

## **A New Transformation Model of Electronic Waqf Management Using Barcode Scanning in Indonesia**

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**Abstract.** *Virtual Payment through barcode scanning is one of the impacts of digitalization and modernization of technology in the field of payment management in various ways, which initially through the Transfer System (Manual Transfer; ATM; Mobile Banking etc.) to the Barcode System (QR Code; QRIS, Universal Product Code (UPC-A); EAN-13; Datamatrix etc.). Not to mention E-money and various E-Commerce Platforms providing electronic payment services such as OVO and GO-PAY, etc. they also use barcode scanning and are even considered more effective and considered easier by most people. Therefore, Waqf Management should also adapt to the development of world technology which is increasingly modern and more flexible, one of which is using the barcode scan above. Unfortunately, there are still many Waqf Managers (Nadzir) in Indonesia who still apply the Conventional Management System where they tend to maintain old habits in collecting funds from Waqf (Wakif) for certain reasons, both lack of understanding of religious doctrine and lack of ability to utilize current developments in information technology. This certainly causes the ineffectiveness of the Muslim community in Waqf Asset Management, especially the understanding of waqf assets (Mauquf) which is conservatively fixed (land/goods) to movable (money/cash), from the original tangible (real) to intangible (abstract/electronic/E-Waqf). In fact, Islamic countries are starting to change the conventional waqf asset management system to electronic waqf with the help of banking systems and types of payment systems, such as Kuwait, Qatar, the United Arab Emirates, Jordan, Saudi Arabia, Egypt, Turkey, Bangladesh and Malaysia. In Indonesia, digitalization in the financial sector has actually been supported by the government by launching the GNNT program aka the National Non-Cash Movement since 2014 but has not been realized optimally. In addition, Zakat, Infaq, Shodaqah (ZIS) has also begun to widely use barcode scanning even affixed to donation boxes and mosque walls. However, for waqf it is very minimal due to different conceptual understandings. Therefore, there is a need for wider socialization and increased financial inclusion so that the management of Islamic waqf funds becomes faster, more efficient, integrated, secure, controlled and cross-border. This thesis aims to; 1) To find out how the current condition of Electronic Waqf (E-Waqf) in Indonesia is. 2) To analyze the transformation model of Electronic Waqf Management (E-Waqf) via Barcode Scan in Indonesia. This research is a qualitative research with a descriptive analytical approach. The data collection technique used is a literature study, through books, scientific journals, websites, etc. In addition, interviews with several informants*

*from sources as a reinforcement of research data. The data analysis technique uses qualitative analysis techniques that have four stages, namely data collection, data reduction, data presentation and the final step is drawing conclusions and verification. The results of this study are expected to transform Electronic Waqf Management (E-Wqf) in Indonesia to be more Modern, Accessible, Fast, Safe and Transparent through Virtual Payment via Scan Barcode as a medium for collecting waqf funds quickly and accurately while being directly supervised by the Indonesian Waqf Board (BWI) as the Organizer, Financial Institutions; Business Entities, and/or Communities that have been appointed to prevent misappropriation of funds. The ultimate goal is the creation of broader Community Welfare across borders in all walks of life.*

**Keywords:** Barcode; Electronics; Endowment; Modernization; Welfare.

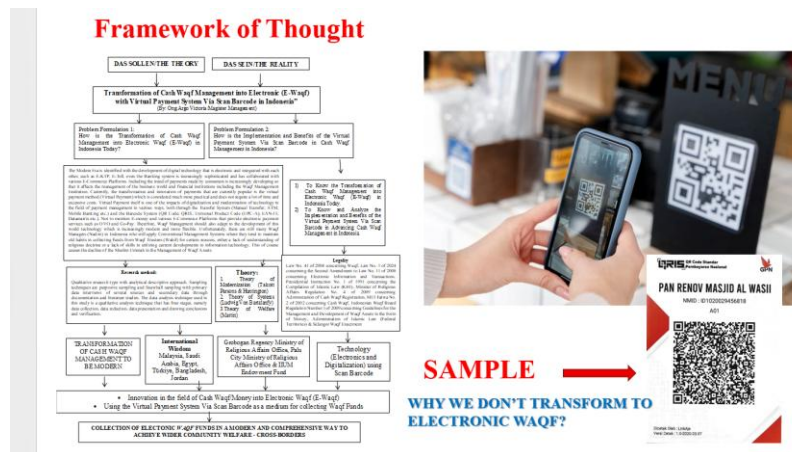
## 1. INTRODUCTION

Initially, the digital payment transaction system (Virtual Payment) was created solely as a driving force for the business and banking worlds. However, over time, many people have begun to experience its many benefits in various sectors of life, including the sharia sector, which includes waqf. The main problem is that many waqf fund managers still adhere to the old/conventional concept of manually visiting the local Office of Religious Affairs (KUA), where an officer records the submitted waqf data. From this data, a waqf certificate is issued in the form of paper, which is highly susceptible to loss or damage. On the other hand, many Waqf Management Institutions still adhere to the principle that waqf must be tangible (tangible) objects, which certainly complicates its application and is costly and time-consuming for both parties.

