



Waqf Goes Digital: Waqf Innovation in the Modern Era in Indonesia

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A. Introduction

Amidst the dynamics of rapid development of information technology, digitalization has become the mainstream in almost all aspects of human life, including in the field of Islamic philanthropy, such as waqf (Afif, 2020; Hastuti, 2014). Waqf, as one of the instruments of Islamic social finance, has long been known as a form of worship and contribution from Muslims that is voluntary and long-term oriented. However, in practice, waqf management in Indonesia still faces various challenges such as minimal waqf literacy among the community, low transparency and accountability in the management of waqf assets, and limited access for the community to participate actively. This is where the

urgency of digital-based innovation becomes relevant: digitalization is expected to be able to revolutionize the conventional waqf system to be more inclusive, efficient, and integrated with the lives of millennials who are very familiar with technology (Huda et al., 2020; Sahri & Paramita, 2020).

The phenomenon of digital transformation has given rise to various waqf platforms and applications based on information technology known as *digital waqf*. Various waqf management institutions, such as the Indonesian Waqf Agency (BWI), Dompot Dhuafa, and Rumah Zakat, have begun to develop an online waqf system that allows people to make waqf using only a gadget and an internet connection (Adistii et al., 2021). This innovation is considered capable of overcoming various classic obstacles in the collection and distribution of waqf, such as geographical distance and administrative bureaucracy (Rahmatullah & Putra, 2020). In addition, digitalization also brings benefits in terms of transparency through real-time reporting and open tracking of waqf asset distribution. This is important to build public trust, especially the millennial generation, who tend to be more critical, responsive, and demand an accountable system (Choirunnisak & Azka Amalia Jihad, 2024; Jalil et al., 2019).

The millennial generation itself, as the dominant generation in Indonesia's current demographics, has a central role in the transformation of digital waqf. They are known as *digital natives*, accustomed to fast information consumption patterns, interactive approaches, and high mobility. Unfortunately, their understanding of the concept of waqf is often shallow and limited to land or mosque waqf. In fact, the potential for waqf is much broader, including cash waqf, productive waqf, to digital asset waqf. Therefore, a new approach that is in accordance with the characteristics of this generation is urgently needed. Digital innovation is not only a means of modernizing the system, but also an educational strategy that can bridge the ideological understanding and practice of waqf in life contemporary (Adinugraha et al., 2024; Rohim et al., 2022; Zuhri & Yumni, 2023).

However, the emergence of digital waqf is also not free from complex challenges. Regulatory issues, trust in digital platforms, data security, and human resource readiness are still crucial issues that need to be addressed seriously. In addition, not all *nazhir* institutions have adequate digital infrastructure or resources to manage technology-based systems (Bakr et al., 2021; Ridwan, 2018). On the other hand, digital literacy that is not evenly distributed across all levels of Indonesian society has the potential to create a gap in participation. Therefore, digital waqf innovation needs to be accompanied by an integrative approach between technological, legal, social, and economic aspects so that it can be sustainable and inclusive.

With this background, it is important to examine more deeply how digitalization can be a solution to the stagnation of waqf management in Indonesia, as well as a strategic path in strengthening the role of waqf as an instrument for empowering the people's economy. This study becomes increasingly relevant amidst the efforts of the state and society in building a modern, adaptive, and equitable Islamic social financial ecosystem, especially in facing the challenges of the times and the needs of today's generation.

B. Literature Review

1. Diffusion of Innovation Theory (Everett M. Rogers)

The Diffusion of Innovation Theory, developed by Everett M. Rogers, is one of the most influential theories in the study of social change and technology adoption. This theory

explains how an innovation, defined as an idea, practice, or object that is perceived as new by an individual or unit of adoption, spreads within a social system through various communication channels over time. According to Rogers, the diffusion process depends not only on the sophistication of the technology but also on how the innovation is understood, accepted, and integrated by society. In the context of digital waqf in Indonesia, this theory provides a very relevant conceptual framework for understanding how the digitalization of waqf can be accepted by society, especially by the millennial generation, who are the main target of this transformation.

Rogers divides the innovation diffusion process into five stages: knowledge, persuasion, decision, implementation, and confirmation. These stages explain how a person or social group experiences a thought process before adopting an innovation. In the case of digital waqf, the "knowledge" stage occurs when the community first becomes familiar with the concept of online cash waqf or a digital waqf platform. This stage is highly dependent on the education strategy implemented by waqf institutions through social media, webinars, and Islamic financial digital literacy campaigns. Furthermore, the "persuasion" stage occurs when individuals begin to weigh the benefits and risks of the innovation, where trust in the waqf management institution and system transparency become very crucial (Syamsul et al., 2023).

