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RESEARCH ARTICLE

Digital Transformation in Waqf Management: An Qualitative Analysis of the Implementation of the Online Waqf System in the Era of Society 5.0

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Abstrak

Transformasi digital telah membawa perubahan signifikan di berbagai sektor, termasuk dalam pengelolaan wakaf sebagai instrumen filantropi Islam. Di era Society 5.0, pemanfaatan teknologi informasi sangat penting untuk meningkatkan efisiensi, transparansi, dan akuntabilitas dalam pengelolaan dana wakaf. Penelitian ini bertujuan untuk menganalisis penerapan sistem wakaf daring sebagai bentuk transformasi digital dalam pengelolaan wakaf. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan studi pustaka dan analisis konseptual terhadap berbagai model pengelolaan wakaf digital yang saat ini sedang berkembang. Hasil penelitian menunjukkan bahwa sistem wakaf daring mampu memperluas akses masyarakat terhadap wakaf, meningkatkan transparansi pengelolaan dana, serta memperkuat kepercayaan masyarakat terhadap lembaga pengelola wakaf. Selain itu, integrasi teknologi digital juga memungkinkan proses pengumpulan, pengelolaan, dan pelaporan wakaf dilakukan secara lebih efisien dan secara real-time. Dengan demikian, transformasi digital dalam pengelolaan wakaf merupakan langkah strategis untuk mengoptimalkan potensi wakaf sebagai instrumen pembangunan sosial dan ekonomi di era Society 5.0.

Key Word:
Digital, Waqf, Analysis, Implementation, Era Society

Abstract

Digital transformation has brought significant changes in various sectors, including in the management of waqf as an instrument of Islamic philanthropy. In the era of Society 5.0, the use of information technology is important to improve efficiency, transparency, and accountability in the management of waqf funds. This study aims to analyse the implementation of online waqf systems as a form of digital transformation in waqf management. The research method used is a qualitative approach with literature studies and conceptual analysis of various digital waqf management models that are currently developing. The results show that online waqf systems are able to expand public access to waqf, increase the transparency of fund management, and strengthen public trust in waqf management institutions. In addition, the integration of digital technology also enables the process of collecting, managing, and reporting waqf to be carried out more efficiently and in real-time. Thus, digital transformation in waqf management is a strategic step to optimise the potential of waqf as an instrument of social and economic development in the Society 5.0 era.

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PENDAHULUAN

The development of digital technology has brought significant changes to various sectors of life, including the Islamic economic and philanthropic systems. Digital transformation enables various social and economic activities to be carried out more quickly, efficiently, and transparently through the use of information and communication technology. In the context of Islamic philanthropy, waqf is an important instrument with great potential to support community welfare and social development. However, conventional waqf management often faces various obstacles, including limited transparency, access to information, and limited effectiveness in managing waqf assets. Therefore, digitising waqf management is one solution that can improve the efficiency and accountability of waqf fund management in the digital era (Rahmawati et al., 2021; Haliding et al., 2025).

In a global context, the concept of Society 5.0 encourages the integration of digital technology into human life to create a smarter social system oriented towards societal welfare. The Society 5.0 era emphasises the use of technologies such as big data, the Internet of Things, artificial intelligence, and digital platforms to solve various social and economic problems. Within this framework, waqf management also needs to adapt to technological developments in order to respond to the challenges of the times. The

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digitisation of waqf through online platforms enables the public to participate in waqf activities more easily and flexibly, without being limited by space or time. Thus, digital transformation in waqf management can be an important strategy to increase public participation in Islamic philanthropy (Syahbibi & Hisan, 2023; Ulhusna et al., 2024).

Indonesia, as the country with the largest Muslim population in the world, has enormous potential for waqf. Various studies show that the potential for waqf in Indonesia amounts to hundreds of trillions of rupiah each year, but its utilisation remains suboptimal. One factor contributing to the suboptimal management of waqf is the limited management system, which remains conventional and lacks integration with digital technology. The digitisation of waqf through an online waqf system is expected to expand public access to waqf and increase transparency in the management of waqf funds. In addition, digital technology enables the collection, management, and distribution of waqf to be carried out more effectively and efficiently (Waluyo et al., 2025; Choirunnisak & Jihad, 2024).