Many waqf managers (*Nadzir*) are also unable to utilize digital technology to collect waqf funds. However, if they could capitalize on these advances, it is possible that waqf funds could be collected more quickly and in greater quantities. This gap relates to the understanding of Islamic doctrine (Religious Doctrine) and national law, which are not yet fully understood by many, especially Muslims. Yet, both physical and digital waqf assets have significant benefits for the wider community. Waqf also serves as a philanthropic instrument derived from Islamic law that needs to be optimized through productive management oriented towards economic, socio-cultural, and environmental growth, guided by Islamic law, and utilizing digital technology in this modern era.

In addition, there is a shift in the position of assets after being endowed, which was initially conventional to become progressive, or in other words, what was initially stuck in place becomes more productive and flexible for the benefit of worship and to advance public welfare or other interests that are more beneficial in accordance with the development of the times that are in line with the objectives and functions of endowed. In Article 22 of Law No. 41 of 2004 concerning endowed, it states that in order to achieve the objectives and functions of endowed, endowed assets can only be allocated for: facilities and activities of worship, facilities and activities of education and health, assistance to the poor, abandoned children, orphans, scholarships, progress and improvement of the people's economy, and/or other advancements in public welfare that do not conflict with sharia and laws and regulations.(Rochania Ayu Yunanda, 2016: 17).

With the rapid development of information technology and telecommunications in this digital era, it has become an integral part of the lives of Muslim communities. Technology itself is something that aims to simplify human life practically and is based on science, which in recent decades has driven many new innovations in various fields (Antonius Arthur Aripin, 2018: 1789). One of the currently popular technology-related phenomena is the emergence of digital payment transaction systems (Virtual Payments), both transfers and barcode scanning. Even digital currencies such as e-money and Bitcoin have emerged.



**Picture 1:** Framework of Thought in Electronic Waqf Management

This Virtual Payment System is one of the payment transaction concepts through technology where transactions are recorded electronically and directly distributed to the owner of the account number or Barcode with the help of a third party to guarantee it, both banking and other E-Commerce platforms so that later each user can verify information related to transactions together, with a place to store data or electronic documents, codes from encryption results (new and old) with advantages in the field of security and openness (Mufti Alifia, 2021: 6.). From this explanation, it is clear that Virtual Payment is an example of the implementation of technology that can help manage waqf funds from *Wakif* to *Nadzir* to the hands of *Mauquf 'Alaih*.

In essence, stored waqf data must be permanent and unchangeable. With the development of Virtual Payment-based technology, with its numerous advantages and oversight by a third party (bank or platform), it can be said that the above risks and problems can be minimized. With a waqf database, information about the waqf donor (*Wakif*), waqf administrator (*Nadzir*), waqf assets (*Mauquf*), and waqf recipients (*Mauquf 'Alaih*) stored through Virtual Payment transactions will be secure and unalterable, and its management will be transparent. The security of stored funds is guaranteed by the waqf administrator, which has legal force and is difficult to hack. Furthermore, in the worst case scenario, waqf funds can still be traced and sued in court according to applicable regulations. (Muhammad Budi Buchari Harahap, 2021: 104).

It is undeniable that the development of waqf in Indonesia is currently growing. This is evidenced by the increasing number and scope of waqf assets, including land, goods, money, and so on, spread across various regions of Indonesia. This digitalization opens up greater opportunities for management transformation and changes in existing business capital, socioeconomic structures, laws and policies, organizational patterns, cultural barriers, and so on. The digitalization of waqf is expected to expand and

strengthen, thus significantly impacting the growth of the Indonesian economy. Furthermore, the Indonesian Waqf Board (BWI) must also undertake the process of transforming waqf management through waqf digitization, including waqf fund collection, registration, verification, distribution, and program monitoring. The results of this study are expected to transform the management of waqf management in Indonesia to be more modern, accessible, fast, safe, and transparent through virtual payments as a medium for collecting waqf funds, either through money transfers, barcode scanning, and other digital fundraising models, while still being directly supervised by BWI as the organizer, financial institutions, business entities, and/or communities that have been appointed to prevent misappropriation. The ultimate goal is the creation of broader community welfare across borders in all walks of life.

## **2. RESEARCH METHODS**

This research is a qualitative research with a descriptive analytical approach. Descriptive analytical according to Sugiyono (2013:206), is a method that functions to describe or provide an overview of an object being studied through data or samples that have been collected as is without conducting analysis to make conclusions that apply to the public. This is used to describe the implementation of the Transformation of Cash Waqf Management to Electronic (E-Waqf) with a Virtual Payment System Via Scan Barcode in Indonesia where this technology has a major influence in encouraging waqf governance management for the advancement of the Islamic economy and the realization of broader welfare.