The third stage, namely "decision", is a critical point that determines whether someone will accept or reject an innovation. In the context of Indonesian millennials, this decision is greatly influenced by pragmatic values, ease of access to technology, and the integrity of the managing institution. The existence of features such as real-time reporting of fund usage, data security systems, and ease of transactions via mobile applications are important incentive in encouraging positive decisions. After individuals begin to make digital waqf transactions, they enter the "implementation" stage, which is the stage of applying innovation in real life. In this practice, users begin to get used to the digital donation system, both periodically and spontaneously, and begin to recommend it to others.

Finally, at the "confirmation" stage, individuals seek justification for their decisions by monitoring the impact and benefits of the innovation (Johari et al., 2024). If they experience tangible benefits from digital waqf, for example, waqf funds are used to finance education, health, or economic empowerment that they support, then they are more likely to become agents of change and promote the system to their social circles. This is where the role of social media and digital communities becomes strategic as a viral medium that accelerates diffusion. Innovation Digital Waqf (Choirunnisak & Azka Amalia Jihad, 2024).

In addition to these stages, Rogers also classifies adopters into five categories: innovators, early adopters, early majority, late majority, and laggards. Innovators are the first group to dare to try a new system, followed by other groups gradually until finally most of the society adopts the innovation. In Indonesia, many millennials are classified as early adopters because they have wide access to technology and a high interest in contextual social and religious issues. However, to reach the late majority and laggards, more intensive educational and regulatory interventions are needed so that digital waqf innovation can be evenly distributed and inclusive (Almomani et al., 2024).

Thus, the Diffusion of Innovation Theory provides a comprehensive framework for

understanding how the transformation of conventional waqf into a digital system can be accepted by Indonesian society, especially the millennial generation. The success of this innovation is not only determined by the sophistication of its technology, but also by how the process of dissemination, communication, and education is carried out consistently and strategically. Therefore, waqf management institutions must be able to integrate sociological, technological, and Islamic understanding harmoniously so that the diffusion of digital waqf can run effectively and sustainably.

2. Social Innovation Theory in Islamic Philanthropy

The Theory of Social Innovation in Islamic Philanthropy is a theoretical approach that combines the concept of social innovation with the principles of Islamic teachings, especially in the context of managing and empowering religious social funds such as zakat, infaq, sedekah, and waqf (ZISWAF) (Mansour, 2020). Social innovation in this view is not only limited to the development of new technologies or systems, but also includes changes in paradigms, approaches, and strategies in responding to complex social challenges while remaining based on Islamic values. In practice, social innovation in Islamic philanthropy aims to create sustainable solutions that can elevate the dignity of the people, empower the poor, and support collective socio-economic justice. This is in line with the maqashid sharia which emphasizes importance welfare general

In the context of waqf, this theory explains how Islamic philanthropic institutions can develop new approaches that can maximize the potential of waqf as a development instrument. Innovation is not only present in the form of digitalization or online platforms, but also in the form of diversification of waqf models, such as cash waqf, productive waqf, stock waqf, to waqf based on intellectual and digital assets. In Indonesia, several institutions such as Dompot Dhuafa, Rumah Zakat, and the Indonesian Waqf Board (BWI) have implemented this innovative approach, such as managing waqf for financing education, hospitals, agriculture, and waqf-based micro-business capital. This model marks a major shift from the traditional waqf paradigm which is only oriented towards building mosques or graves, to an active and dynamic social financial instrument.

The importance of social innovation in Islamic philanthropy lies in its ability to create a system that is sustainable, inclusive, and adaptive to social change. Innovation allows waqf managers to develop schemes that do not only rely on one-way donations but are also able to create productive economic circulation. For example, through productive waqf, waqf assets are not only stored or converted into passive assets but are managed professionally in the business sector (retail, agriculture, education, etc.) whose results can be used to finance long-term social programs. Thus, the benefits of waqf become broader, not only felt by the current generation, but also for future generations, in accordance with the spirit of *istimrar an-nafa'* (continuity of benefits) in Fiqh endowment.

In dealing with the millennial generation who are tech-savvy, have a practical mindset, and are digitally connected, social innovation theory encourages the importance of using technology as a means of transformation and education. A digital waqf platform that provides transparency, data-based reporting, and easy-to-use interactive features is part of the social innovation strategy itself. The younger generation is not only targeted as users but is also invited to become agents of change (change makers) in spreading awareness about the

importance of waqf as part of a visionary Islamic lifestyle. This approach emphasizes collective participation and cross-sector collaboration—between the community, zakat/waqf institutions, government, and technology entrepreneurs—in creating social solutions. based on mark Islam (Abojeib & Habib, 2019).

