

Digital Waqf: transforming the Islamic economy in the Modern Era

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ABSTRACT

Digital waqf is an innovation in Islamic philanthropy leveraging modern technology to optimize waqf fund management. This study aims to explore the opportunities and challenges of digital waqf and its contribution to wealth redistribution and Islamic economic development. The research employs a literature review method, analyzing various studies on digital waqf and supporting technologies like blockchain. The results indicate that digital waqf enhances efficiency, transparency, and public participation, particularly through digital platforms. However, challenges such as low digital literacy, limited infrastructure, and inadequate regulations hinder the optimization of its potential. This study recommends improving digital literacy, establishing comprehensive regulations, and fostering collaboration among governments, Islamic financial institutions, and fintech to build an inclusive and sustainable digital waqf ecosystem.

INTRODUCTION

Waqf is one of the instruments of Islamic philanthropy that plays an important role in encouraging social and economic development of the Ummah. As a form of alms jariah, Waqf allows wealth to continue to contribute to the public good through the establishment of social facilities such as mosques, schools, hospitals, to the provision of funds for the productive efforts of the community. In this context, Waqf serves not only as a form of worship, but also as a strategic economic instrument to reduce social inequalities and promote the welfare of the Ummah. However, in the era of globalization and digitalization, traditional Waqf management faces a number of challenges, such as lack of transparency, limited public participation, and weak Waqf Asset Management. This requires innovation in Waqf management to be more relevant to the needs of modern society.

Technology transformation has provided solutions through the concept of "digital Waqf," which is the management and collection of Waqf funds using digital-based technologies such as mobile applications, crowdfunding platforms, and blockchain. Digital Waqf offers various advantages, including ease of access, efficiency in management, as well as higher transparency in reporting the use of funds. This innovation opens up greater opportunities for the younger generation and previously unreachable community groups to participate in Waqf activities. In addition, the ability to track contributions in real-time and data disclosure through digital technology increases public confidence in Waqf management institutions. Fitriani and Taufiq's (2023) research shows that the adoption of digital technology is able to accelerate the collection of Waqf funds while supporting inclusive economic development, while Rahmawati et al. (2021) emphasizes the importance of technology integration in expanding the reach of Waqf to the global community.

A number of previous studies have revealed the potential and challenges in managing digital Waqf. Maisyarah and Hadi (2024) emphasize that digital Waqf can overcome some of the main obstacles in traditional Waqf, such as the slow process of raising funds and the lack of transparency in distribution. Meanwhile, Amaliyah



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et al. (2022) highlights the importance of developing digital education programs to improve public literacy about digital Waqf. On the other hand, there are still technical and regulatory barriers that need to be overcome to ensure the implementation of digital Waqf runs in accordance with Sharia principles. This phenomenon reinforces the urgency to examine the implementation, innovation, and impact of digital Waqf in the perspective of socio-economic development.

Based on these phenomena, the study aims to analyze how digital technologies, such as blockchain, can improve transparency, efficiency, and participation in Waqf management. In addition, this study also aims to identify the main challenges faced in the implementation of digital Waqf, such as low digital literacy, limited technological infrastructure, and inadequate regulation. By providing recommendations to create an inclusive and sustainable digital Waqf ecosystem, this study is expected to support the development of literature on the integration of technology in Islamic philanthropy while strengthening the role of digital Waqf as an instrument of Islamic economic development in the modern era.

In addition to serving as a solution to the challenges faced by traditional waqf management, the implementation of digital waqf also reflects an adaptation to increasingly digitized socio-economic dynamics. Digital platforms provide opportunities for the public to participate actively and inclusively, while simultaneously strengthening the integration of waqf with productive sectors within the national economic system. In fields such as education, healthcare, and Sharia-compliant MSME financing, digital waqf has proven to be a strategic supporting instrument. Nurhayati and Prabowo (2023) assert that the digitalization of waqf can function as a social intervention tool to reduce poverty rates and enhance equitable distribution of welfare, in line with the values of *maqashid shariah*.

