governance, and Intergenerational Wealth Preservation

Muslim Marpaung^{1*}, Irma Suryani Lubis²

^{1,2} Politeknik Negeri Medan, Indonesia

* Corresponding Author: muslimmarpaung@polmed.ac.id¹

Abstract: Family waqf is a classic instrument in Islamic economics that plays a crucial role in maintaining wealth sustainability and intergenerational well-being. However, its application in the context of modern law and economics still faces various challenges, such as overlap with Islamic inheritance law (*farā'id*), limited regulations, and weak governance. This article aims to systematically review the academic literature on the revival of the family waqf concept in the context of contemporary Islamic law, modern governance, and its potential contribution to wealth preservation. The approach used is a Systematic Literature Review (SLR) using the PRISMA method, covering studies from 2000–2025 from various sources indexed by Scopus, DOAJ, and Google Scholar. The results of the study indicate that regulatory modernization, integration with the Islamic financial system, and the implementation of technology-based governance are key factors in reviving the role of family waqf as an instrument of social justice and economic sustainability for the community.

Keywords: Family Waqf; Governance Modernization; Islamic Economics; Islamic Inheritance Law; Wealth Sustainability.

1. Introduction

Waqf has long been a key pillar of the Islamic economic system, serving as a mechanism for wealth distribution and social empowerment. Throughout the history of Islamic civilization, waqf was not limited to the construction of mosques or madrasas but was also used to ensure family welfare through the concept of waqf ahli (expert waqf) or waqf dhurri (successful waqf). However, in modern legal developments, the existence of family waqf is often debated because it is considered contrary to Islamic inheritance law, which stipulates a fixed share for the heirs (*farā'id*). On the other hand, the need to maintain family economic sustainability and avoid asset fragmentation demands a recontextualization of the concept of family waqf within the framework of contemporary law and governance. This article attempts to systematically examine the dynamics of the rise of family waqf from various academic perspectives, emphasizing legal aspects, governance, and socio-economic contributions in various countries.

One of the latest facts from Indonesia shows how enormous the potential of waqf has not been optimally utilized. According to data from the Ministry of Religious Affairs' Waqf Information System (SIWAK), there are 440,512 waqf land locations throughout Indonesia, covering an area of 57,763 hectares (bwi.go.id). In terms of cash waqf, in 2023, the collection of cash waqf reported to the Indonesian Waqf Board amounted to IDR 2.361 trillion, a jump from around IDR 1.04 trillion in 2021 (bwi.go.id). Furthermore, according to the National Waqf Roadmap, the number of newly certified waqf land plots is approximately 57.42%. (bwi.go.id) These facts reveal that despite the substantial amount of waqf assets, their management and legality remain very limited.

Compared to the existing potential, the realization of cash waqf in Indonesia is still very low. Based on a study by the Ministry of Finance (2023), the potential for national cash waqf is estimated to reach IDR 130 trillion, but as of October 2023, the realization had only reached IDR 2.23 trillion, or approximately 1.71% of the potential. Meanwhile, according to an official report from the Ministry of Religious Affairs in mid-2024, the collection of cash waqf had reached IDR 2.4 trillion. Regarding long-term potential, the Chairman of the Indonesian Waqf Association (BWI) stated that Indonesia's waqf potential could reach almost

Received: September 16, 2025;
Revised: September 30, 2025;
Accepted: October 16, 2025;
Published: October 22, 2025;
Curr. Ver.: October 22, 2025.



Copyright: © 2025 by the authors.
Submitted for possible open
access publication under the
terms and conditions of the
Creative Commons Attribution
(CC BY SA) license
(<https://creativecommons.org/licenses/by-sa/4.0/>)

IDR 400 trillion per year, especially if the potential cash waqf of IDR 181 trillion can be actualized.

This gap between potential and realization highlights several fundamental problems. First, low public literacy about waqf — many people don't understand that waqf can be in the form of money and isn't limited to land or buildings. Second, the lack of flexible and transparent waqf instrument designs for families hinders the role of family waqf as a productive family capital solution. Third, the limited managerial and financial capacity of *nazhir* (waqf managers) also hinders the optimization of waqf assets.

Governance issues also pose a significant obstacle. Many waqf administrators lack standardized accounting and reporting systems, resulting in weak transparency and accountability. A mini-review showed that although countries have waqf accounting systems, regulatory and operational practices vary widely, and there is a lack of uniform waqf accounting standards across Muslim countries. This means that the potential of family waqf being well-regulated by law is not enough—implementation and oversight are essential.

