



Transformation of Waqf Management in The Digital Era: A Meta Synthesis Study

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ABSTRACT

Purpose: This study aims to synthesize several research results that have been carried out related to the digitization of waqf management by various waqf nazhir.

Design/Method/Approach: A qualitative approach was used in this study with a meta-synthetic method of 20 scientific journal articles that studied digitalization in waqf socialization and waqf collection.

Findings: The results of this study indicate that the Indonesian Waqf Board as the locomotive of national waqf management seeks to build a digital waqf ecosystem nationally by going through several stages. Starting from BWI's internal digitization, digitizing nazhir waqf and integrating waqf data. In addition, the process of accelerating the strengthening of the digital ecosystem through innovation in digital waqf management is also carried out. In the socialization process, waqf is introduced to the public through the use of various digital platforms, such as websites and social media. The socialization covers the basic concept of waqf to an invitation to waqf to the community.

Originality/Values: The process of collecting waqf has also been transformed by utilizing various digital payment applications (e-payments) that offer convenience and flexibility for waqf to make waqf.

INTRODUCTION

As an instrument of Islamic social finance, waqf must be managed in an accountable, transparent and professional manner.¹ Good waqf management will be a source of public funds that can be used for the benefit of the people.² The digital transformation that is developing at this time also demands the nazhir waqf to be able to adapt in the digital era in waqf management. Various digital innovations have been carried out to develop contemporary waqf management patterns.³ However, the urgency of the transformation of waqf management with the use of technology is still not visible, especially when compared to conventional waqf management. Various studies that review innovations in the development of digital waqf management today also produce very diverse waqf management patterns that are viewed from various aspects. It is necessary to synthesize some of these studies to draw a common thread for the current transformation of waqf management.

Waqf is an important financial instrument and is one of the fundamental pillars of the Islamic economic system. The urgency arises because waqf is one of the instruments to overcome poverty and to fight the usury system.⁴ In addition, waqf is also an instrument of equitable distribution of assets that can reduce economic and social inequality in society.⁵ This also includes social aspects and improving the quality of education.⁶ Many Muslim countries have weaknesses in collecting tax revenues, and weak support from the private sector. This can be overcome by optimizing waqf as an alternative financial instrument

¹ Hendrianto Hendrianto, Juhaya S. Praja, and Nurrahman, "Sharia Philosophy Correlation and the Islamic Economic Philosophy," *Economit Journal: Scientific Journal of Accountancy, Management and Finance* 1, no. 1 (2021): 12–20, <https://doi.org/10.33258/economit.v1i1.370>.

² Shadiya Mohamed S. Baqutayan et al., "Waqf Between the Past and Present," *Mediterranean Journal of Social Sciences* 9, no. 4 (2018): 149–55, <https://doi.org/10.2478/mjss-2018-0124>.

³ Suhaili Alma'amun et al., "Waqf-Based Crowdfunding: A Case Study Of," *International Journal of Islamic Economics and Finance Research* 1, no. 1 (2018): 12–19.

⁴ Umar Ahmed, Omar M. Mustafa, and Ahamad Faosiy Ogunbado, "Examining the Traditional Waqf-Based Financing Methods and Their Implications on Socio-Economic Development," *IOSR Journal of Business and Management (IOSR-JBM)* 17, no. 2 (2015): 119–25, <https://doi.org/10.9790/487X-17210106>.

⁵ Alma'amun et al., "Waqf-Based Crowdfunding: A Case Study Of."

⁶ Junarti Junarti et al., "Sustainability of Waqf Muhammadiyah: A Historical Study from Past to Present," *The International Journal of Business Review (The Jobs Review)* 4, no. 1 (2021): 41–54.

to support government financing, especially in financing social service programs and overcoming economic problems.⁷

The number of waqf assets that is increasing from time to time demands a good, effective, and efficient management pattern in order to be able to contribute maximally in improving the welfare of the people. Because after all, currently the management of waqf is still not optimal, especially if you look at the aspect of nazhir's competence.⁸ This is certainly an inhibiting factor to maximize the role of waqf in improving the welfare of the people. One of the efforts to maximize the contribution of waqf is to utilize technology in its management. The use of technology will accelerate the improvement of service quality and ease of access for people involved in waqf management, ranging from wakif elements, nazhir, to mauquf alaih as beneficiaries. These parties will also follow developments that occur in society related to technology, and often change people's patterns and lifestyles in their activities, including waqf activities.