Innovation in digital waqf has also led to the emergence of new models such as smart waqf systems, digital waqf crowdfunding, and integration with Sharia-compliant e-wallets, which have begun to be implemented in several Muslim-majority countries, including Indonesia. However, the success of these innovations largely depends on the involvement of key stakeholders—such as the government, Islamic financial institutions, and the technology sector—in creating a well-structured and interconnected system. Ridhwan et al. (2023) highlight that cross-sector collaboration is essential in building a robust, secure, and efficient digital waqf ecosystem.

Within the context of Islamic economics, the development of digital waqf is not merely about the application of technology, but rather how this instrument can realize the principle of distributive justice. Waqf can play a vital role in ensuring that wealth does not circulate solely among the elite but is also directed toward underprivileged communities. Therefore, professional, transparent waqf management based on the values of *amanah* (trust) and *maslahah* (public interest) becomes a fundamental requirement. Mustofa and Sari (2024) emphasize that the success of digital waqf management is heavily reliant on a governance framework that upholds Sharia compliance, user data protection, and public transparency.

To establish a sustainable digital waqf ecosystem, an integrated effort is needed—consisting of strengthening technological infrastructure, enhancing digital and Sharia literacy within society, and formulating adaptive and responsive regulations. Public education through academic institutions, Islamic boarding schools (*pesantren*), and digital da'wah channels is essential to ensure that people comprehensively understand the mechanisms and benefits of digital waqf. At the same time, regulations from relevant authorities—both in terms of *fiqh* and legal governance—are necessary to ensure that the implementation of digital waqf remains aligned with Islamic values and within the framework of national law.

With such a comprehensive approach, digital waqf holds great potential to become a key pillar in strengthening the contemporary Islamic economy—not only as a tool for mobilizing funds, but also as a mechanism for distributing welfare that is inclusive, fair, and sustainable amid the complexities of the modern era.

LITERATURE REVIEW

A. Waqf Digital

Digital Waqf is a new innovation in Waqf management that utilizes digital technology to facilitate the process of collecting, managing, and distributing waqf assets more efficiently, transparently, and inclusively. Unlike traditional Waqf which is often limited to physical assets such as land or buildings, digital Waqf allows Waqf in the form of non-physical assets, such as money or digital investment products, which can be accessed through online platforms. Through digital platforms, people can easily participate in Waqf activities without having to engage in complicated procedures or have high-value assets. (Nuradi, Nurul Huda, and Husnul Khatimah 2024)



In digital Waqf, donors or wakif can contribute through applications or websites developed by waqf institutions or Islamic financial institutions. The Waqf process has become simpler and faster, where the community only needs a few clicks to participate. In addition, the nominal that can be donated is more flexible, making it easier for anyone, including middle and lower class people, to participate in Waqf. One of the main advantages of digital Waqf is transparency. Using blockchain technology, each Waqf transaction can be monitored in real-time, so donors can see how their funds are being managed and distributed. This helps to increase the accountability of Waqf management institutions, reduce the potential for misuse of funds, and build public confidence in the waqf system.

Overall, digital Waqf not only expands community participation in Waqf activities, but also enables more productive management of waqf assets and in accordance with the needs of the Times. With digital Waqf, the potential of waqf as an instrument of social and economic development can be optimized, and its impact can be felt by more people in various parts of the world. (Syaifulah and Idrus 2019)

1. Foundations Of Islamic Law On Waqf

a. Al-Qur'an

Surah Al-Baqarah (2): 261

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَسِيعٌ عَلِيمٌ

Artinya:

"Perumpamaan (nafkah yang dikeluarkan oleh) orang-orang yang menafkahkan hartanya di jalan Allah adalah serupa dengan sebutir biji yang menumbuhkan tujuh tangkai; pada tiap-tiap tangkai ada seratus biji. Allah melipatgandakan (ganjaran) bagi siapa yang Dia kehendaki. Dan Allah Maha Luas (karunia-Nya) lagi Maha Mengetahui. Al-Baqarah (2): 261 (Badan Litbang Dan Diklat Kementerian Agama 2019)

b. Hadist

Hadis tentang Wakaf Utsman bin Affan (HR. Al-Bukhari, No. 2778)