On the international stage, productive waqf institutions and waqf funds exemplify how waqf assets are managed with an investment orientation and social impact. For example, the Islamic Development Bank, through its *Awqaf Properties Investment Fund (APIF)*, has steadily increasing total assets: APIF's assets reached US\$141.89 million in 2022, up from US\$134.16 million in 2021, and are channeled to various productive projects in member countries. A study in Saudi Arabia showed that licensed waqf investment funds saw their net assets grow past one billion riyals, from around 500 million riyals previously. These findings demonstrate global progress in combining traditional waqf principles with modern financial practices.

The rise of family waqf is not without legal challenges. In many countries, waqf laws do not specifically regulate waqf *ahli* (family waqf), leaving its practice in a gray area between inheritance rights and national taxation. Furthermore, conflicts over ownership, land disputes, and encroachment of waqf assets by outside parties, such as the transfer of waqf land in several states in India, still occur. In the local context, the lack of alignment between waqf regulations and civil law, as well as weak management sanctions, weaken the position of family waqf as a valid and secure economic instrument.

Given the data and facts presented above, the urgency of a systematic study is increasingly apparent. Family waqf offers a compromise between the principle of inheritance justice and the need to preserve family wealth, but its regulation, governance, and practical implementation remain a long way off. Therefore, this article will systematically explore how Muslim countries, such as Turkey, Malaysia, the UAE, and Pakistan, have developed the legal and institutional frameworks for family waqf, as well as their measurable socio-economic impacts. Through a synthesis of the best literature, it is hoped that a model of family waqf will emerge that is compliant with Sharia and relevant to the context of modern human wealth development.

2. Literature Review

The Concept and Evolution of Family Waqf

Family waqf (family waqf or waqf *ahli*) began as a sharia-compliant asset preservation instrument, used by Muslims to maintain family economic stability within the Islamic inheritance system, which distributes assets proportionally. In the context of classical Islamic law, this practice served as a solution to prevent family wealth from fragmenting after the death of the testator. From the 8th to the 13th century CE, Hanafi and Maliki scholars viewed family waqf as a form of ongoing charity that remained valid as long as it did not negate the rights of the heirs as stipulated in the Qur'an (Surah An-Nisa' 4:11–12). Thus, family waqf served a dual function: on the one hand, it fulfilled the spiritual aspect through ongoing charity (*ṣadaqah jāriyah*), and on the other hand, it protected family property from economic ruin. (Sait & Lim, 2006; Kahf, 2000)

During the Ottoman Empire (15th to early 20th centuries), the waqf system became an important foundation of the social and economic structure, with up to one-third of the empire's total land recorded as waqf assets (Mandaville, 1979). Among these types, the *dhurri waqf* (family waqf) became a very common practice among the Ottoman elite, including court officials, religious scholars, and wealthy merchants. They donated productive assets such as agricultural land, shops, and rental houses to ensure the welfare of their descendants. These waqfs were managed by the families themselves through an administrative system called *mutawalli*, which functioned similarly to trustees. Research by Barnes (1986) suggests that family waqfs played a role in maintaining the socioeconomic continuity of elite families, while preventing the redistribution of assets outside the lineage.

Meanwhile, in Egypt and the Mamluk region (13th to 16th centuries), the practice of family waqf was also widespread among Muslim nobility and scholars. Many extended families established waqfs to support their descendants' education in madrasas and finance the maintenance of family assets. For example, a study by Powers (1989) found that some waqfs in 15th-century Cairo contained explicit provisions that the waqf income should be allocated to the education, marriage, and welfare of the waqf's children and grandchildren. However, in the modern era, this practice has declined due to the influence of colonial civil law, which restricted hereditary ownership and demanded transparency in public finances. Nevertheless, the legacy of the family waqf concept remains relevant as a precursor to trust-based asset management in the modern Islamic financial system.

The Relationship between Family Waqf and Islamic Inheritance Law

In classical Islamic legal tradition, scholars' views on waqf (waqf) or family waqf differ fundamentally, particularly regarding their compliance with Islamic inheritance principles (*farā' id*). The Hanafi and Maliki schools of thought generally permit family waqf with certain limitations, as long as it does not aim to extinguish the rights of the heirs. Imam Abu Hanifah argues that family waqf is permissible if its benefits reflect a generous intention and do not negate legitimate inheritance rights (Kahf, 2000). The Maliki school also permits this practice on the condition that the assets being waqf must have clear ownership and use boundaries, and adhere to the principles of sharia justice (Sait & Lim, 2006). This approach demonstrates the flexibility of classical fiqh towards the concept of preserving family assets without neglecting Islamic values of social distribution.