The era of disruption that is currently happening has changed people's habits and lifestyles. Various groups of people always use gadgets and devices that support their activities. This change in patterns and habits can also be seen in the pattern of donations.⁹ Where people today tend to prefer to donate through various digital platforms in order to achieve convenience.¹⁰ Some forms of online donations include zakat, infaq, alms, and waqf.¹¹ This phenomenon shows the transformation of people's lifestyles in the digital era which also demands a transformation of waqf management by optimizing the use of technology.

Technology-based waqf management provides various benefits for all parties involved. In terms of waqf, the use of technology can provide convenience in performing waqf, thus providing wider and faster access to

⁷ Salman Ahmed Shaikh, Abdul Ghafar Ismail, and Muhammad Hakimi Mohd Shafiai, "Application of Waqf for Social and Development Finance," *ISRA International Journal of Islamic Finance* 9, no. 1 (2017): 5–14, <https://doi.org/10.1108/IJIF-07-2017-002>.

⁸ Nurul Huda et al., "Problems, Solutions, and Strategies Priority for Waqf in Indonesia," *Journal of Economic Cooperation and Development* 38, no. 1 (2017): 29–54.

⁹ Dudun Anugerah Wadi and Mohamad Soleh Nurzaman, "Millennials Behaviour towards Digital Waqf Innovation," *International Journal of Islamic Economics and Finance (IJIEF)* 3, no. 3 (2020): 1–30, <https://doi.org/10.18196/ijief.3232>.

¹⁰ Khaled Nour Aldeen, Inayah Swasti Ratih, and Risa Sari Pertiwi, "Cash Waqf from the Millennials' Perspective: A Case of Indonesia," *ISRA International Journal of Islamic Finance* 14, no. 1 (2022): 20–37, <https://doi.org/10.1108/IJIF-10-2020-0223>.

¹¹ Hendrianto, "Kepuasan Muzakki Terhadap Kualitas Pelayanan Zakat Pada BAZ (Badan Amil Zakat) Kabupaten Kerinci," *AL-FALAH: Journal of Islamic Economics* 1, no. 2 (2016): 164–185. STAIN Curup Bengkulu.

waqf. The beneficiaries (mauquf alaih) will be able to receive more waqf benefits by increasing the source of waqf receipts. Meanwhile, nazhir waqf will also experience an increase in waqf acceptance from wakif through various digital platforms that are developing.¹² In addition, technology-based waqf management will be able to reach a wider community and be able to provide benefits to more beneficiaries.¹³ The use of technology in all forms of transactions has provided convenience and flexibility for the community. This will also improve waqf management services. The public will find it easy to waqf by utilizing technology through various digital platforms, such as the crowdfunding platform.¹⁴

The development of waqf management in Indonesia has increased significantly, especially since the launch of the National Money Waqf Movement program by the President of the Republic of Indonesia on January 25, 2021. The program is a stepping stone for the management of national waqf to be able to realize the potential of waqf of Rp. 178.65 trillion.¹⁵ In addition, the program is also expected to become a more modern, transparent and professional transformation of waqf management.¹⁶ The cash waqf management mechanism is managed by a national waqf nazhir formed by the government, namely the Indonesian Waqf Board (BWI). In its management, BWI has strong capacity and capability as nazhir waqf at the national level. Even though the presence of BWI is still not maximized in efforts to improve the quality and quality of waqf management nationally.¹⁷ With various regulations that support its duties and functions, BWI is expected to be able to take various leaps to develop waqf management nationally.

In looking at the development of digitalization of waqf management, various studies have been carried out to examine waqf management in the digital era. Among them, research conducted by Rahmawati et al. The research

¹² Diniyah Sukma and Eny Lathifah, "Wakaf Produktif Berbasis Digital Sebagai Instrumen Pengembangan Kebijakan Moneter Islam," *Al-Musthofa: Journal of Sharia Economics* 4, no. 1 (2021): 11–21.

¹³ Magda Ismail Abdel Mohsin, "Waqfintech and Sustainable Socio- Economic Development," *International Journal of Management and Applied Research* 6, no. 3 (2019): 130–41.

¹⁴ Sukma and Lathifah, "Wakaf Produktif Berbasis Digital Sebagai Instrumen Pengembangan Kebijakan Moneter Islam."