عَنْ عُثْمَانَ بْنِ عَفَّانَ رَضِيَ اللَّهُ عَنْهُ قَالَ: لَمَّا قَدِمَ الْمُهَاجِرُونَ الْمَدِينَةَ لَمْ يَكُنْ بِهَا مَاءٌ يَسْتَعِذُّ بِغَيْرِ رُومَةَ، فَقَالَ رَسُولُ اللَّهِ ﷺ: مَنْ يَشْتَرِ بِئْرَ رُومَةَ فَيَجْعَلْ دَلْوَهُ مَعَ دَلَاءِ الْمُسْلِمِينَ؟ فَاشْتَرَاهَا عُثْمَانُ رَضِيَ اللَّهُ عَنْهُ مِنْ صُلَيْبِ مَالِهِ.

Artinya:

"Diriwayatkan dari Utsman bin Affan RA: Ketika kaum Muhajirin tiba di Madinah, mereka tidak menemukan air yang lebih baik dari sumur Ruma. Maka Rasulullah bersabda, 'Siapa yang membeli sumur Ruma dan menjadikan timbanya bersama dengan timba kaum Muslimin (untuk umum)?' Maka Utsman pun membelinya dengan hartanya sendiri." (HR. Al-Bukhari)(Sunnah.com)

B. Development and Implementation of Digital Waqf

The rapid growth of information technology has significantly influenced various aspects of Islamic philanthropy, including the development of digital waqf. The implementation of digital waqf is closely tied to the evolution of financial technology (fintech) and digital infrastructure that enable waqf institutions to innovate in fundraising and asset management. The use of mobile applications, digital payment systems, and blockchain-based platforms is transforming how waqf is practiced and expanding access to a wider audience, including millennials and underserved communities (Rahman, 2022).

Digital waqf platforms are now able to integrate with banking systems and e-wallet services that comply with Sharia, providing convenience and accessibility to donors. This integration allows for real-time donations, instant reporting, and automatic fund distribution to selected sectors such as education, health, and microfinance. Several pioneering institutions in Indonesia, Malaysia, and the Middle East have successfully implemented digital waqf crowdfunding initiatives, demonstrating the potential for scalable impact (Zahrah & Karim, 2021).

However, the implementation of digital waqf also presents several challenges. These include low public awareness and digital literacy, especially in rural areas, limited standardization of digital waqf practices across institutions, and the absence of a comprehensive legal framework to regulate digital waqf operations. In addition,



ensuring that digital waqf processes comply with Sharia principles remains an ongoing concern, particularly when integrating modern financial instruments with religious obligations (Amiruddin & Fauzi, 2023).

Despite these challenges, the trend towards digital waqf continues to grow, driven by the potential to mobilize funds more efficiently and inclusively. Research shows that when supported by regulatory clarity, digital literacy programs, and inter-institutional collaboration, digital waqf can become a sustainable mechanism for addressing socio-economic inequalities and empowering communities (Fitriani & Taufiq, 2023). Thus, the strategic development of digital waqf must involve not only technological innovation but also an ethical commitment to transparency, accountability, and justice in line with Islamic values.

C. Regulatory Framework and Institutional Roles in Supporting Digital Waqf

The advancement of digital waqf requires not only technological readiness but also the establishment of a robust regulatory framework and active institutional involvement. In many Muslim-majority countries, including Indonesia and Malaysia, regulatory bodies such as the Ministry of Religious Affairs and national waqf boards play a crucial role in facilitating digital waqf governance (Sari & Halim, 2022). These institutions are responsible for standard-setting, supervision, Shariah compliance, and capacity-building of waqf administrators.

