



OPTIMIZING DIGITAL WAQF FOR SUSTAINABLE NATIONAL DEVELOPMENT: PUBLIC POLICY APPROACHES IN INDONESIA

Yunita Wulandari¹, Ahmad M. Naseh², Ahmad Zuhairuz Zaman³,
Imam Bukhori⁴, Andini Febrianti⁵

¹⁻⁵ Universitas Al-Falah As-Sunniyah Jember

e-mail: [1yunitawulan@uas.ac.id](mailto:yunitawulan@uas.ac.id), [2ahmadmuhammadnaseh@gmail.com](mailto:ahmadmuhammadnaseh@gmail.com),

[3zuhenk@gmail.com](mailto:zuhenk@gmail.com), [4imambuchori9191@gmail.com](mailto:imambuchori9191@gmail.com),

[5andinifebrianti361@gmail.com](mailto:andinifebrianti361@gmail.com)

Abstract

Conventional waqf management often falls short in optimizing the potential of waqf assets to significantly contribute to sustainable national development, particularly amidst rapid digital technological advancements. Traditional management systems limit the transparency, accountability, and outreach of this form of Islamic philanthropy. This study aims to explore and formulate effective public policy approaches to enhance the digitalization of waqf management in Indonesia. It also examines existing regulatory frameworks and the opportunities to leverage technology in waqf administration. This research adopts a qualitative, library-based method using a normative-juridical approach to analyze various waqf-related regulations in Indonesia. The findings highlight that robust public policies are essential to standardize digital infrastructure, ensure data security, foster public trust in digital waqf, and support nazir in managing waqf assets more effectively. Ultimately, optimizing digital waqf through strategic public policy is crucial for transforming waqf into a dynamic and transparent instrument for sustainable national development.

Keywords: Digital waqf, Public policy, Sustainable development, Optimization, Waqf management

Abstrak

Pengelolaan wakaf secara konvensional seringkali belum mampu mengoptimalkan potensi aset wakaf untuk berkontribusi secara signifikan terhadap pembangunan nasional yang berkelanjutan, terutama di tengah pesatnya perkembangan teknologi digital. Sistem manajemen tradisional membatasi transparansi, akuntabilitas, dan jangkauan dari filantropi Islam ini. Penelitian ini bertujuan untuk mengeksplorasi dan merumuskan pendekatan kebijakan publik yang efektif dalam mendorong digitalisasi pengelolaan wakaf di Indonesia. Penelitian ini juga mengkaji kerangka regulasi yang telah ada serta peluang pemanfaatan teknologi dalam administrasi wakaf. Metode yang digunakan adalah penelitian kualitatif berbasis studi pustaka dengan

pendekatan normatif-yuridis untuk menganalisis berbagai regulasi terkait wakaf di Indonesia. Temuan penelitian ini menekankan bahwa kebijakan publik yang kuat sangat penting untuk menstandarkan infrastruktur digital, menjamin keamanan data, membangun kepercayaan publik terhadap wakaf digital, serta mendukung kinerja nazir dalam pengelolaan aset wakaf. Pada akhirnya, optimalisasi wakaf digital melalui strategi kebijakan publik yang tepat menjadi kunci dalam menjadikan wakaf sebagai instrumen yang dinamis dan transparan untuk pembangunan nasional yang berkelanjutan.

Kata kunci: *Wakaf digital, Kebijakan publik, Pembangunan berkelanjutan, Optimalisasi, Manajemen wakaf*

A. Introduction

Waqf is an Islamic philanthropic instrument with great potential to support social and economic development. In Indonesia, the potential of waqf is enormous—data from the Indonesian Waqf Board shows that the potential value of cash waqf assets exceeds Rp180 trillion per year (Anggraini et al., 2024). However, the contribution of waqf to national development is still not optimal. One of the main causes is the conventional and limited nature of wakaf management systems in terms of transparency, accountability, and public access. Amid the rapid digital transformation, wakaf management in Indonesia faces significant challenges in adapting to the digital era to become more relevant, efficient, and impactful (Mas'ud et al., 2024).