¹⁵ Hendri Tanjung, "Money Waqf National Movement 2021," Badan Wakaf Indonesia, 2021.

¹⁶ BPMI Setpres, "Presiden Jokowi Luncurkan Gerakan Nasional Wakaf Uang," Biro Pers, Media, dan Informasi Sekretariat Presiden, 2021.

¹⁷ Indah Sulistya, Neneng Hasanah, and M. Iqbal Irfany, "Strategi Pengelolaan Wakaf Uang Oleh Badan Wakaf Indonesia (BWI)," *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam* 13, no. 1 (2021): 39–58, <https://doi.org/10.47411/al-awqaf.v13i1.95>.

suggests that the use of digital technology in waqf management is the main step to optimize the realization of waqf potential. This step needs to be carried out in several stages, starting from the internal digitization of BWI, digitizing nazhir, as well as strengthening the ecosystem and innovation in digital waqf management.¹⁸ In addition, from the bibliometric research conducted by Alshater et al. related to waqf, it was found that several studies related to waqf during the last few years were dominated by studies on cash waqf.¹⁹ The results of the study indicate that developing cash waqf will be easier to adapt to technological developments along with the development of digital money and digital payments. Moreover, the use of digital payments in Indonesia is currently experiencing a very rapid increase.²⁰

In the era of the industrial revolution 4.0, waqf also has a real contribution in micro and macro financing, where the community has transformed a lot to digital access.²¹ Thus, it can be seen that waqf has evolved in its management practices, particularly in optimizing the role of technology through various digital platforms. Some of these studies illustrate the urgency of digitizing waqf management to the contribution of waqf in the economy in the midst of increasingly advanced technological developments. However, from some of these studies, the pattern of transformation of waqf management in the digital era has not been specifically described, especially in the aspect of waqf management. This becomes the academic problem that must be solved in this paper.

This study aims to synthesize the results of several studies related to the digitization of waqf management by focusing on studies on waqf development innovations, to the digitalization aspect in waqf socialization and its collection. The synthesis then describes the pattern of socialization and collection of waqf in the digital era that has been implemented by various waqf nazhir to be described in a pattern of developing the digitalization transformation of waqf management.

¹⁸ Rahmawati et al., "Transformasi Digital Wakaf BWI Dalam Menghimpun Wakaf Di Era Digitalisasi," *Jurnal Tabarru': Islamic Banking and Finance* 4, no. 2 (2021): 532–40, [https://doi.org/10.25299/jtb.2021.vol4\(2\).8375](https://doi.org/10.25299/jtb.2021.vol4(2).8375).

¹⁹ Muncer M. Alshater et al., "A Bibliometric Review of the Waqf Literature," *Eurasian Economic Review* 12, no. 2 (2022): 213–39, <https://doi.org/10.1007/s40822-021-00183-4>.

²⁰ Fadillah Nur Syafira, Ririn Tri Ratnasari, and Shafinar Ismail, "The Effect of Religiosity and Trust on Intention To Pay in Ziswaf Collection Through Digital Payments," *Jurnal Ekonomi Dan Bisnis Islam* 6, no. 1 (2020): 98–115, <https://doi.org/10.20473/jebis.v6i1.17293>.

²¹ Syamsuri et al., "Existence of Waqf in Enhancing of Indonesia Financial Stability," *East African Journal of Economics, Business, and Management* 4464, no. 12 (2019): 744–53.

RESEARCH METHOD

This study uses a meta-synthetic method which is one of the methods in a qualitative research approach, which means a technique used to integrate data in order to get new theories or concepts or a deeper level of understanding.²² The data used in this article are 20 journal articles compiled from search engines and indexers Google Scholar and DOAJ. Article searches were conducted using the keyword "Digital Waqf" and selected articles whose studies focused on aspects of innovation and development of digital waqf, digitization in waqf socialization and waqf collection. Meta synthesis is carried out in several stages, namely by formulating several research questions, including:

1. What are the forms of innovation and development of digital waqf?
2. What is the pattern of digital waqf transformation in the socialization aspect?
3. What is the pattern of digital waqf transformation in the aspect of collection?

Furthermore, a search for journal articles related to the research question was carried out. The collected journal articles are then screened and sorted for articles that focus on discussing topics related to this research question. Furthermore, a qualitative synthesis of some of the research findings was carried out.