A clear and supportive legal framework is essential to ensure the legitimacy, transparency, and sustainability of digital waqf. In Indonesia, for instance, while Law No. 41 of 2004 regulates conventional waqf, efforts to update policies that accommodate digital innovations are still ongoing. The absence of specific guidelines for digital waqf implementation creates ambiguity for both nadzir (waqf managers) and donors (Yunus et al., 2023). Legal uncertainty also hampers the integration of financial technologies that could otherwise enhance efficiency in fund management and reporting.

Moreover, coordination among financial authorities, fintech startups, Islamic banks, and waqf institutions is necessary to create a conducive ecosystem for digital waqf. Institutions such as Badan Wakaf Indonesia (BWI) and Bank Syariah Indonesia (BSI) have begun collaborating in digital waqf fundraising and asset utilization. However, the success of such initiatives depends largely on stakeholder synergy, regulatory alignment, and technological security (Rasyid & Lestari, 2022).

Institutional support must also extend to capacity building and public education. Many nadzir lack digital competencies, which restricts their ability to manage digital waqf platforms effectively. Training programs, financial literacy initiatives, and digital awareness campaigns are thus critical to enhancing trust and participation in the digital waqf ecosystem (Hasanah & Ilyas, 2023). Ultimately, the role of institutions is not only regulatory but also transformative guiding the ethical, inclusive, and sustainable development of digital waqf for the benefit of the ummah.

D. Integration of Blockchain and Smart Contracts in Waqf Management

The integration of blockchain and smart contracts into waqf management represents a significant leap in the modernization of Islamic philanthropic institutions. Blockchain technology offers a decentralized, transparent, and immutable ledger system, which is particularly beneficial for tracking waqf transactions and ensuring donor trust. By recording every waqf-related transaction on a distributed ledger, blockchain reduces the risk of fraud, mismanagement, and opacity — issues that have historically plagued waqf institutions (Aziz & Mohamad, 2022).

Smart contracts — self-executing contracts with terms directly written into code — further enhance digital waqf mechanisms by automating fund disbursements based on pre-agreed conditions. For instance, a waqf fund for education can be programmed to release payments to a school only when certain criteria are met, such as student attendance or performance data. This automated governance strengthens compliance with waqf intentions (*niyyah al-waqif*) and increases operational efficiency (Ismail & Ab Rahman, 2021).

Countries like the United Arab Emirates and Turkey have initiated pilot projects involving blockchain-based waqf, with encouraging results. In Indonesia, academic institutions and fintech startups are also exploring the potential of blockchain in digital waqf, though the adoption remains limited due to regulatory and infrastructure challenges (Rahmawati & Syukri, 2023).

Nevertheless, the adoption of blockchain must be accompanied by appropriate Shariah interpretations and risk mitigation strategies. Concerns regarding data privacy, technological literacy among nadzir, and compatibility with national waqf laws must be addressed before large-scale implementation can occur. Collaboration between ulama, regulators, and technologists is vital in developing a Shariah-compliant blockchain framework that upholds the integrity and objectives of waqf in the digital age (Nugroho et al., 2024).



METHODS

This study uses a qualitative approach with library research method to comprehensively examine the available literature related to digital Waqf, regulation, technological innovation, and its impact on society. Its main focus is to explore how digital Waqf can contribute to the Islamic economy as well as address existing regulatory and technological challenges.

1. Research Approach

The qualitative methodology in this literature study aims to understand the development of digital Waqf from various theoretical and empirical perspectives, as well as explore solutions related to existing regulatory and technological challenges. This approach allows researchers to identify emerging patterns and trends from the literature, which can serve as a guide in understanding further implications. (Fadli 2008)

2. Data Collection

Data collection was conducted through the review of literature from various sources relevant to the research topic. These sources include books, scientific journal articles, policy and regulatory documents, online sources

3. Bibliographic Sources

The study collected data from a variety of academic sources available online and in print. Some important sources of literature include scholarly articles and textbooks on endowments and technological innovations in Islamic philanthropy, which discuss in depth the basic concepts to their application in the digital world. (Hansen 2024)