The sampling techniques used in this study were purposive sampling and snowball sampling. Purposive sampling is a sampling technique based on specific considerations, namely selecting the person who is considered most knowledgeable about the subject being studied. Snowball sampling is a method for sampling a population. Snowball sampling is a non-probability sampling technique (a sample with unequal probability). This sampling method is specifically used for data that is community-based from subjective sources/samples, or in other words, the desired sample objects are very rare and clustered in a set. In other words, snowball sampling is a multi-level sampling method (Suharsimi Arikunto, 2002: 206).

The data analysis technique used in this study is a qualitative analysis technique which has four stages, namely data collection, data reduction, data presentation and the final step is drawing conclusions and verification.

## **3. Results and discussion**

### **3.1. The Basic Form from Cash Endowment**

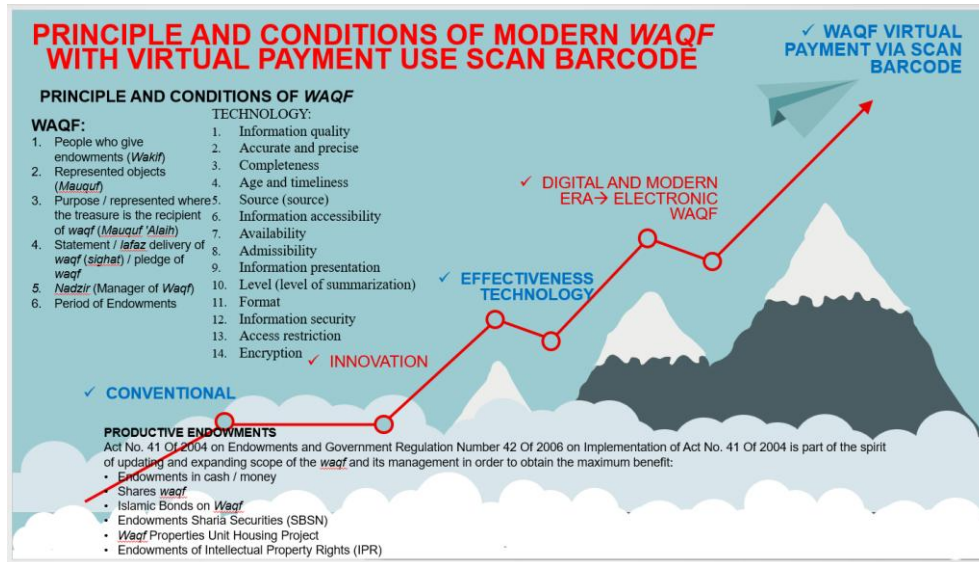
#### **a. Definition of Cash Waqf**

Cash waqf is a waqf made by an individual, group of individuals, or institution or legal entity in the form of cash. In this context, the term "money" also includes securities such as shares, checks, and others.

#### **b. Legal Basis for Cash Waqf**

The Shafi'i school of thought allows cash waqf. This can be known from Abu Tsaur narrating from Imam Syafi'i about the permissibility of waqfing dinars and dirhams (money)" (Al-Mawardi, 1994: 379). Imam Al Zuhri (W.124 H) also stated that it is

permissible to donate dinars, by using the dinars as business capital and then channeling the profits to the *Mauquf 'Alaih* (Wahbah Al Zuhaili, 1985: 162). Mutaqaddimin from the Hanafi school of thought allows cash/cash waqf of dinars and dirhams, on the basis of Bi Al Urfi's istihsan, which is used as an argument by Atsar Abdillah bin Mas'ud, namely; "What is seen as good by Muslims is good, and what is seen as bad by Muslims is also bad". waqf money/cash. The MUI Fatwa Commission's fatwa was issued on May 11, 2002.



**Picture 2:** Principle & Conditions of Modern Waqf with Virtual Payment Use Scan Barcode

### c. Some Examples of the Use of Cash Waqf in Islamic History

a) Hasanwayh (d. 1015 AD), the governor of Bani Buwayhi in Western Iran, had utilized waqf funds in the form of dinars and dirhams as an instrument of public policy by building bridges, inns, and wells; their maintenance was charged to the State budget; in addition, Hasanwyh had also donated a number of inns and mosques free of charge for students studying in the mosques.

b) Adud al-Daulah, the caliph of the Buyid dynasty, used waqf funds from his own possessions worth one hundred thousand dinars to build a hospital for public health services and medical education, and a library (called dar al-'ilm) which was also used for research, education, and study groups.

c) In 1075 AD, Nizham al-Mulk used waqf funds to build an observatory in Nishapur named after "Sultan Jalal al-Din Malik Shah" and with this observatory, Umar Khayyam, an astronomer, succeeded in reforming the calendar.