The online waqf system is one of the innovations that has emerged in response to developments in digital technology in Islamic social finance management. Through this system, the public can make waqf donations online via various digital platforms, including mobile applications, websites, and electronic payment services. In addition to facilitating the donation process, the online waqf system also enables waqf management institutions to provide more transparent and easily accessible financial reports to the public. Several studies show that the use of digital technology in waqf management can improve accountability and efficiency, as well as strengthen public trust in waqf management institutions (Masrukhan, 2024; Sepgiono et al., 2024).

Although previous studies have highlighted the significant potential of waqf in Indonesia and the role of digital technology in improving its management, several research gaps remain. Existing research mainly focuses on the potential of waqf funds and the general benefits of digitalisation, such as increased efficiency, transparency, and accountability in waqf management. However, empirical studies examining the actual implementation and effectiveness of online waqf systems in Indonesia are still limited. In particular, there is insufficient analysis of how digital waqf platforms influence public trust, participation, and the overall optimisation of waqf distribution. Furthermore, prior research tends to discuss technological adoption from a conceptual perspective, while studies that explore the interaction between digital literacy, regulatory frameworks, and technological infrastructure in supporting online waqf systems remain scarce. Therefore, further research is necessary to analyse the implementation of online waqf systems within the context of digital transformation in the Society 5.0 era and to evaluate their impact on improving the effectiveness and sustainability of waqf management.

However, the implementation of online waqf systems also faces challenges, including low public digital literacy, limited technological infrastructure, and suboptimal regulations governing the management of digital waqf. In addition, data security and public trust are important factors to consider in the development of a digital-based waqf system. Therefore, a more in-depth study is needed on the implementation of the online waqf system as part of the digital transformation in waqf management in the Society 5.0 era. This study aims to analyse how digital transformation in waqf management through online waqf systems can improve the effectiveness of waqf management and strengthen public trust in waqf management institutions (Choirunnisak & Jihad, 2024; Haliding et al., 2025).

METODE PENELITIAN

This study uses a qualitative, literature review approach to analyse digital transformation in waqf management and the implementation of online waqf systems in the Society 5.0 era. This approach was chosen because it provides a deep conceptual understanding of developments in digital technology in the Islamic philanthropy sector, particularly in technology-based waqf management. The research data were obtained from various secondary sources, including scientific journal articles, academic books, research reports, and official documents published between 2020 and 2025. Digitalisation in waqf management is considered capable of increasing efficiency, transparency, and community participation in Islamic philanthropy activities (Lubis et al., 2024). In addition, the integration of digital technology enables waqf management to be more accountable and effective in supporting the community's social and economic development (Ulhusna et al., 2023).

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Table 1 :

No	Author(s) & Year	Research Title / Focus	Main Topic	Source / Journal
1	Lubis et al. (2024)	Digitalisation of Waqf Management for Enhancing Efficiency and Transparency	Digitalisation of waqf management and its role in improving efficiency, transparency, and community participation	Journal of Islamic Social Finance Studies
2	Ulhusna et al. (2023)	Integration of Digital Technology in Waqf Management and Its Impact on Social Development	Integration of digital technology in waqf management systems	International Journal of Islamic Economics and Finance
3	Masrukhan (2023)	Blockchain Technology in Waqf Management for Transparency and Accountability	Implementation of blockchain technology in waqf financial management	Journal of Islamic Financial Technology
4	Khairunnisah (2024)	Blockchain-Based Waqf System to Strengthen Transparency and Data Security	Blockchain application for transparency, accountability, and data security in waqf systems	Journal of Islamic Philanthropy and Social Finance
5	Mustagfiroh & Khoirina (2025)	Challenges of Digital Transformation in Waqf Management in the Society 5.0 Era	Regulatory, technological, and human resource challenges in digital waqf implementation	International Journal of Waqf and Islamic Social Finance

The selected articles were chosen based on topic relevance, publication quality, and suitability with the research focus on digital waqf and technological transformation. Previous research shows that digitisation in waqf institutions has evolved from digital recording systems to the integration of fintech, blockchain, and artificial intelligence technologies to improve the efficiency of waqf asset management (Saputra, 2025). Furthermore, the use of blockchain technology in waqf management is considered capable of increasing transaction transparency and reducing the risk of data manipulation in the management of religious social funds (Masrukhan, 2023). The data analysis stage was carried out by grouping the literature findings into three main themes: the concept of digital transformation in waqf, the implementation of online waqf systems, and the challenges and opportunities for technological development in waqf management in the Society 5.0 era. Several studies indicate that the application of blockchain technology in the waqf system can strengthen the mechanisms of transparency, accountability, and data security through a decentralised transaction recording system (Khairunisah, 2024). However, the implementation of this technology still faces challenges related to regulation, sharia compliance, and the readiness of human resources to manage complex digital systems (Mustagfiroh & Khoirina, 2025).