Thus, the theory of social innovation in Islamic philanthropy is very strategic in supporting the realization of Waqf Goes Digital in Indonesia. This theory not only provides a conceptual basis for making changes, but also emphasizes the importance of sustainability, social impact, and community participation as the main components in modern waqf management (Auna Nida Ulhusna et al., 2024; Triwibowo et al., 2020; Uwais et al., 2024). Social innovation becomes a bridge between normative sharia principles and evolving social realities, making it relevant as a contemporary approach in developing a transformative and equitable Islamic economy.

C. Research Methodology

This study uses a qualitative approach with a descriptive analytical method to deeply understand the dynamics of the modernization of ZISWAF institutions in Indonesia using technology. The qualitative approach was chosen because the topics studied are related to social processes, organizational culture, and human perceptions in accepting and adapting digital innovation in the environment. institution Islamic philanthropy. The analytical descriptive method is used to explain existing phenomena systematically, factually, and accurately based on data obtained from various sources.

The purpose of using this approach is not only to identify the form of digital transformation that has occurred, but also to examine the extent of its influence on performance, accountability, and community participation, especially the millennial generation. By using qualitative studies, researchers can explore more comprehensively the perceptions, experiences, and obstacles faced by ZISWAF institutions in the modernization process.

Data collection was conducted through library research, namely by reviewing scientific journals, official reports from national ZISWAF institutions such as BAZNAS and Dompot Dhuafa, as well as publications from the Ministry of Religion and other related agencies. In addition, the author also refers to case studies and best practices from various ZISWAF institutions that have successfully carried out digital transformation, such as digital zakat collection platforms, online financial reports, and collaboration with sharia fintech. Secondary data was collected from official websites, policy documents, previous research results, and news from credible media that are relevant to the topic.

In the analysis stage, content analysis techniques and theoretical approaches are used based on two main frameworks, namely the Diffusion of Innovations Theory from Everett M. Rogers and the Socio - Technical Systems Theory. The diffusion of innovation theory is used to understand the process of technology adoption and the spread of digital innovation among ZISWAF institutions, while the socio-technological systems theory analyzes the balance between technical readiness (technology) and social readiness (HR, organizational culture) in managing digital transformation.

The validity and reliability of the data were strengthened through source triangulation, namely by comparing various findings from different literatures, as well as cross-confirmation between data and the actual context in the field. Researchers also applied coding techniques and data grouping based on main themes such as technology adoption patterns, digital literacy levels, inhibiting and supporting factors, and innovative practices that were successfully implemented by ZISWAF institutions. With this approach, the results of the analysis can provide a comprehensive and in-depth picture of the challenges and opportunities for digitalization of ZISWAF institutions in Indonesia.

D. Results and Discussion

Digital transformation in waqf management in Indonesia has shown significant developments, especially in reaching the millennial generation who are familiar with technology. Various digital platforms such as WAKDIMIN, Berkah Wakaf, and Kitabisa.com have facilitated the community to make waqf online, utilizing digital wallets such as Dana, GoPay, and OVO. This innovation not only simplifies the waqf process but also increases transparency through financial reporting and monthly activities that can be accessed by waqifs. The Indonesian government, through the Indonesian Waqf Board (BWI), has also encouraged the digitalization of waqf by providing digital service platforms such as Berkah Wakaf. This platform not only facilitates the collection of waqf online but also provides educational content and waqf literacy through social media to increase public awareness, especially the millennial generation, about the importance endowment.

However, challenges still exist, especially related to waqf literacy among millennials. A study shows that the level of understanding of the millennial generation regarding waqf is still low, with the Waqf Literacy Index (ILW) in DKI Jakarta Province only being 36.71%. This shows the need for further efforts in education and socialization of digital waqf to increase the participation of the younger generation in waqf. In addition, religiosity factors and positive images of digital platforms also play an important role in encouraging the millennial generation to make waqf online. The more religious a person is, the more likely they are to participate in digital philanthropic activities, including waqf. Therefore, digital waqf managers need to ensure that their platforms are not only easy to use but also have a good reputation and are in accordance with the values Islam.

With the great potential of the millennial generation as technology users and philanthropists, the digitalization of waqf in Indonesia has great potential to grow. However, this success is highly dependent on collaboration between the government, waqf management institutions, and the community in increasing literacy, trust, and participation in digital waqf.

The transformation of waqf towards a digital system in Indonesia reflects a paradigm shift in Islamic philanthropy that is highly relevant to contemporary social and technological developments. This innovation is not merely a technological adaptation, but also a strategic response to changes in the demographic characteristics of Muslims, especially the millennial generation. This generation grew up in a fast-paced, instant, and highly connected digital ecosystem through social media and online-based applications. Therefore, the conventional waqf approach is no longer considered effective in reaching this group optimally. Through a digital platform, the waqf process is no longer limited by place and time; anyone can now

donate property, money, or even digital assets just through their mobile phones in a matter of seconds. Digitalization is a bridge between the classical teachings of waqf and the demands of modern life.