In contrast, some scholars from the Shafi'i and Hanbali schools of thought tend to be more cautious, even rejecting the legitimacy of family waqf if it is deemed to violate inheritance laws. Imam Shafi'i emphasized that any form of transfer of property after death that hinders the rights of heirs is included in the category of violation of the principle of *farā' id* (Al-Zuhayli, 2003). This opinion is supported by Ibn Qudāmah from the Hanbali school who stated that waqf made to circumvent inheritance laws is *fasid* (invalid) because it contradicts the *maqāṣid* of sharia in maintaining equity in property. (Ibn Qudāmah, *al-Mughnī* , Juz 6) This difference of opinion indicates the tension between the principle of private ownership and the necessity of equitable distribution of wealth in the Islamic system.

This inter-school debate demonstrates the urgent need for a reinterpretation of family waqf law in the modern era. Several contemporary scholars, such as Kahf (2003) and Hasan (2018), argue that a revised understanding of family waqf needs to be directed toward the spirit of *maqāṣid al-syarī'ah* , namely protecting property (*ḥifẓ al-māl*) and ensuring intergenerational social welfare. In this context, family waqf should not be viewed solely as an instrument that potentially violates inheritance law, but as part of asset planning that aligns with the principles of justice, social responsibility, and the economic sustainability of the ummah. This reformulation also serves as a basis for modern Muslim countries—such as Malaysia, Turkey, and the UAE—to adjust waqf laws to accommodate family waqf practices in a transparent and legally valid manner.

Contemporary Regulation

Turkey has undertaken significant legislative reforms to the waqf institution since the Republican era, through the implementation of the Vakıf Law , which regulates the management and administration of foundations, originally within the Ottoman system. The Vakıflar Genel Müdürlüğü (General Directorate of Waqf) serves as the primary supervisor of state-managed waqf assets, including the recovery of confiscated waqf properties and their return to their original owners in accordance with new provisions. For example, in the recent revision of the law, 77 important waqf properties in Istanbul were returned from state administration to legitimate waqf entities as part of the restoration of historical waqf assets. Furthermore, the new legal framework strengthens the oversight and transparency mechanisms of waqf institutions as part of the modernization of the Turkish waqf system.

In Malaysia, waqf regulations are implemented through a state-by-state institutional framework controlled by the State Islamic Religious Councils (SIRC). Although Malaysia has a dual legal system of civil law and sharia law, waqf management falls under state jurisdiction, with each state having an SIRC that regulates local waqf under its own state laws. A study of the history and legislation of Malaysian waqf shows that family waqf is not explicitly provided for in the national legal framework, and its implementation remains limited by regulations scattered across various state laws. In practice, this presents challenges in adapting family waqf to ensure its legality and effectiveness within Malaysia's complex legal system.

Meanwhile, in the UAE, the development of family waqf institutions is being guided by the Awqaf and Minors Affairs Foundation (AMAF), which is designing a more modern and flexible waqf model to align with current needs. AMAF's function is to manage waqf

assets, oversee the distribution of benefits, and develop the legal framework and policies related to family waqf. In the context of Pakistan, the situation is somewhat different, as the legacy of colonial regulations still influences modern waqf law. The study "Reforming Waqf in Pakistan" shows that for family waqf to function optimally, harmonization of old colonial regulations and Sharia principles is necessary to ensure that waqf does not lose its legal legitimacy and its operations are effective.

Governance and Accountability

Within the framework of contemporary waqf governance, the principle of accountability is an inseparable foundation of public trust. Therefore, the professionalization of nazhir (waqf managers) is key to ensuring waqf institutions meet the expectations of stakeholders—waqifs, beneficiaries, and the wider community. The study "Enhancing Waqf Accountability: Nazhir's Perspective" illustrates that many nazhir in Indonesia face challenges in presenting credible financial reports due to limited accounting capacity and internal information systems. Without adequate professionalism, accountability will remain mere jargon without concrete implementation.