RESULT AND DISCUSSION

Concept of Waqf

Waqf is a form of generosity by giving part of the property for the benefit of the people. Similar to zakat, waqf is a *maliyah ijtimaiyya* worship that has a direct impact on the economic and social sectors.²³ Linguistically, waqf comes from the word *al-waqfu* which means *al-habsu 'an at-tasharruf*, which means holding back from transactions. Shari'a and recommendations for waqf have been mentioned in several verses of the Qur'an and also the hadith of the Prophet.

In terms, waqf is defined as holding back the origin of something, and channeling its benefits to goodness for humans as a form of getting closer to

²² Vannyora Okditazeini and Irwansyah, "Ancaman Privasi Dan Data Mining Di Era Digital: Analisis Meta-Sintesis Pada Social Networking Sites (Sns) Threat on Privacy and Data Mining in Digital Era: A Meta-Synthesis Analysis on Social Networking Sites (Sns)," *Jurnal Studi Komunikasi Dan Media* 22, no. 2 (2018): 109–22.

²³ Ade Nur Rohim and Ahmad Hasan Ridwan, "Wakaf Dalam Perspektif Al-Qur'an Dan Hadis: Esensi Dan Signifikansi Pada Tataran Ekonomi Dan Sosial," *Al Quds: Jurnal Studi Alquran Dan Hadis* 6, no. 2 (2022): 659–78, <https://doi.org/10.29240/alquds.v6i2.3742>.

Allah swt.²⁴ In addition, several definitions of waqf were also conveyed by several scholars in several expressions. Waqf is interpreted by Jumhur scholars as an act of holding onto property with the possibility of taking its benefits, as well as keeping the goods intact and awake, while the results of its development are channeled to goodness with the intention of getting closer to Allah swt.²⁵

With the basic nature of waqf implemented by maintaining the integrity of the waqf property, waqf is a sustainable and long-term philanthropic activity. That waqf is also referred to as the highest philanthropic activity, because of the demand for waqf of the most favored goods. With these characteristics, waqf becomes a social financial instrument that can be collected in a sustainable manner, so that it is able to support the implementation of programs for sustainable development.

Waqf is also an instrument of income redistribution among the people. Islam emphasizes the rights of others attached to one's property. Therefore, these rights will be distributed through donation and philanthropic mechanisms such as waqf. That way, the waqf instrument guarantees the circulation of assets in the community and is not centered on a few people and certain groups. This will be an effective medium to overcome economic and social inequality in society.

Digital Waqf Management Innovation

Today's digital waqf management innovations have been developed by many nazhirs. This can be seen from several studies conducted at various nazhir waqf institutions.²⁶ From these various studies, it can be seen that digitalization in waqf management has its own characteristics, especially the convenience for

²⁴ Ahmad Muhammad Abdul Azim al Jamal, *Daur Nizām Al-Waqf Al-Islamiy Fi at-Tanmiyah Al-Iqtisadiyah Al-Mu'ashirah* (Kairo: Daar al Salam, 2007).

²⁵ Wahbah Al-Zuhaili, *Al-Fiqh Al-Islami Wa Adillatuh* (Damaskus: Dar al-Fikr, 1985).

²⁶ Sarah Suryaningsih et al., "Aplikasi Wakaf Indonesia Berbasis Blockchain," *Edumatic: Jurnal Pendidikan Informatika* 4, no. 2 (2020): 20–29, <https://doi.org/10.29408/edumatic.v4i2.2402>; Angga Syahputra and Khalish Khairina, "Optimalisasi Penghimpunan Dana Wakaf Melalui E-Payment," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (2021): 106–12, <https://doi.org/10.29040/jiei.v7i1.1536>; Nur Azizah, Ina Erwina, and Siti Sidra, "Strategi Sosialisasi Wakaf Di Era Digital Melalui Platform Online Dengan Konsep Crowdfunding Pada Lembaga Aksi Cepat Tanggap (ACT) Sulawesi Selatan," *AT TAWAZUN: Jurnal Ekonomi Islam* 1, no. 3 (2021): 1–16; Zaini Muchlis and Yayat Hidayat, "Pengelolaan Wakaf Tunai Muhammadiyah Melalui Sistem Informasi Digital Terhadap Petani Indonesia," *Nur El-Islam: Jurnal Pendidikan Dan Sosial Keagamaan* 7, no. 2 (2020): 46–60, <https://doi.org/10.51311/nuris.v7i2.174>; Alma'amun et al., "Waqf-Based Crowdfunding: A Case Study Of."

waqifs in waqf. This is unavoidable given the current lifestyle of the people who are familiar with various digital platforms in carrying out their daily activities.