From the sociological and Islamic economic perspective, the digitalization of waqf brings the potential for acceleration in overcoming various social problems such as poverty, economic inequality, and access to education and health. The concept of productive waqf, which was previously difficult to implement due to limited access, is now starting to be realized through collective and transparent management of waqf funds using a digital system. Applications such as *Berkah Wakaf LinkAja Syariah*, and *Wakaf Super App* from BWI open up wider participation space, even from the lower middle class. The existence of real-time reports and fund allocation tracking systems provide a sense of security and trust to waqifs. This shows that technological innovation is not just a tool, but an integral part of the transformation of modern waqf management that is more efficient and accountable.

However, the success of the “Wakaf Goes Digital” program is not without its complex challenges. One of the main challenges is the low level of digital waqf literacy among the community, including the millennial generation itself. Although they are familiar with technology, not all of them understand the concept of waqf, its differences from alms, and how waqf can be an instrument of sustainable development. In addition, some people still doubt the security and legality of digital transactions, especially those related to religious funds. Therefore, there needs to be intervention from waqf management institutions and the government in the form of education, sharia digital literacy campaigns, and strengthening regulations that ensure transaction security and transparency in fund management.

Institutionally, waqf digitalization requires cross-sector collaboration between sharia financial authorities, financial technology (fintech) actors, academics, and religious figures. This collaboration is important to create a sustainable, innovative, and inclusive digital waqf ecosystem. The development of waqf big data, integration of the national waqf information system, and the establishment of digital management standards are strategic steps in creating a measurable and trusted system. Waqf institutions must also be able to build strong branding, because millennials tend to be attracted to social movements that are progressive, transparent, and have a measurable impact.

With this analysis, it can be concluded that *Waqf Goes Digital* is a multidimensional innovation that has the potential to revolutionize the practice of Islamic philanthropy in Indonesia. It not only touches on technical and operational aspects, but also demands a shift in values, mindsets, and communication strategies. If the existing challenges can be overcome systematically, then the digitalization of waqf will be one of the important milestones in strengthening the Islamic economy and equalizing the welfare of the people in the modern era, with the millennial generation as the vanguard.

E. Conclusion

Modernization of ZISWAF institutions in Indonesia by digital technology is a transformative process that can encourage efficiency, transparency, and expansion of access in the management of religious social funds. This study shows that technology acts as a catalyst that accelerates the adaptation of ZISWAF institutions to the needs of the times and the behavior of an increasingly digitalized society. Through digital platforms such as online zakat applications, online-based productive waqf systems, and real-time transparent financial reporting, Islamic philanthropic institutions such as BAZNAS, Dompot Dhuafa, and Rumah Zakat are able to increase their reach, accountability, and public trust.

The results of the study also show that the adoption of digital technology not only has an impact on the technical aspects of operations, but also on changes in work culture, organizational communication patterns, and increasing digital literacy in society. The millennial generation, which is the main target of this transformation, has shown positive participation, especially in the context of digital waqf. However, major challenges are still faced, including limited digital infrastructure in underdeveloped areas, low human resource capacity in small-scale ZISWAF institutions, and the unequal understanding of sharia-based digital financial transactions.

Theoretically, this study supports the Diffusion of Innovations framework which states that innovation adoption is highly dependent on social context, openness of communication, and internal organizational capabilities. Meanwhile, the Socio-Technical Systems theory provides an understanding that the success of digital transformation depends on the harmonious integration of technical and social components, including institutional readiness to make structural changes, strengthening literacy, and resource management.

Considering the overall findings, it is recommended that the digital transformation of ZISWAF institutions be implemented gradually but systematically, by paying attention to technological readiness, strengthening human resource capacity, and regulations that support innovation but remain based on sharia principles. The government and associations of ZISWAF institutions need to build a cross-sector collaborative framework, including involving fintech players, academics, and young Islamic communities in designing an inclusive and sustainable digital ecosystem.

This research also provides practical and academic contributions in the development of a digital-based Islamic social financial institution modernization model. In the future, further research is needed to measure the effectiveness of ZISWAF digitalization in empowering the people's economy quantitatively and identifying the most optimal collaboration patterns between institutions, government, and civil society. Thus, the digitalization of ZISWAF institutions is not only a means of administrative modernization, but also a strategic instrument in building social justice, people's independence, and an inclusive Islamic economy in the era of the industrial revolution 4.0 and society 5.0.

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