d. MUI Fatwa on Cash Waqf

On May 11, 2002 (28 Shafar 1423 H), the Fatwa Commission of the Indonesian Ulema Council issued a fatwa on cash waqf. The fatwa was signed by KH Ma'ruf Amin (Chairman) and Hasanudin (Secretary). In the fatwa of the Indonesian Ulema Council on waqf, the definition of waqf is explained, quoted from the book *Nihâyat al-Muhtâj ilâ Syarh al-Minhâj* by al-Ramli, the book *Mugnî al-Muhtâj* by al-Khathib al-Syarbini, and



Book III of the Compilation of Islamic Law, article 215, paragraph (1). The considerations of the fatwa of the Indonesian Ulema Council on cash waqf are: first, QS Ali Imran (3): 92 regarding the command for humans to give alms of some of the wealth they love; second, QS al-Baqarah (2): 261-262 regarding the double reward for people who give charity in the way of Allah sincerely; and the perpetrator is guaranteed to avoid worry (fear) and sadness; third, the hadith of the Prophet Saw. which was narrated by Imam Muslim, al-Turmudzi, al-Nasa'i, and Abu Daud about actions whose rewards always flow even though the perpetrator has died; fourth, the hadith narrated by Imam Bukhari, Muslim, and others regarding land waqf carried out by 'Umar Ibn Khatthab ra; and fifth, qawl (opinion) of Jabir ra. which stated that the companions of the Prophet saw. donate some of the assets he owns. After considering the Koran, hadith and opinions of ulama, finally the Fatwa Commission of the Indonesian Ulema Council determined that: a) cash waqf is waqf made by a person or legal entity in the form of cash; b) included in money are securities; c) cash waqf may only be distributed and used for things that are permissible according to sharia; and d) the principal value of the money must be guaranteed for its sustainability, it may not be sold, given as a gift, and or inherited. This is the basis for the permissibility of cash waqf before it was regulated in Law Number 41 of 2004 concerning Waqf. In terms of function, cash waqf managed by professional *Nadzir*, as seen by Uswatun Hasanah, Deputy Chair of the Institute for Islamic Studies and Islamic Law, Faculty of Law, University of Indonesia, can be used to overcome the problem of poverty (Uswatun Hasanah, 2005: 15).

The emergence of various regulations on Waqf has consequences for the waqf management system in Indonesia, making it more professional and independent. Therefore, a new institution and system are needed that have the capacity and capability to empower waqf assets in Indonesia to be more productive, considering that the potential for cash waqf in 2017 for Indonesia was worth around three trillion per year. This amount is still far from the potential for zakat, which is worth around 21 trillion according to PIRAC data (BWI, 2018). In essence, cash waqf requires several more specific regulations because of its unique nature. On the one hand, cash waqf must be used as business capital; in other words, cash waqf assets must be treated as business objects (*tijarah*) that carry risks; while on the other hand, the business proceeds from waqf assets are donated to the entitled parties.

Thus, waqf is a social institution (*tabarru'*) for virtue. From a legal perspective, cash waqf requires support in the form of fatwas and other related technical regulations in order to maximize the role of waqf in improving the welfare of society. Technical regulations that are needed in the collection, investment, and distribution of cash waqf results are needed to: a) maintain the "eternity" of cash waqf as business capital (*ra's al-mal*); b) investments are made in a way and in a sector that is halal/free from usury; and c) distribution of waqf results is carried out fairly and proportionally, especially now that the world of electronics and technology is very sophisticated, certainly cash waqf innovation will also start to shift to an electronic system or also called Electronic Waqf (E-Waqf), the ultimate goal is to achieve the welfare of the wider community for the sake of the implementation of a country that is *Baladatun Thoyyibatun Wa Rabbun Ghofurun*.

### **3.2. The Cash Waqf Becomes Electronic (E-Waqf)**

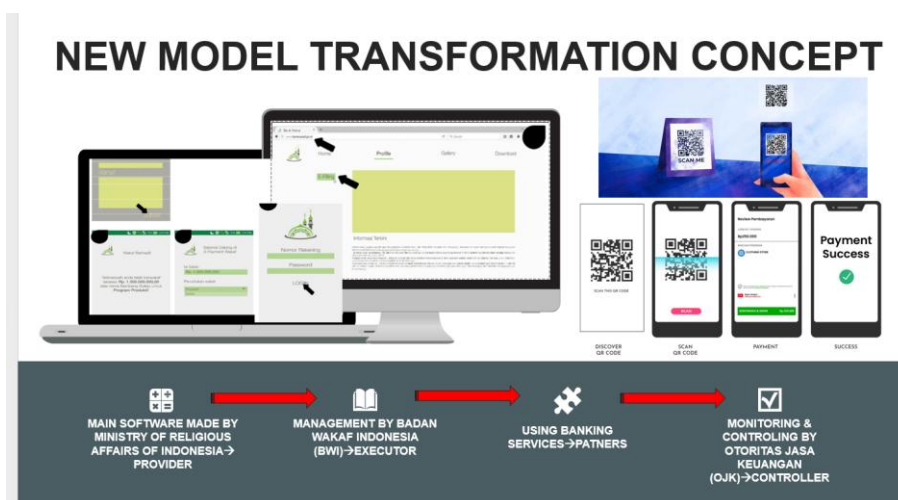
In the Islamic economic system, cash waqf is recognized as having a more immediate impact than tangible waqf, due to its flexibility in responding to changing environmental

conditions. The effectiveness of this instrument for the economy depends heavily on the role of the state in its use. Therefore, careful government planning is required for its implementation, both in terms of regulatory readiness in the form of laws and institutional readiness that integrates with other economic institutions.