4. Data Analysis Procedure

Data collected from various literatures were systematically analyzed using content analysis and thematic analysis methods. This analysis is done through the following steps:

- a. theme grouping: once the data is collected, findings from various literatures are categorized based on key themes, such as regulation, security, transparency, and technological innovation in digital Waqf management.
- b. Comparative Analysis: Data from various sources are compared to find similarities, differences, or inconsistencies regarding the challenges and opportunities faced in the development of digital Waqf.
- c. synthesis of findings: findings from the literature were thoroughly analyzed to provide a clear picture of the role of technology in improving transparency and public participation in Islamic philanthropy through digital Waqf.

5. Thematic Analysis

This research identifies several main themes explored through literature studies, among others:

- a. Challenges of digital Waqf regulation: discusses the regulations needed to develop a secure and integrated digital Waqf ecosystem, as well as the role of governments and authorities in this regard.
- b. technological innovation: analyze how technologies such as mobile applications, blockchain, and other digital systems help improve transparency, participation, and trust in Waqf management.
- c. Data Security and Public Trust: explores the importance of data security in digital Waqf platforms, as well as how public trust in Waqf management can be increased by the transparency provided by technology. Impact on Islamic philanthropic participation: analyzing how the digitalization of Waqf can expand the participation of the community, especially the younger generation, in Islamic philanthropic activities. (Rozali 2022)

RESULTS AND DISCUSSION

1. Digital Waqf as innovation

Digital Waqf is a new breakthrough in the management of Islamic philanthropy that utilizes advances in information technology to expand the reach and effectiveness of Waqf. In the traditional model, Waqf is generally limited to physical forms of assets such as land, buildings, or property that require lengthy administrative processes and large asset values. This is often an obstacle to the participation of the wider community, especially the lower middle group.

Digital innovation in Waqf management allows wakifs (Waqf providers) to donate assets in the form of cash or digital assets through technology-based platforms, such as mobile applications, websites, to blockchain



technology. These platforms offer ease of access, Waqf nominal flexibility, as well as speed in the transaction process. Thus, anyone, anytime, and anywhere can participate in Waqf without having to be tied to complicated physical or administrative constraints.

More than just a digital means, digital Waqf introduces a management system that is more efficient, responsive, and adaptive to the Times. Adoption of technology such as blockchain also brings high transparency in reporting and tracking of Waqf funds. Each transaction can be monitored in real-time, thus increasing the accountability of Waqf managers and public trust in the managing institution.

With this approach, Waqf is not only a social service that is limited to certain groups, but transformed into an inclusive social movement that reaches the younger generation, urban communities, to the Muslim diaspora around the world. Therefore, digital waqf is seen as a strategic innovation in strengthening the role of Islamic Economics in the modern era, as well as answering new challenges in the management of religious social funds.

2. Accessibility and ease in Digital Waqf

One of the main advantages of digital Waqf is the level of accessibility and ease it offers to the wider community. In contrast to conventional Waqf systems, which often require lengthy administrative procedures and can only be carried out with large-value assets such as land or buildings, digital Waqf allows participation with just a few steps through digital devices such as smartphones or computers.

Through digital platforms—in the form of websites, mobile applications, and crowdfunding—based systems—people can now make Waqf anytime and anywhere without having to come directly to the Waqf management institution. The process is simple: simply select the desired Waqf program, determine the nominal, and make transactions online via bank transfer or digital wallet.

In addition, the nominal Waqf in the digital system is more flexible, not limited to large amounts. This provides an opportunity for all levels of society, including the lower middle class, to participate and contribute to Islamic philanthropic activities. In other words, digital Waqf has democratized Waqf practices that were previously dominated only by certain circles.

This convenience is also supported by a user-friendly interface, transparent Waqf program information, and periodic notifications and reports that provide certainty and comfort for wakifs. Therefore, digital Waqf not only expands the range of community participation, but also increases interest and awareness of the importance of waqf as an instrument of economic empowerment of the people.