Previous studies have discussed the importance of technological innovation in waqf management. A study by Pratama (Pratama, 2025) revealed that digitalization can enhance public literacy and participation in waqf, particularly cash waqf. Meanwhile, a study by (Anggraini et al., 2024) emphasized that the lack of digital regulations in waqf management is the main obstacle to the adoption of digital technology by waqf administrators. Additionally, Abdillah (Abdillah et al., 2024) also note that wakaf digitalization requires proactive public policy support, including in terms of regulations, incentives, and institutional capacity building. However, studies specifically linking public policy strategies with the optimization of wakaf digitalization for the purpose of sustainable national development remain very limited.

This research is important because it seeks to answer two fundamental questions: (1) what are the challenges and opportunities of waqf digitization in Indonesia in the context of sustainable national development; and (2) what public policy strategies can optimize waqf digitization effectively. Using a normative-legal approach and literature review, this study examines existing legal frameworks and policies, then proposes solution-oriented and context-specific policy strategies to strengthen the digitalization of waqf.

Thus, this research not only enriches the literature on digital waqf and public policy but also offers a policy perspective that can serve as a reference for policymakers, waqf institutions, and sharia technology practitioners. The findings of this research are expected to bridge the gap between the significant potential of waqf and the implementation realities on the ground, while positioning waqf as a strategic instrument in inclusive and sustainable national development.

B. Method

This research is a qualitative study using library research to examine and analyze public policy strategies in optimizing the digitization of waqf for sustainable national development. The approach used is normative-juridical, which is an approach that examines the positive legal norms that regulate waqf management in Indonesia, particularly in the context of the use of digital technology (Wiraguna, 2024). This approach is commonly used in legal research that aims to critique and recommend policy reformulation.

The research subjects in this study are various legal documents and policies governing waqf, such as Law No. 41 of 2004 concerning Waqf, Government Regulation No. 42 of 2006 concerning the Implementation of the Waqf Law, regulations of the Indonesian Waqf Board (BWI), and policies related to digitization in the management of religious social funds. Additionally, secondary data sources include scientific journal articles, annual reports from Islamic philanthropic institutions, and relevant academic literature (Abdillah et al., 2024; Anggraini et al., 2024; Widiatmika, 2018). The main objective of this study is to analyze the effectiveness of regulations, the potential for technology utilization, and institutional readiness in supporting waqf digitalization.

The research procedure was carried out through the stages of identifying legal sources and literature, collecting document data through journal databases, thematic classification (policy, technology, institutional), and content analysis of the regulations. The research instrument consists of a document analysis sheet that includes analysis indicators such as legal principles, policy effectiveness, and the technical feasibility of digitization (Hasbi & Syahputra, 2025). This study also considers the principles of validity and triangulation of document data theoretically.

Data analysis techniques use descriptive-qualitative content analysis, examining the structure of regulatory content and academic narratives to explore their meaning, implications, and contributions to strengthening wakaf digitalization (Krippendorff, 2019). Data is analyzed inductively to construct a comprehensive picture of the challenges and opportunities of wakaf digitalization, as well as to formulate strategic recommendations for public policy in Indonesia.

C. Result and Discussion

1. Challenges and Opportunities for the Digitalization of Waqf in Indonesia

Based on literature reviews and regulatory analysis, the digitization of waqf in Indonesia faces a number of crucial challenges. The first challenge is the lack of digital infrastructure that supports integrated waqf management. Many nazir institutions do not yet have adequate information systems to manage, report, and publish waqf data transparently. This has a direct impact on low public trust and community participation.

The second challenge is the low level of digital literacy and waqf literacy among the general public, including nazirs. Waqf is still narrowly perceived as a donation based on immovable assets (such as land or buildings), whereas new forms of waqf such as cash waqf and waqf through digital platforms are not yet fully understood and accepted.

From a regulatory perspective, although Indonesia has Law No. 41 of 2004 on Waqf and a number of derivative regulations, there are no technical provisions that explicitly regulate the management of digital-based waqf, including data security, transactions, and technology-based public reporting.

However, there are also great opportunities in the development of digital waqf. One of them is the adoption of blockchain technology, mobile applications, and sharia crowdfunding systems that can increase transparency and accountability. The digitalization process opens up broader collaborative opportunities between waqf management institutions, sharia fintech companies, and government agencies. Through the digital ecosystem, it is possible to achieve more efficient data integration, develop innovative waqf products such as micro waqf and Cash Waqf Linked Sukuk (CWLS), and expand market reach in a more inclusive manner(Pratama, 2025).