Accordingly, sharia audits and digital reporting are considered strategic instruments for strengthening transparency in waqf management. In the study "Addressing Accountability and Transparency Challenges in Waqf Management Using Blockchain Technology," Mohaiyadin et al. (2022) demonstrated that blockchain technology can facilitate automated receipt issuance, tracking waqf asset distribution, and immutable public ledger recording, thereby strengthening internal control and public transparency. Blockchain is one technical solution that enables digital audits and real-time reporting in the waqf ecosystem.

Meta-reviews of waqf accountability research show that accountability practices within waqf institutions (including reporting, oversight, and management) remain highly variable and often lack consistent standards. Abdul Wahab & Siti-Nabiha (2025) in their study "Accountability in Waqf Institutions: A Meta-Narrative Review" emphasized that despite increasing attention to accountability, many waqf institutions have not implemented formal digital reporting or ongoing independent audits. In the context of family waqf, this challenge is even greater because it must balance internal family privacy with the need for transparency to the public. Therefore, professionalization and technological innovation are essential for family waqf to be trustworthy and legally and socially resilient.

Socio-Economic Impact

Family waqf has the potential to be an instrument for alleviating structural poverty due to its nature, which not only distributes immediate benefits but also sustainably maintains the principal for future generations. In the literature, Salman et al. (2021) state that family waqf can function as a "progressive technique for poverty extermination"—that is, as a targeted means to lift families out of the cycle of historical poverty by maintaining productive and continuously useful fixed assets. This model differs from one-time assistance or subsidies, as the waqf mechanism ensures that the assets remain viable and generate sustainable benefits for the recipient (and sometimes the waqif's family first) throughout life.

The concept of waqf as a tool for wealth redistribution has also found support in studies of Islamic philanthropy. The article "Waqf and Economic Distribution Justice: Sustainable Poverty Alleviation Efforts" argues that waqf has two primary functions: spreading goodness to those in need (mauquf 'alaih), and maintaining the sustainability of the waqf assets themselves so that their benefits do not diminish over time. Thus, waqf (including potentially family waqf) can support distributive justice in society while avoiding the "loss of social capital" effect that often occurs with conventional philanthropic assistance.

In the Indonesian context, the potential of productive waqf as an agent of asset redistribution is also beginning to receive attention. Wibowo (2025) in his study on productive waqf management demonstrated that professional waqf asset management can strengthen the community's economy and curb poverty, particularly in economically underdeveloped regions. Furthermore, domestic research indicates that waqf also plays a role as an instrument of wealth redistribution in Islamic microeconomics, alongside zakat and infaq, with the effect of narrowing disparities and strengthening socio-economic inclusion in society.

3. Research Methods

This study uses a Systematic Literature Review (SLR) approach to comprehensively review and synthesize scientific findings related to family waqf, Islamic inheritance law, institutional governance, and the socio-economic impacts of waqf in various Muslim countries. The SLR approach was chosen because of its ability to systematically and measurably identify, evaluate, and integrate relevant research evidence (Kitchenham & Charters, 2007). In its implementation, this study follows the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol as developed by Moher et al.

(2009), which emphasizes transparency in the selection process and reporting of literature review results.

Data sources were obtained from scientific articles indexed in Scopus, SSRN, DOAJ, and Google Scholar, published between 2000 and 2025. This timeframe was chosen to encompass contemporary developments in waqf studies, particularly following the global Islamic financial reforms and the emergence of the concepts of productive waqf and family waqf in various jurisdictions. Inclusion criteria included scholarly publications discussing the concept of family waqf, Islamic inheritance law (*farā'id*), waqf governance, and waqf policies in Muslim countries. Articles that did not meet peer-review standards, or focused on non-Islamic philanthropy, were excluded from the analysis (Petticrew & Roberts, 2006).

The analysis stages are carried out thematically through three main dimensions: (1) the legal dimension, which examines the suitability of the family waqf concept with sharia principles and national law; (2) the institutional governance dimension, which examines the management model, accountability, and sharia audit; and (3) the socio-economic dimension, which assesses the impact of waqf on the preservation of family wealth and the welfare of the community. The thematic analysis approach is used because it can reveal recurring conceptual and theoretical patterns in the literature, as suggested by Braun & Clarke (2006). The results of these three dimensions are then synthesized to produce a conceptual map of the rise of family waqf and the direction of its reform in the modern era.

4. Analysis and Discussion

Literature analysis shows that the rise of family waqf in various Muslim countries is influenced by innovations in Islamic finance, legal reform, and digital governance. Compliance with Islamic inheritance law is a key issue requiring contextual reinterpretation. The ideal governance model encompasses integrity, transparency, and technology-based professionalism. Thus, family waqf serves as a mechanism for intergenerational wealth preservation in line with the *maqāshid al-Shari'ah* (obligatory goals of Islamic law), particularly *hifz al-māl* (obligatory duties of wealth).