3. Transparency and accountability in digital Waqf

One of the main challenges in conventional Waqf management is the low level of transparency and accountability, which often leads to doubts and reduced community participation. In this context, digital Waqf comes as an innovative solution by integrating cutting-edge technologies such as blockchain to increase public trust in Waqf management institutions.

Blockchain technology works on the principle of a decentralized ledger, in which every transaction is recorded permanently, openly and irreversibly. This allows Waqf transactions to be monitored in real-time, both by wakif (donors) and by the public. Each flow of funds in and out can be traced in detail, including information on the use and distribution of Waqf to beneficiaries.

With a system like this, transparency is guaranteed, because all processes are recorded automatically and can be accessed at any time. In addition, the potential for misuse of funds or inefficient management can be minimized, because all activities are monitored by a secure and open digital system. This is in line with the principle of amanah in Islam, where the management of people's property must be carried out responsibly.

Furthermore, the implementation of this high transparency will have a direct impact on increasing the accountability of waqf institutions. Institutions that are able to account for the use of funds openly will be more trusted by the community, which will ultimately increase participation and sustainability of Waqf contributions in the future.

Thus, the use of digital technologies, particularly blockchain, in the management of Waqf not only supports efficiency, but also strengthens the foundations of ethics and trust in the practice of modern Islamic philanthropy.

4. Strengthening Waqf Governance through Stakeholder Collaboration

The sustainability and effectiveness of digital waqf do not solely depend on technological innovation, but also on the quality of governance and collaboration among key stakeholders. The involvement of government bodies, Islamic financial institutions, technology developers, and civil society is essential in creating an integrated, secure, and Shariah-compliant digital waqf ecosystem.



Effective governance frameworks must address several aspects: from the formulation of clear standard operating procedures (SOPs) for digital waqf operations, to data protection regulations and mechanisms for dispute resolution. Institutions such as Badan Wakaf Indonesia (BWI), in synergy with the Ministry of Religious Affairs and financial regulators like OJK, play a pivotal role in issuing guidelines and oversight functions to ensure compliance with both Islamic principles and national laws (Rasyid & Lestari, 2022).

In addition, collaboration with fintech and blockchain developers is critical to ensure that the digital infrastructure used is secure, transparent, and user-friendly. Without active involvement from the tech industry, waqf platforms may be vulnerable to cyber risks or may fail to meet user expectations in terms of experience and reliability.

Moreover, academic institutions and Islamic scholars have a responsibility to provide fatwas, conduct impact studies, and facilitate public understanding of the legal, ethical, and socio-economic dimensions of digital waqf. This intellectual contribution is especially crucial when adapting traditional fiqh rulings to the realities of digital transactions and smart contracts (Yunus, Putri, & Kurniawan, 2023).

When all stakeholders perform their roles synergistically, a strong governance structure can emerge—one that not only enables digital waqf to operate efficiently but also ensures that it adheres to the maqashid shariah: justice, transparency, public benefit (maslahah), and accountability.

CONCLUSION

Digital waqf is a strategic innovation in the world of Islamic philanthropy that is able to answer the challenges of conventional Waqf management. By leveraging digital technologies such as online platforms, mobile applications, and blockchain, Waqf is now more accessible, transparent, and inclusive. Ease of participation through flexible nominal, simple processes, and real-time reporting has encouraged increased community participation, including the younger generation and groups that were previously less involved.

The application of blockchain in digital Waqf has increased the transparency and accountability of waqf institutions, while strengthening public confidence in the management of religious social funds. However, the effectiveness of this system still faces a number of challenges, such as low digital literacy, limited technological infrastructure, and inadequate regulation.

Therefore, collaboration between the government, Islamic financial institutions, and technology (fintech) actors is needed to build an inclusive, safe, and sustainable digital Waqf ecosystem. This effort is expected to optimize the role of waqf as an instrument of economic empowerment of the people in the modern era and expand its impact globally.

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