The Indonesian Waqf Board considers that digitalization is a strategic step that must be taken by BWI to strengthen the national waqf ecosystem. As an agency that manages waqf nationally, BWI has carried out digital transformation through three stages, namely strengthening BWI's internal digitalization, strengthening nazhir digitization and data integration of waqf, as well as accelerating the strengthening of the digital ecosystem and the development of innovative digital waqf management models.²⁷ BWI's move is a trigger for other waqf nazhir to participate in innovating and developing waqf management by utilizing technology. Various innovations presented by various waqf nazhir are expected to build a digital waqf ecosystem and encourage an increase in the realization of waqf collection nationally.

There are several factors that support the development of digitalization of waqf, including support for waqf management regulations and diversification of waqf assets. In addition, the very large number of Muslim population in Indonesia also contributes greatly to the development of digital waqf in Indonesia. The development of increasingly advanced digitalization in the community is also considered to be very supportive of the development of waqf. However, there are still some obstacles in the development of digital waqf. Among these inhibiting factors is the unpopularity of waqf provider platforms. For this reason, it is necessary to socialize waqf through various digital media such as social media, website pages, email, conversation messages, as well as through direct socialization media such as organizing events and activities.²⁸

Today's society tends to be more interested in performing waqf digitally. According to research conducted on wakif from generation Y, it is known that among the triggering factors that increase public interest in digital waqf is the convenience factor in using digital payment methods online (72.5 percent). In addition, 69.4 percent of respondents also said that among the things that encourage interest in digital waqf is the ease of paying waqf funds through digital platforms anytime and anywhere. The public's interest in waqf through digital platforms is also triggered by the support related to the sharia aspect

²⁷ Rahmawati et al., "Transformasi Digital Wakaf BWI Dalam Menghimpun Wakaf Di Era Digitalisasi."

²⁸ Nabilatul Amaliyah et al., "Wakaf Uang Digital: Transformasi Dan Implementasi Di Indonesia," *Al-Infaq: Jurnal Ekonomi Islam* 13, no. 1 (2022): 26–46.

which allows digital waqf transactions to also be a factor that drives the interest of waqifs to pay waqf through digital platforms.²⁹

The study also recommends waqf nazhir to collaborate with various banking and fintech institutions to optimize the use of technology in managing waqf. In addition, the use of technology can also be used by nazhir waqf institutions to socialize their institutional identity to the community. More than that, nazhir waqf can also publish various existing waqf programs to transparent reporting of activities and finances to the public. This is also considered very positive in building public trust in the nazhir waqf institution.³⁰

Several nazhir waqf institutions have popularized waqf through digital platforms by presenting various waqf programs and waqf applications. Research conducted by Muchlis & Hidayat exemplifies cash waqf management for farmer empowerment using a crowdfunding platform. The idea is implemented by utilizing the *tanimu.com* platform, which is managed in an integrative and collaborative manner between the Muhammadiyah Waqf Board (BWM) and the Village-Owned Enterprises (BUMDes). Practically, the stages of cash waqf management are carried out in several activities. Starting from the submission of waqf funds from wakif through the *tanimu.com* application. The waqf fund is then managed by nazhir waqf, namely BWM, which is handed over online. In practice, BWM cooperates with BUMDes to provide business assistance to farmers. The results of the farmers' efforts will later be reported and published on *tanimu.com*. This *tanimu.com* application also functions as a marketing medium for the products of farmers receiving cash waqf funds to be marketed to the public.³¹

Various crowdfunding platforms to collect waqf funds are also used by Islamic Financial Institutions. Sukma & Lathifah (2021) in their research describe several waqf applications developed by BNI Syariah and Bank Syariah Mandiri (now Bank Syariah Indonesia). BSM opens waqf services through the official BSM website at *soberkah.id/wakaf*. Some of the waqf programs offered on the page include Productive Waqf to Strengthen MSMEs, Empowered MSMEs, Productive Garden Waqf, MSME Waqf to Help MSMEs Get Up, and Micro Waqf Bank. Some of these programs are carried out by cooperating with several waqf nazhir to manage the collected waqf funds. Similar to BSM, BNI

²⁹ Meutia Rahma, Mukhamad Najib, and Imam Teguh Saptono, "Analisis Intensi Wakif Gen Y Dalam Gerakan Digital Berwakaf Uang Atau Melalui Uang Di Indonesia," *Jurnal Aplikasi Bisnis Dan Manajemen* 7, no. 3 (2021): 763–77, <https://doi.org/10.17358/jabm.7.3.763>.