Waqf has long been a key pillar of the Islamic economic system, serving as a mechanism for wealth distribution and social empowerment. Throughout the history of Islamic civilization, waqf was not limited to the construction of mosques or madrasas but was also used to ensure family welfare through the concept of *waqf ahli* (expert waqf) or *waqf dhurri* (successful waqf). However, in modern legal developments, the existence of family waqf is often debated because it is considered contrary to Islamic inheritance law, which stipulates a fixed share for the heirs (*farā'id*). On the other hand, the need to maintain family economic sustainability and avoid asset fragmentation demands a recontextualization of the concept of family waqf within the framework of contemporary law and governance. This article attempts to systematically examine the dynamics of the rise of family waqf from various academic perspectives, emphasizing legal aspects, governance, and socio-economic contributions in various countries.

One indicator of how waqf (including the potential for family waqf) has not been optimally managed can be seen in Indonesia: data from the Indonesian Waqf Board (BWI) shows that there are more than 440,512 waqf land locations with an area of approximately 57,763 hectares, but only a small portion is certified and managed productively. (BWI, 2023) This fact shows a significant gap between the waqf potential owned by the community and the realization of effective management. Low certification and utilization indicate that some waqf assets are still "dormant," even though the potential capital is very large. However, the facts in Indonesia are not an isolated case. In Malaysia, although the waqf institution has been developed for a longer time and the institutional system is more established, the concept of expert waqf / *zu'ri waqf* still faces significant obstacles. In the study "From the Debate on the Legality of Waqf al-Ahli to its Implementation in Southeast Asia", it is stated that waqf ahli did indeed have a role in community development, but its practice is now very rare due to managerial and regulatory challenges in states such as Kelantan, Penang, Terengganu, Perak, and Johor. (2024).

The concept of *zu'ri waqf* (family waqf) itself is known in Malaysia as a subcategory of special waqf (*waqf khas*). It differs from general waqf (*waqf 'am*) because its benefits are specifically directed to the family members and descendants of the waqif before being channeled to broader social interests. (Azmi Law, 2025) In practice, *zu'ri waqf* is often difficult to distinguish from gifts or inheritance distribution, especially if state regulations do not clearly define the boundaries.

Governance issues pose a major obstacle to realizing family waqf as a modern economic instrument. For example, in Malaysia, cash waqf collection mechanisms are still relatively limited and lack a regulatory framework that guarantees full transparency and accountability. (Ali et al., 2020) Although Islamic banks and waqf institutions such as Wakaf Selangor have collaborated to collect cash waqf, growth and public trust are still hampered by the lack of a credible oversight mechanism.

In another context, waqf institutions in Pakistan have performed quite well from a technical efficiency perspective. The study "Efficiency of Waqf Organizations in Pakistan" (2024) using the Data Envelopment Analysis (DEA) method found that the average technical efficiency of waqf institutions reached 74%, with a scale efficiency of 89% (Hayat & Hasan, 2024). These results indicate that waqf organizations can be managed relatively efficiently if internal competencies and resources are strengthened. However, the study did not specifically differentiate between general waqf and family waqf, so the specific challenges of family waqf require further investigation.

Meanwhile, at the macro level, modern literature on the evolution of waqf regulations shows that several Muslim countries have updated their waqf laws to align with modern needs. The paper "Exploring the Evolution of Waqf Laws and Contemporary Practices in Muslim Countries" found that regulatory transformation includes the adoption of productive waqf mechanisms, collaboration with capital markets, and structuring waqf institutions to be more transparent and accountable (2023). However, these regulatory changes have not yet addressed the concept of family waqf, which remains a gray area in most national waqf laws.

The potential synergy between waqf and Islamic finance is one way to revitalize the role of waqf in the modern economy. In Malaysia, the publication "WAQF Assets: Development, Governance, and the Role of Islamic Capital Market" presents the idea of developing waqf assets through capital market instruments such as sukuk and Islamic investments. (Securities Commission Malaysia). This approach allows for more productive and economically sustainable management of waqf assets, including those initiated by families.