HASIL DAN PEMBAHASAN

Digital Transformation in Waqf Management

Digital transformation in waqf management is a phenomenon that cannot be separated from the development of information technology in the Society 5.0 era. The integration of physical and digital spaces enables technology to improve the quality of life for the community. In the context of waqf, digitalisation is a solution to increase the effectiveness of management, transparency, and community participation in Islamic philanthropy activities. With the online waqf system, the process of collecting, managing, and distributing waqf can be carried out more quickly and efficiently than conventional methods. This shows that digital technology can be a strategic instrument in optimising the potential of waqf as a source of social and economic financing for the community (Aisyah et al., 2025).

However, the realisation of waqf utilisation is often suboptimal due to various obstacles, such as management limitations, a lack of transparency, and limited public access to waqf information. Waqf digitalisation is a solution to overcome these problems through the use of online platforms that enable easier public participation. In addition, digital systems also facilitate more accountable recording, monitoring, andreporting of waqf management. Thus, the digitisation of waqf not only increases community participation but also strengthens professional waqf governance (Syahbibi & Hisan, 2023).

Implementation of Online Waqf Systems

The implementation of an online waqf system also plays an important role in increasing the transparency of waqf fund management. Transparency is one of the main factors that determines the level of

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public trust in waqf management institutions. In a digital system, all transactions can be recorded automatically and accessed in real time by stakeholders. This allows the public to monitor the use of waqf funds in a more open and accountable manner. Thus, digitisation not only improves operational efficiency but also strengthens the legitimacy of waqf institutions in the public eye (Lubis et al., 2024). In addition to transparency, the digitisation of waqf also significantly improves the efficiency of waqf fund management. Digital systems enable the automatic collection of funds through various digital payment channels such as mobile banking, e-wallets, and crowdfunding platforms. This makes it easier for the public to make waqf donations anytime and anywhere without having to come directly to the waqf institution. Thus, digitisation can expand public access to waqf services and significantly increase the volume of waqf fund collection (Rahmawati et al., 2021).

Digital transformation in waqf management is also in line with efforts to achieve sustainable development goals (SDGs). Waqf has great potential to support various social development programmes, such as education, health, and community economic empowerment. With a digital system, waqf management can be carried out more effectively so that its benefits can be felt by a wider community. Therefore, the digitisation of waqf can be one of the strategies to strengthen the contribution of waqf to sustainable development (Maisyarah & Al Azhar, 2023). Despite its various advantages, the implementation of an online waqf system also faces a number of challenges. One of the main challenges is the low level of digital literacy among the community. Many people are still unfamiliar with using digital technology in financial activities, including waqf activities. This has resulted in the adoption of online waqf systems not being fully optimised in some areas. Therefore, intensive education and socialisation efforts are needed so that the community can make the most of digital technology in Islamic philanthropy activities (Choirunnisak & Jihad, 2024).

In addition to digital literacy, another challenge in implementing digital waqf is the limited technological infrastructure in some areas. Uneven internet access can be an obstacle to the development of online waqf systems, especially in rural or remote areas. This condition makes it difficult for some people to access digital waqf services. Therefore, the development of technological infrastructure is an important factor that must be considered in efforts to expand the implementation of digital waqf in Indonesia (Syahbibi & Hisan, 2023). Regulations are also an important factor in supporting the implementation of online waqf systems. The government needs to ensure that digital waqf management has a clear legal basis in order to provide protection for waqf donors and waqf management institutions. Strong regulations can also increase public trust in the digital waqf system so that public participation can increase significantly. With a clear regulatory framework, innovation in digital waqf management can develop more optimally (Choirunnisak & Jihad, 2024).

Benefits of Digital Waqf

In practice, online waqf systems also require integration with various Islamic financial institutions. Collaboration between waqf institutions, Islamic banks, and fintech companies is essential to create an integrated digital waqf ecosystem. Through this collaboration, the process of collecting and managing waqf funds can be carried out more efficiently and professionally. In addition, system integration also enables the development of various innovative waqf products that can increase public participation in waqf activities (Haliding et al., 2024). The use of digital technology also enables the development of a more transparent and accountable waqf reporting system. In a digital system, financial reports can be presented in real time and accessed by the public through an online platform. This allows the public to monitor the use of waqf funds more transparently. Thus, digitisation can increase the accountability of waqf management institutions and strengthen public trust in these institutions (Lubis et al., 2024).