³⁰ Rahma, Najib, and Saptono.

³¹ Muchlis and Hidayat, "Pengelolaan Wakaf Tunai Muhammadiyah Melalui Sistem Informasi Digital Terhadap Petani Indonesia."

Syariah also opens waqf services on its official website, namely wakafhasanah.bnisyariah.co.id. Some of the programs developed include CWLS-Eternal Money Waqf, Community Livestock Barn, Productive Business, Amerta Airlangga Waqf, Business Cart Waqf, and Productive Garden Waqf. Some of these programs are also run by nazhir waqf.³²

In addition to developing a platform as a medium for socializing and collecting waqf, the current innovation in waqf management is also included in the diversification of waqf. One of the innovative developments related to waqf is the management of Telkomsel POIN waqf by BWI. If so far waqf assets are known in the form of immovable objects as well as movable objects such as securities or money, but now waqf is carried out in the form of Telkomsel POIN waqf. This shows the phenomenon of the development of financial assets that have value for the community. This Telkomsel POIN waqf program is carried out by exchanging 50 Telkomsel POIN into cash amounting to Rp. 5,000 which is then donated through BWI. The presence of the Telkomsel POIN waqf idea is a solution for people who do not have funds for waqf. In addition, the number of POIN owned by Telkomsel customers is not maximized and will expire. So in practice Telkomsel POIN waqf is the same as cash waqf, where the POIN will be exchanged for a nominal amount of money. In general, this Telkomsel POIN waqf is allowed according to sharia by referring to the *masalah mursalah* approach. This Telkomsel POIN waqf is a form of *muamalah* that does not conflict with the Qur'an and Hadith. In addition, the presence of POIN waqf also opens new doors to increase benefits, especially for improving the people's economy.³³

The idea related to the development of digital waqf currently also includes the side of recording waqf transactions. A study conducted by Suryaningsih et al. describes the development of waqf applications based on blockchain technology to record waqf transactions. This innovation was developed to protect waqf recording data from being lost or hacked.³⁴

The phenomenon of the development of digital waqf management above illustrates the various innovations and developments in digital management that have been carried out by nazhir waqf by utilizing technology. This also proves that waqf managers do not turn a blind eye, and continue to adapt to the demands of the times. This condition also shows that the prospect

³² Sukma and Lathifah, "Wakaf Produktif Berbasis Digital Sebagai Instrumen Pengembangan Kebijakan Moneter Islam."

³³ Dita Anis Zafani, "Wakaf POIN Telkomsel; Wakaf Era Digital Perspektif Hukum Islam," *Jurnal Bimas Islam* 13, no. 2 (2020): 289–306.

³⁴ Suryaningsih et al., "Aplikasi Wakaf Indonesia Berbasis Blockchain."

of developing digital waqf will grow rapidly with the support of various stakeholders to build a digital waqf ecosystem. The digital waqf ecosystem that departs from the support of MUI regulations and fatwas related to waqf management, increasing nazhir's competence in terms of digitization, diversifying digital waqf assets and services, and collaborating on digital waqf management with Islamic Banking Institutions and Islamic Fintech.

Digitalization in Waqf Socialization

Currently, various digital waqf platforms have been developed. This shows an increase in the performance of waqf management in the digital era. The development of these various platforms should also be accompanied by efforts to socialize waqf through these platforms. This is based on the fact that various community activities today are very closely related to gadgets and technology. Thus, the socialization of waqf through digital platforms will be very decisive in introducing waqf to the public.