However, cultural challenges and classical Islamic jurisprudence perspectives remain significant obstacles. The study "Waqf and the Modern State, Capitalism, and the Private Property Regime" (2021) notes that family waqf is often suspected of being an attempt to circumvent inheritance laws, viewed as a form of wealth "linked in illegitimate private networks." This stigma makes many scholars and policymakers hesitant to support the legalization of family waqf. Therefore, a reinterpretation based on the objectives of sharia (maqāshid al-syarī'ah) is necessary so that family waqf is understood as part of legitimate and just estate planning.

Based on the empirical facts and regulatory trends above, it is clear that family waqf holds enormous potential that is currently underdeveloped. The imbalance between potential and realization, regulatory barriers, weak governance, and cultural resistance or conservative Islamic jurisprudence (fiqh) represent challenges that must be addressed. Through the systematic review conducted in this article, it is hoped that a model for family waqf can be formulated that is legal according to Sharia, credible according to positive law, and economically productive in the context of modern society. This model is expected to provide a theoretical and practical foundation for Muslim countries interested in revitalizing the role of family waqf in community development.

5. Conclusions

Family waqf has great potential to become a Sharia-compliant instrument for wealth preservation and social justice if supported by modern regulations and professional governance. Key recommendations include: (1) reformulating national law to align with farā'id, (2) digitizing family waqf management, and (3) synergy between Sharia financial institutions and national waqf bodies.

References

- Arief, B. N. (2020). *Criminal law policy: Development in drafting new criminal code concepts* (Revised ed.). Jakarta: Kencana Prenada Media Group.
- Casey, E. (2021). *Digital evidence and computer crime: Forensic science, computers, and the internet* (4th ed.). London: Academic Press.
- Choo, K. K. R., & Grabosky, P. (2023). Cybercrime and digital forensics: Contemporary challenges and future directions. *British Journal of Criminology*, 63(2), 245–264.
- Clough, J. (2022). *Principles of cybercrime* (3rd ed.). Cambridge: Cambridge University Press.
- Europol. (2023). *Internet Organised Crime Threat Assessment (IOCTA) 2023*. The Hague: European Cybercrime Centre.

- Financial Services Authority (OJK). (2022). *Financial Services Authority Regulation Number 11/POJK.03/2022 on Information Technology Implementation by Commercial Banks*.
- Financial Services Authority (OJK). (2024). *Indonesian banking statistics 2023*. Jakarta: OJK.
- Ghernaouti, S. (2021). *Cyber power: Crime, conflict and security in cyberspace*. Lausanne: EPFL Press.
- Holt, T. J., & Bossler, A. M. (2020). *Cybercrime in progress: Theory and prevention of technology-enabled offenses*. London: Routledge.
- Interpol. (2022). *Global cybercrime report: Assessing cybercrime and response capacity globally*. Lyon: INTERPOL Innovation Centre.
- Kshetri, N. (2023). The economics of cybersecurity: Regulations, compliance, and market failure. *Journal of Economic Perspectives*, 37(1), 89–112.
- Maitri, P. V. (2020). Digital banking frauds: Challenges and the way forward. *International Journal of Law Management & Humanities*, 3(4), 1456–1472.
- National Cyber and Crypto Agency (BSSN). (2023). *Indonesia cyber security annual report 2023*. Jakarta: BSSN.
- Prasetyo, T. (2021). *Information technology criminal law: Theory and practice*. Yogyakarta: Pustaka Pelajar.
- Republic of Indonesia. (2024). *Law Number 1 of 2024 on Second Amendment to Law Number 11 of 2008 on Electronic Information and Transactions*.
- Sari, D. P., & Rahman, A. (2022). Cybercrime in Indonesia's digital banking: Challenges in law enforcement. *Journal of Financial Crime*, 29(3), 892–908.
- Sitompul, J. (2020). *Cyberspace, cybercrimes, cyberlaw: Criminal law aspects review*. Jakarta: Tatanusa.
- Tropina, T., & Callanan, C. (2022). *Self- and co-regulation in cybercrime, cybersecurity and national security*. Berlin: Springer.
- Wall, D. S. (2021). *Cybercrime and society* (3rd ed.). London: Sage Publications.
- Widodo, S. (2023). Criminal policy in tackling digital banking crimes: Indonesian context. *Asian Journal of Criminology*, 18(2), 167–186.
- Yar, M., & Steinmetz, K. F. (2023). *Cybercrime and society* (4th ed.). London: Sage Publications.
- Bank Indonesia. (2021). *Bank Indonesia Regulation Number 23/6/PBI/2021 on Financial Technology Implementation*.