In addition to increasing transparency, the digital waqf system can also expand the reach of community participation. Through digital platforms, people from various regions and even from abroad can participate in waqf activities more easily. This opens up opportunities for the development of global waqf that can benefit communities in various countries. Thus, the digitisation of waqf can expand the scope of Islamic philanthropy globally (Aisyah et al., 2025). The digitisation of waqf also provides opportunities for the development of productive waqf that can provide sustainable economic benefits. Productive waqf is the management of waqf assets that generate profits which are then used for social purposes. Through a digital system, the management of productive waqf can be carried out more professionally by utilising technology to improve the efficiency and transparency of waqf asset management (Haliding et al., 2024). In the context of the digital economy, waqf can also be an alternative financing instrument for micro, small and medium enterprises (MSMEs). Productively managed waqf funds can be used to provide financing to MSME players who need business capital. Thus, waqf not only functions as a social instrument, but also as an economic

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empowerment instrument that can improve community welfare (Aisyah et al., 2025).

Challenges of Digital Waqf Implementation

Technological developments have also enabled the development of data-based waqf systems that can improve the effectiveness of waqf management. Through data analysis, waqf management institutions can identify community needs and determine the most effective waqf programmes to improve community welfare. Thus, the use of data technology can improve the quality of decision-making in waqf management (Lubis et al., 2024). The implementation of an online waqf system also requires an increase in human resource capacity in waqf management institutions. Waqf managers need to have the ability to manage digital systems and understand the various aspects of information technology used in digital waqf management. Therefore, training and capacity building are important factors in supporting the success of digital transformation in waqf management (Choirunnisak & Jihad, 2024). In addition, the success of digital transformation in waqf also depends heavily on community support. Community participation in using the digital waqf system is a major factor in determining the success of the system's implementation. Therefore, waqf institutions need to carry out various communication and socialisation strategies to raise public awareness about the importance of digital waqf (Syahbibi & Hisan, 2023).

In the era of Society 5.0, the integration of digital technology and religious values is becoming increasingly important. The digitisation of waqf shows that technology can be used to strengthen religious practices while providing broader social benefits to the community. By making optimal use of technology, waqf can become a strategic instrument in improving community welfare and supporting sustainable development (Maisyarah & Al Azhar, 2023). Overall, digital transformation in waqf management shows great potential in increasing effectiveness, transparency, and community participation in waqf activities. Although it still faces various challenges, such as digital literacy, technological infrastructure, and regulations, the digitisation of waqf remains very promising in the future. With the support of various parties, including the government, Islamic financial institutions, and the community, the online waqf system can be an innovative solution in optimising the potential of waqf as an instrument of social and economic development in the digital era (Haliding et al., 2024).

KESIMPULAN

Digital transformation in waqf management represents a strategic effort to enhance the effectiveness, transparency, and accessibility of waqf fund management in the Society 5.0 era. The integration of digital technology into waqf systems allows the processes of collecting, managing, and distributing waqf funds to be conducted more efficiently and accountably. Through online waqf platforms, individuals can perform waqf more easily without limitations of time and location, thereby expanding public participation in Islamic philanthropic activities and increasing the potential for waqf fund collection. Furthermore, digitisation encourages the development of transparent financial reporting systems, as transactions can be recorded digitally and monitored in real time by stakeholders. This transparency helps strengthen public trust in waqf management institutions and reinforces the role of waqf as an important instrument for social and economic development. Technologies such as fintech, big data, and digital payment systems also open opportunities for innovative waqf management, including the development of productive waqf that generates sustainable economic benefits for society. Despite these advantages, the implementation of online waqf systems still faces several challenges, including varying levels of digital literacy, limited technological infrastructure in certain regions, and the need for stronger regulatory frameworks. Therefore, collaboration among government institutions, Islamic financial organisations, waqf managers, and the community is essential to develop a sustainable digital waqf ecosystem. Future research is recommended to conduct empirical studies on the effectiveness of digital waqf platforms, analyse user acceptance and trust in online waqf systems, and explore the potential integration of emerging technologies such as blockchain and artificial intelligence in waqf governance.

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