Regarding cash waqf in Indonesia, Dr. Uswatun Hasanah, Head of the Research and Development Division (Litbang) of the Indonesian Waqf Agency, stated that currently there are no longer any problems with this form of waqf. According to her, on May 11, 2002, the Fatwa Commission of the Indonesian Ulema Council (MUI) determined that "Cash waqf (Waqf al-Nuqud) is a waqf made by an individual, group, institution, or legal entity in the form of cash. Cash waqf also includes the definition of securities. Cash waqf is permissible (Jawaz)." Cash waqf may only be used for things that are permissible according to sharia. Meanwhile, the principal value of cash waqf must be guaranteed for its sustainability, it may not be sold, donated, or inherited (Uswatun Hasanah, 2002: 56).

As a productive waqf, cash waqf has many advantages in this modern era. Cash waqf can be an alternative financing option for real sector investments, which is currently in demand in Indonesia. Mustafa Edwin Nasution (2006: 2-3) states that cash waqf offers a variety of fund mobilization instruments. Furthermore, it can significantly expand the funding base because the nominal value is much lower and more varied than waqf for physical assets such as land and buildings. Cash waqf is easy to manage and develop into a productive waqf because it offers many investment alternatives, both in domestic and global financial portfolios.

Several important things that constitute breakthroughs in the development of waqf since the enactment of Law Number 41 of 2004 concerning waqf, which was then followed by the issuance of Government Regulation Number 42 of 2006 concerning the Implementation of Law Number 41 of 2004 are (1). The establishment of the Indonesian Waqf Agency, the main objective of which is to enable waqf to advance and develop nationally. (2). The recognition of waqf of movable objects, including cash waqf (money). (3). The management of waqf assets is carried out productively so that the welfare of the community can be achieved.



**Picture 3:** New Model Transformation Concept

The development of information and communication technology has resulted in the concept of internet-based waqf management, known as "online waqf or electronic waqf." Electronic Waqf (E-Waqf) is a waqf whose transactions are conducted online (interconnected networks) by anyone, anywhere, through digital systems, both banking products and other platforms. Supervision of management and distribution can be accessed through the website of the waqf managing institution. Furthermore, this waqf management naturally raises new problems, such as the lack of physical meetings and the lack of knowledge of legal agreements, the absence of witnesses, making the waqf pledge process legally unclear. However, with technological advances in digital transaction/payment management (Virtual Payment), all its procedures can be adopted in the management of waqf fund collection in collaboration with banks and other platforms, thus overcoming these problems.

#### **a. Digital/Online Payment System (Virtual Payment)**

In recent years, the banking and e-commerce industries have grown rapidly, leading to an increasingly diverse range of online payment systems (virtual payments). Virtual payments are payments made electronically over the internet or a computer network, in all its various forms. Currently, numerous online payment methods are available, such as bank transfers, credit cards, digital wallets, and virtual accounts.

With Virtual Payment, users don't need to physically visit a payment point to make a transaction. They can simply use a device like a computer, laptop, or smartphone connected to the internet to enter a numeric code or scan a barcode. This offers convenience and comfort, especially after the difficult times of the Covid-19 pandemic, when almost everything in life was conducted online, eliminating the need for face-to-face interaction.

*Virtual Payment* can be made in a variety of ways, including credit cards, bank transfers, barcode scanning, e-wallets, or online payment services like PayPal and Alipay. Each payment method has its own advantages and disadvantages, allowing users to choose the one that best suits their needs and preferences.

One of the main advantages of virtual payments is the ease and speed of transactions. In just seconds, online payments can be made easily via smartphone or computer, without the need to physically visit a payment outlet. Furthermore, online payments are safer and more secure, eliminating the need to carry cash, which is vulnerable to theft or loss.

However, online payments also carry several risks and drawbacks, such as fraud or identity theft, failed transactions, or errors in fund transfers. Therefore, it is crucial for users to take appropriate security measures, such as avoiding opening suspicious links or attachments, using strong and unique passwords, and regularly updating security software. Most importantly, before clicking to transfer any amount, ensure the identity of the recipient or recipient institution is clearly stated and legally accountable.

*Virtual Payment* also provides benefits for waqf actors, including the waqf donor (*Wakif*), the waqf manager (*Nadzir*), the donated goods/money (*Mauquf*), and the waqf recipient (*Mauquf*Alaih). In today's digital era, waqf management can reach a wider and easier network, utilizing various online payment platforms and services. Furthermore, with



Virtual Payment, communication between parties in the waqf fundraising process can be carried out quickly, efficiently, and responsibly.