In addition to fundraising activities, the use of technology is also useful for managing waqf funds, as well as reporting. Research conducted at Baitulmal Munzalan Indonesia stated that efforts to utilize this technology were carried out using social media, website pages, and contact persons via cell phones. Social media platforms are used to campaign for waqf on several platforms such as Facebook, Youtube, and Instagram.³⁵

Current technological developments have indeed changed the pattern of people's habits, including in donating activities. However, waqf activities as a form of philanthropic activity have not become something that many people do. Research conducted by Wadi & Nurzaman found that video marketing is one of the most effective media in introducing waqf to the public. Considering that video media has several advantages over other media, such as the potential to make video material viral, build the emotions and feelings of the people who witness it, and facilitate the delivery of information to the public.³⁶

Social media is the most widely accessed digital platform by the people of Indonesia. With the high intensity of use, social media has become a very effective means of campaigning for waqf to the community. Among the advantages of social media is a wider reach of users, ranging from children to adults. This can be optimized to improve literacy and socialization of waqf to the public in all circles, starting from the basic concept of waqf, waqf

³⁵ Bustami and Muhammad Lutfi Hakim, "Strategy of Cash Waqf Development on Gerakan Wakaf Produktif at Baitulmaal Munzalan Indonesia Foundations in Digital Era," *Al-Tabir* 20, no. 1 (2020): 97–119.

³⁶ Wadi and Nurzaman, "Millennials Behaviour towards Digital Waqf Innovation."

management institutions, to mechanisms and invitations to waqf. The wide reach of social media users will have an impact on increasing the reach of understanding of waqf to a more massive community. That way, the more people who understand the concept of waqf it will have an impact on increasing the collection of waqf.³⁷

Another study conducted by Rahma et al. conclude that some media are sources of waqf information for the community. Most of the research respondents or 73.8 percent stated that waqf information was obtained from Instagram media. While the WhatsApp conversation application was ranked second as a source of waqf information with the number of respondents' statements of 53.1 percent. The rest of the people get information related to waqf through various media such as facebook, twitter, to telegram.³⁸

Transformation of Waqf Collection through Technology Utilization

The development of digitalization of waqf has also been implemented at the Indonesian Waqf Board. Starting from the launch of the e-services application which is an electronic service for nazhir registration. Among the digitalization steps in collecting waqf funds carried out by BWI is the launching of the blessing platform.id and the social media platform Sahabatbwi.com.³⁹ In addition, waqf collection activities have also been developed by cooperating with several digital platforms to optimize waqf collection.

The process of collecting waqf through a digital platform needs to be done with good preparation in order to run effectively. Some things that need to be prepared are described by Rahmatullah & Putra in their research on the digital model of fundraising waqf funds. Some things that need to be considered are conducting digital analysis for strategies and opportunities, doing branding and positioning, preparing content to be delivered, establishing or creating digital channels, conducting digital campaigns, and reporting the results of the campaigns carried out.⁴⁰ These things need to be a concern considering that all of these things determine the effectiveness of the waqf fundraising activities that

³⁷ Siska Lis Sulistiani, Deden Mulyadi, and Agi Sukma Gumilar, "Literasi Wakaf Melalui Media Sosial Untuk Meningkatkan Kesadaran Berwakaf Pada Masa Pandemi Covid-19," *Jurnal Ilmiah Ekonomi Islam* 7, no. 3 (2021): 1551–60.

³⁸ Rahma, Najib, and Saptono, "Analisis Intensi Wakif Gen Y Dalam Gerakan Digital Berwakaf Uang Atau Melalui Uang Di Indonesia."

³⁹ Rahmawati et al., "Transformasi Digital Wakaf BWI Dalam Menghimpun Wakaf Di Era Digitalisasi."

⁴⁰ Rahmatullah Rahmatullah and Bintang Ramadhan Putra, "Digital Fundraising Model of Cash Waqf," *Jurnal Ilmiah Ekonomi Islam* 6, no. 3 (2020): 553–56, <https://doi.org/10.29040/jiei.v6i3.1382>.

will be carried out. In addition, some of these things need to be prepared to encourage the development of the growing collection of waqf, especially in the aspect of waqf assets.

Cash waqf and waqf through money have been widely developed by nazhir waqf. This type of waqf provides flexibility to the wakif community or prospective wakif to fulfill their waqf donations by determining the various payment media options offered. Rahma et al. found that the transfer method via mobile banking was the most widely used waqf payment method, amounting to 87.5 percent. The rest there are several payment methods used by wakif such as transfer via e-wallet (18.8 percent), transfer via internet banking (8.1 percent), or transfer via QR (2.5 percent).⁴¹ These results indicate that people tend to choose the transfer method via mobile banking in conducting transactions. This indicates that nazhir wakif need to increase collaboration with Islamic banking institutions to increase the collection of waqf. However, the waqf transaction method is not limited to the mobile banking platform, but also by optimizing several digital payment schemes (e-payment).