The digitization of waqf in Indonesia is considered a form of transformation that brings various positive impacts. First, digitization can increase public literacy about waqf. Education about waqf can now be delivered through various social media platforms in a more interesting and easy-to-understand manner, especially to reach the millennial generation (Syahbibi & Hisan, 2023).

Second, digitalization simplifies the process of implementing waqf. Digital technology facilitates all stages, from fund collection, distribution, to transparent and efficient reporting on the utilization of waqf. Third, digitalization is effective in reaching younger audiences. Kedua, digitalisasi menyederhanakan proses pelaksanaan wakaf. Teknologi digital memudahkan seluruh tahapan, mulai dari pengumpulan dana, distribusi, hingga pelaporan pemanfaatan wakaf secara transparan dan efisien. Ketiga, digitalisasi efektif dalam menjangkau kalangan muda. Millennials, who are very familiar with technology, are a potential group in the digital waqf ecosystem (Sihabudin et al., 2025).

Fourth, digitalization also supports the effectiveness of nazirs in managing waqf assets. The chairman of the Indonesian Waqf Board, Muhammad Nuh (Pujiyono et al., 2025), emphasized that digitalization is not only about tools but also involves changes in thinking and management systems. Without technological adaptation, organizations such as the BWI risk falling behind in dynamic and modern waqf management.

2. Public Policy Strategies for Optimizing Digital Waqf

Referring to the results of normative-juridical analysis of existing laws and regulations, several public policy strategies can be proposed to optimize digital waqf in Indonesia, such as:

a. Strengthening Technical Regulations on Digital Waqf

The government needs to formulate technical guidelines that regulate data security standards, transparency of digital transactions, and governance of digital waqf platforms. This can be included in the form of a Minister of Religious Affairs Regulation or a derivative regulation of the Waqf Law.

b. Empowering Nazir Institutions through Technology

This strategy includes digital literacy training for nazir, providing incentives for technology adoption, and integrating national waqf data. The government can facilitate synergy between BWI, the Ministry of Religious Affairs, and sharia fintech startups.

c. Integration of Waqf in National Development Policy

The digitization of waqf must be aligned with the vision of sustainable development (SDGs). Digital waqf can be integrated into priority sectors such as education, health, and economic empowerment through a macro policy framework.

d. Transparency and Public Reporting System

Digital waqf platforms must be able to provide open reports on the use of waqf funds to the public. This will increase trust and encourage community participation.

The Indonesian Waqf Board (BWI) and a number of other Islamic philanthropic institutions have utilized digital media to conduct campaigns, public education, and fundraising. For example, BWI has launched an integrated digital reporting system and partnered with a sharia-compliant fintech platform to streamline the distribution of cash waqf. However, the digitalization of waqf in Indonesia still faces various challenges, such as digital literacy gaps, disparities in technological infrastructure across regions, and the absence of comprehensive regulations and standards within the digital waqf system (Susiatin et al., 2025).

D. Conclusion

The digitization of waqf in Indonesia is a strategic opportunity to optimize the contribution of waqf to sustainable national development. This study found that the main challenges in developing digital waqf lie in technical regulatory

limitations, low public literacy, institutional infrastructure that is not yet ready, and a lack of integration between stakeholders. On the other hand, there is significant potential in terms of youth participation, ease of access to technology, and innovation in digital-based waqf products. Therefore, appropriate public policy strategies are needed to strengthen the digital waqf ecosystem comprehensively, from strengthening regulations, enhancing the capacity of waqf administrators, to integrating waqf with the national development agenda.

As a suggestion, the government needs to immediately formulate specific technical policies on wakaf digitalization, including digital operational standards, technology-based reporting systems, and wakif data protection. Nazir institutions also need to improve their competence in managing digital platforms and collaborate with sharia fintech to expand public participation. In addition, digital-based waqf literacy must be intensified through social media, education, and public campaigns so that the community, especially the millennial generation, becomes more actively involved. Collaboration between the government, BWI, the Ministry of Religious Affairs, and technology players is key to building adaptive, transparent, and sustainable digital waqf governance.

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