Here are some types of Virtual Payments that can be found in today's digital era:

### **1). Bank Transfer**

Bank transfers are one of the most commonly used online payment methods. Users can transfer money from their bank account to a recipient's account through a banking app or online banking. The advantages of bank transfers include convenience and relatively low transfer fees.

### **2). Credit Card**

Credit cards are one of the most popular forms of online payment. Users can use their credit cards to make online payments. The advantages of credit cards include ease of transaction and flexibility of use.

### **3). Digital Wallet**

Digital wallets like Bayarind, OVO, GO-PAY, GoPay, or Dana are increasingly popular online payment methods in Indonesia. Users can top up their digital wallets via bank transfer or credit card and use that balance to make payments on various online platforms.

### **4). Virtual Account**

A virtual account is a type of online payment that allows users to make payments without having a bank account. Each user is assigned a virtual account number that can be used to make payments to specific merchants or online platforms.

### **5). E-Wallet**

E-wallets like Bayarind, Gopay, OVO, Dana, PayPal, Google Wallet, or Apple Pay are online payment methods that utilize mobile apps. Users can store their credit card details within the app and easily make payments using just their smartphone.

### **6). Cryptocurrency**

Cryptocurrencies like Bitcoin, Ethereum, or Litecoin are a type of online payment that uses blockchain technology to secure transactions. Users can transfer their cryptocurrency to recipients through the blockchain network without having to go through a third party like a bank or other financial institution. Online payments have become the easiest and most efficient way to conduct financial transactions in the digital era. The advantages of online payments include convenience, speed, and efficiency, as well as the ability to save costs and time. However, as users, it's also important to pay attention to security and privacy when making online payments. Be sure to use trusted and secure sites or applications to avoid fraud and cheating in payment transactions.

### **7). Scan Barcode**

A barcode is a system used to identify a product. Therefore, a barcode contains important product information, such as name, type, specifications, and price, that is essential for distinguishing it from other products. This system consists of horizontal lines

with spaces of varying sizes. The lines on a barcode resemble bars. That's why it's called a barcode, which literally means "bar code."

Uniquely, this code can only be read by a special scanner or camera with a special feature (Scanning). Otherwise, the code cannot be identified. In Indonesia, the most commonly used barcode is QRIS. Despite the debate surrounding its name, QRIS (Quick Response Code Indonesian Standard) is now an increasingly popular payment method in Indonesia. This payment system uses QR codes as a medium for easy financial transactions. Users only need to scan the QR code provided by the seller or merchant using a payment or digital banking application on their mobile phone. QRIS enables fast and practical payments, without the need for cash or physical cards. The advantage of QRIS also lies in its ability to support various types of payments, including interbank transfers, product purchases, bill payments, and others, even waqf fund management. Furthermore, QRIS is also considered a secure solution because transaction data is well encrypted, starting from who pays, which platform is used, the recipient, and the nominal amount of money. The presence of QRIS can provide significant benefits for waqf management institutions because they no longer need to have electronic data recording machines, also known as EDC (Electronic Data Capture), to process payments, and will simplify the payment process for waqf donors.



**Picture 4:** Concept of Virtual Payment Waqf via Barcode Scan

## **b. Benefits and Advantages to Using Virtual Payments**

From all the explanations above, it's undeniable that there are numerous benefits and advantages to using virtual payments, particularly for collecting waqf funds in Indonesia. Here are some of the advantages of online payments/virtual payments in the digital era:

### **1). Convenience and Needs**

*Virtual Payment* It's very easy to use and meets the needs of consumers who want fast and easy transactions. No more queuing at banks or other payment outlets; simply access a trusted app or website and the payment process can be completed easily.

### **2). Security**

*Virtual Payment* Payments made through trusted and secure websites or applications offer a higher level of security than conventional payment methods like in-person payments or sending money by mail. This is because online payments are conducted over an encrypted network and are protected against fraud or cheating.

### **3). Time Efficiency**

With Virtual Payment, there's no need to visit a bank or other payment center to conduct financial transactions. This reduces transaction time and efficiency, freeing up time for other activities.

#### 4). Cost Savings

*Virtual Payment* can help save costs on financial transactions. In some cases, merchants or online platforms offer discounts or cashback for online payments. Furthermore, online payments also offer lower transaction fees compared to conventional payment methods like manual bank transfers.