Waqf payments through e-payments are currently growing rapidly. Several Islamic banks appointed as Islamic Financial Institutions Recipient of Cash Waqf (LKS-PWU) have also built applications or websites to facilitate the e-payment. Among the advantages of this e-payment scheme is the convenience for prospective wakif to pay waqf with a small nominal, starting from Rp. 10,000. Optimization of e-payment at Islamic banks is considered very effective in maximizing the collection and management of waqf funds. This is because Islamic banks are Islamic financial institutions that apply high professionalism and accountability in financial management, and have an extensive network spread across various regions.⁴² This advantage is the key in the development of e-payments, especially for waqf transactions. However, in several research results, the crowdfunding scheme in collecting waqf is still considered ineffective.

Research conducted by Azizah et al (2021) shows that waqf collection activities through crowdfunding schemes have not been effective. This study found that there were at least 50 special waqf campaigns carried out through the platforms indonesiadermawan.id and kitabisa.com. Of the seven sample campaigns studied, all of them showed effectiveness values below 25 percent. This condition was allegedly caused by the lack of socialization carried out by

⁴¹ Rahma, Najib, and Saptono, "Analisis Intensi Wakif Gen Y Dalam Gerakan Digital Berwakaf Uang Atau Melalui Uang Di Indonesia."

⁴² Syahputra and Khairina, "Optimalisasi Penghimpunan Dana Wakaf Melalui E-Payment."

the manager to the community.⁴³ For this reason, a socialization step for waqf crowdfunding is needed through various digital platforms so that it can be known more widely in the community.

Several Islamic fintechs have also opened waqf crowdfunding services to help encourage an increase in waqf collection. Research conducted by Bashari describes the process of collecting waqf at PT Ammana. The process begins with the submission of the waqf program by Nazhir to PT Ammana, then verification is carried out to check administrative compliance and sharia provisions. Programs that are considered feasible are then socialized through PT Ammana's fintech application. The wakif then deposit the funds for waqf through the PT Ammana application, and when the funds are collected PT Ammana will hand over the waqf funds to nazhir to be managed. One of the strategies implemented to attract candidates for waqf is to set a minimum amount of IDR 50,000 for waqf. This is intended to provide convenience so that people can waqf without having to spend a large amount.⁴⁴

CONCLUSION

Digital waqf management has developed with various innovations in the use of technology. Ease is the main characteristic in digitizing waqf management, so it is hoped that it can encourage more waqifs to do waqf through various digital platforms. In addition, supporting regulations and the large number of Muslim populations also encourage an increase in the number of waqf collections in Indonesia. Besides, BWI also has carried out digital transformation as well as accelerating the strengthening of the digital ecosystem and the development of innovative waqf management. To realize this development pattern, Nazhir waqf is required to transform digital waqf management by collaborating with Islamic banking institutions and Islamic fintech. This will be able to build an integrated digital waqf management ecosystem. The transformation process of digital waqf management starts from the process of socializing waqf to the public through various digital platforms. This is considered very important considering that currently, people's habits have shifted towards digital habits, by always using technology in every activity. One of them is by optimizing social media as a suggestion to socialize waqf to the community. In collecting waqf, nazhir waqf is required to optimize various

⁴³ Azizah, Erwina, and Sidra, "Strategi Sosialisasi Wakaf Di Era Digital Melalui Platform Online Dengan Konsep Crowdfunding Pada Lembaga Aksi Cepat Tanggap (ACT) Sulawesi Selatan."

⁴⁴ Muhammad Alwi Sihab Bashari, "Penggalangan Dana Wakaf Tunai Melalui Crowdfunding Di PT. Ammana Fintek Syari'ah Indonesia," *IZZI: Jurnal Ekonomi Islam* 1, no. 3 (2021): 163–68.

platforms and digital payment media (e-payment). The e-payment mechanism can be implemented by cooperating with Islamic banking institutions and Islamic fintech that already have various digital infrastructures that can support the optimization of e-payments in collecting waqf. This study recommends waqf nazhir to innovate by developing e-payment patterns to increase waqf fund collection through digital platforms. In addition, the regulator also needs to provide support through various regulations to provide convenience in the process of developing digital waqf. ■

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