#### 5). Flexibility

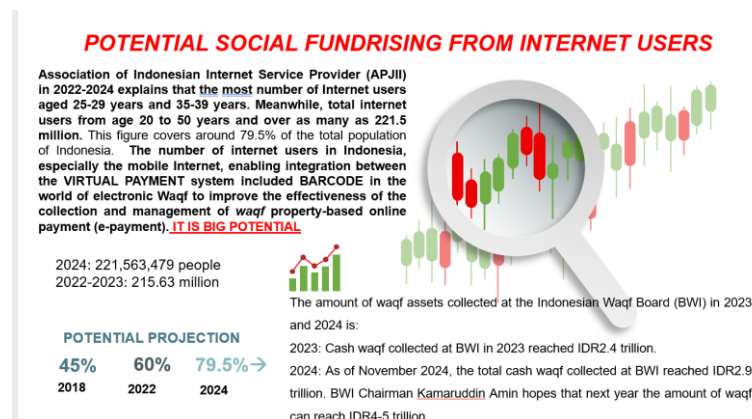
In Virtual Payment, users have many payment options, including credit cards, digital wallets, virtual accounts, e-wallets, cryptocurrencies, and barcode scanning. With a wide variety of payment methods available, users can choose the one that best suits their needs. Our focus in this research is Virtual Payment via Barcode Scan.

#### 6). International Transactions

*Virtual Payment* it allows users to easily conduct international financial transactions. This can help facilitate business transactions or personal needs with users abroad. Furthermore, several online payment platforms can process various types of transactions to collect waqf funds, unrestricted by regional or even international boundaries.

### 3.3. Electronic Payment (E-Payment) Via Barcode as an Transformation & Innovation in E-Waqf to Collect *Waqf* Fund & Services in Acceleration of Indonesian Economic Development Welfare

Cash waqf in Indonesia also has the same potential as other countries, capable of managing it productively and contributing to the Indonesian economy. This is supported by the potential for cash waqf in Indonesia, according to the Indonesian Waqf Board (BWI), which in 2023 reached 2.4 trillion rupiah. This is obtained if 215.63 million Indonesians, or approximately 60-79.5% of the total population, allocate Rp 1,000,000 per year for cash waqf. However, the collection of cash waqf has not been effective, as evidenced by the amount of waqf collected from 2018 to 2024, which only amounted to around 4-5 trillion rupiah.<sup>1</sup> As explained in the following picture:



**Picture 5:** Potential Social Fundraising from Internet Users

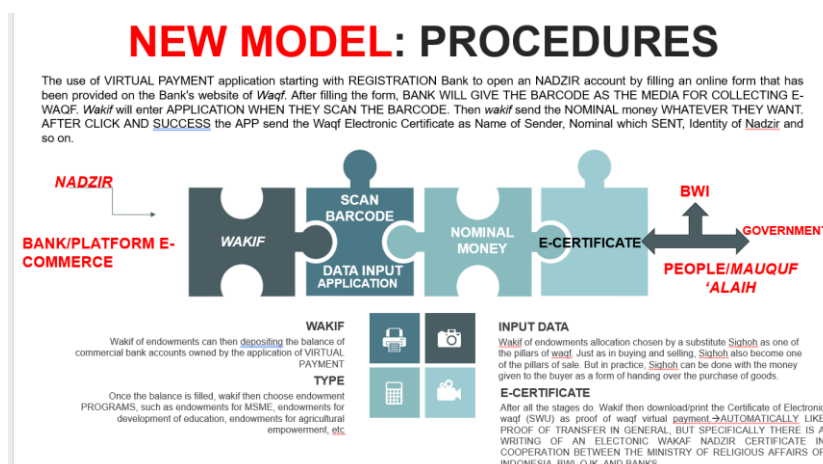
<sup>1</sup>Yuliafitri, Indri and Arie Indra Rivaldi., The Effect of the Implementation of Good Governance and Promotion Principles on Cash Waqf Receipts (at Waqf Management Institutions in Indonesia). InFestasi Journal Volume 13 Number 1, June 2017, 2017, p.89.

The technology used by Bank *Waqf* Ventura influences the effectiveness and efficiency of collecting and managing cash waqf. This is consistent with research conducted by Wardian, a researcher at the Informatics Research Center, Indonesian Institute of Sciences, LIPI Complex, who stated that the development of information technology can improve performance and enable various activities to be carried out quickly, precisely, and accurately, ultimately increasing productivity. The development of information technology is evidenced by the emergence of various types of technology-based activities, such as e-government, e-commerce, e-education, e-medicine, e-laboratory, and others, all of which are electronically based.



**Picture 6:** How the barcode payment system applied in waqf works and the issuance of waqf certificates which are similar to receipts

In addition, regarding the influence of the development of information technology on the field of waqf management accounting, it also brings significant changes in the application system, especially in the context of planning, controlling and making decisions in electronic waqf management.<sup>2</sup>

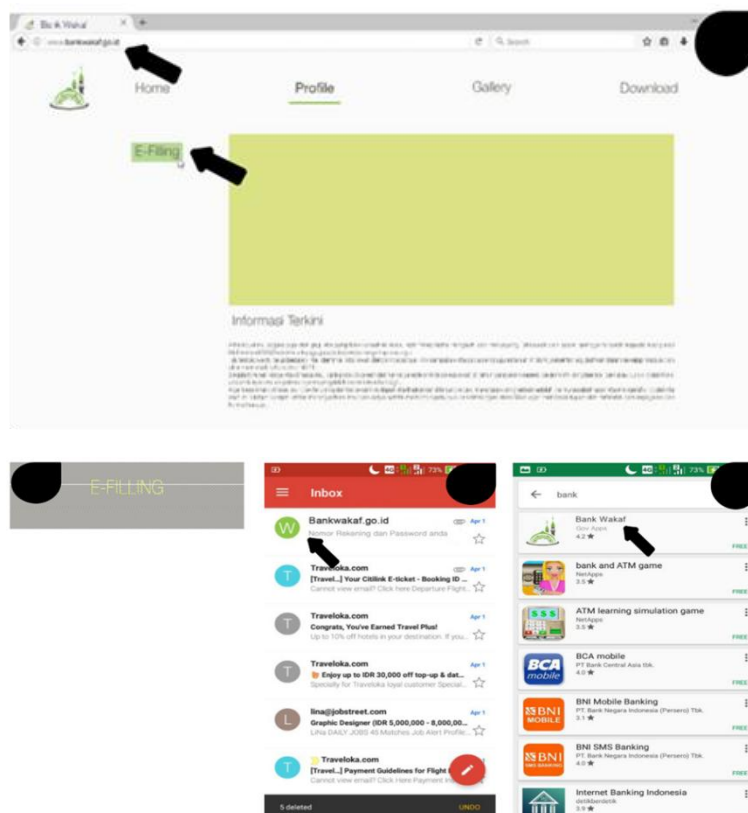


**Picture 7:** New Model: Procedures How to Manage the E-Waqf Via Barcode

<sup>2</sup>Maharsi, Sri, The Influence of Information Technology Developments on Management Accounting. Journal of Accounting and Finance Volume 2 Number 2, November 2000, 2000, pp. 127-137

Furthermore, the implementation of E-Waqf is also influenced by the number of internet users. According to the Indonesian Internet Service Providers Association (APJII), the largest number of internet users are aged 25-29 and 35-39. Meanwhile, the total number of internet users aged 20 to 50 years and above is 119.2 million. The large number of internet users in Indonesia, especially mobile internet, allows for the integration of online payment systems (e-payments) in the world of electronic waqf, thereby streamlining the collection and management of waqf assets based on online payments (e-payments).

Using the cash waqf e-payment application begins by opening a Bank *Waqf* account by filling out the online form provided on the Bank *Waqf* website. After completing the form, the waqif will receive an email from Bank *Waqf* containing the account number and password. This signifies that the waqif is now registered as a Bank *Waqf* customer. The waqif can use this account number and password to activate and log in to the e-payment application, which has been downloaded from the Google Play Store or Apple Store.





**Picture 8:** Illustration of Sample System from E-Waqf

The waqf (endowment) can then deposit the waqf balance from their commercial bank account through the waqf e-payment application. Once the balance is filled, the waqf then selects the desired waqf allocation, such as waqf for MSME empowerment, waqf for educational development, waqf for agricultural empowerment, etc. The waqf's choice of waqf allocation replaces *sighoh*, one of the pillars of waqf. Similar to buying and selling, *sighoh* is also one of the pillars of buying and selling. However, in practice, *sighoh* can be done by giving money to the buyer as a form of handover of the purchased goods. After all stages are completed, the waqf then prints a Cash Waqf Certificate (SWU) as proof of waqf payment.

#### 4. CONCLUSION

Transformation of cash waqf management (Cash Waqf/AI Nuqud) to Electronic Waqf (E-Waqf) (KHI, MUI Fatwa, and Law No. 41 of 2004) in Indonesia, it can be seen that cash waqf through an electronic system is very potential for the development of the people's economy, if the allocation of cash waqf (Cash Waqf/AI Nuqud) through the Electronic Waqf (E-Waqf) system is directed at empowering productive businesses of the people, without reducing the principal value of the cash waqf, then this becomes one of the tools to achieve the goals of the State, especially creating general welfare as stated and implied in the opening of the 1945 Constitution, paragraph 4. Considering that the legal umbrella has permitted it, especially its relation to Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Electronic Information and Transactions (ITE Law) in Article 1 paragraph (2), efforts to develop the law in the allocation of cash/money waqf (Cash Waqf/AI Nuqud) towards Electronic Waqf (E-Waqf) need to be immediately synergized with waqf management institutions, both government and private institutions, so that efforts to make electronic waqf as one of the bases for strengthening and developing the community can be achieved. In addition to the demographic bonus and technological developments that are spreading among the Indonesian population, the majority of whom are Muslim, then socialization about the



ease and accuracy of distributing cash/money waqf (Cash Waqf/Al Nuqud) through the Electronic Waqf (E-Waqf) system can be optimized in helping the government solve the problem of poverty, especially in achieving community and economic people welfare.

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