Waqf Crowdfunding System on Donation Application: A Conceptual Model Case in Indonesia and Implemented Strategies to Boost Waqf Digitalization

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Abstract: This study aims to design a conceptualization of the waqf program crowdfunding system implemented by an online donation platform and strategies for increasing waqf digitization. This research uses a descriptive qualitative method by collecting data through in-depth interviews with application managers, waqf institutions' leaders, donors, and documentation. The results of this study show that the crowdfunding system runs through the stages of the waqf program proposal, verification of publications and socialization of the waqf program. The donation platform's strategy in increasing the digitization of waqf includes providing access to waqf institutions for program approvals, notification of sustainable programs, additional features of Islamic studies on the application, digital publications of creative waqf programs, surveys of digital waqf program locations, creation of digital content and videos of waqf activities. In addition, other strategies include solicitations and response and input spaces on the application. The crowdfunding system implemented by the Amalsholeh platform can help waqf institutions find donors and increase community interest in online waqf or digitalization of waqf.

Keywords: crowdfunding system, waqf, waqf digitization strategy.

Abstrak: Penelitian ini bertujuan untuk mengeksplor konseptualisasi sistem *crowdfunding* program wakaf yang diterapkan oleh platform donasi online dan strategi dalam meningkatkan digitalisasi wakaf. Penelitian ini menggunakan metode deskriptif kualitatif dengan pengumpulan data melalui wawancara mendalam dengan pengelola aplikasi, pimpinan lembaga wakaf, donatur, dan dokumentasi. Hasil penelitian ini menunjukkan bahwa sistem *crowdfunding* berjalan melalui tahapan pengusulan program wakaf, verifikasi publikasi, dan sosialisasi program wakaf. Strategi platform donasi dalam meningkatkan digitalisasi wakaf antara lain memberikan akses lembaga wakaf untuk persetujuan program, notifikasi program berkelanjutan, penambahan fitur kajian Islam pada aplikasi, publikasi digital program wakaf kreatif, survei lokasi program wakaf digital, pembuatan konten digital dan video kegiatan wakaf. Selain itu, strategi lain berupa ajakan dan tanggapan serta ruang input pada aplikasi. Sistem *crowdfunding* yang diterapkan platform

Amalsholeh dapat membantu lembaga wakaf untuk mencari donatur sekaligus meningkatkan minat masyarakat terhadap wakaf *online* atau digitalisasi wakaf.

Kata Kunci: Sistem *crowdfunding*, wakaf, digitalisasi wakaf

ملخص: تهدف هذه الدراسة إلى تصوير نظام التمويل الجماعي الوقفي الذي يتم تنفيذه من خلال منصة للتبرع عبر الإنترنت واستراتيجيات لزيادة رقمنة الوقف. ويستخدم هذا البحث طريقة وصفية نوعية من خلال جمع البيانات من خلال مقابلات معمقة مع مديري التطبيقات ورؤساء المؤسسات الوقفية والجهات المانحة والتوثيق. تظهر هذه الدراسة أن نظام التمويل الجماعي يمر بمراحل وهي اقتراح برنامج الوقف والتحقق من المطبوعات والتنشئة الاجتماعية لبرنامج الوقف. تتضمن استراتيجية منصة التبرع في زيادة رقمنة الوقف إتاحة الوصول إلى مؤسسات الوقف للحصول على موافقات البرامج، والإخطار بالبرامج المستدامة، والميزات الإضافية للدراسات الإسلامية على التطبيق، والمنشورات الرقمية لبرامج الوقف الإبداعي، واستطلاعات مواقع برنامج الوقف الرقمي، وإنشاء المحتوى الرقمي ومقاطع الفيديو لأنشطة الوقف. بالإضافة إلى ذلك ، تأخذ الاستراتيجيات الأخرى شكل استدراج العروض والردود ومساحات الإدخال في التطبيق. يمكن لنظام التمويل الجماعي الذي تنفذه منصة عمل صالح أن يساعد مؤسسات الوقف في العثور على متبرعين بالإضافة إلى زيادة اهتمام المجتمع بالوقف عبر الإنترنت أو رقمنة الوقف.

كلمات رئيسية: نظام التمويل الجماعي، الوقف، إستراتيجية رقمنة الوقف.

INTRODUCTION

Waqf is an activity of raising funds for social action (Budiman, 2017). According to language, waqf is to withhold, that is, to restrain the core of property and distribute the proceeds of property (Amanina et al., 2016; Sano & Kassim, 2021). The development of Waqf in Indonesia has enormous potential (A. K. N. Iman et al., 2021). Waqf in Indonesia is related to social and customary problems in Indonesia, ranging from the sultanate masses of many waqf lands used to build mosques and madrasahs to the independence period (Itang & Syakhabyatin, 2017). Waqf in Indonesia is regulated by Law 41 of 2004, which states that waqf is not only in the form of land. Various kinds of waqf products can be updated to advance national representation, and with this regulation, waqf can be optimized as well as possible (Huda & Heykal, 2010; Muthoifin & Firdaus, 2020). For a Muslim who has performed waqf and then died, he will continue to get rewards from waqf contributions (Shatar et al., 2021). Although waqf is an activity related to religion, the state's role is needed to optimize the role of waqf to improve socioeconomic welfare (Widyawati, 2012).

Technological innovations in the waqf sector must be optimized to positively impact society, such as online waqf fundraising with a crowdfunding system. Using websites for fundraising strategies is still not compelling enough, as Setyani (2018) showed with the ineffectiveness of fundraising through *websites* and still from the expected high target. Meanwhile, Gündoğdu (2019) argued the potential for mobilizing Islamic social finance funds, including waqf, through crowdfunding.

Zain et al. (2019) stated that new technologies, such as crowdfunding platforms, can awaken the potential of waqf. The revival of waqf like this is significant for the wider community, especially for Muslims. The revival of waqf can provide substantial assistance in poverty alleviation and equal opportunities for participation. Waqf crowdfunding will provide broader funding options than relying solely on and internally from waqf institutions (Laallam et al., 2021). Moreover, waqf for infrastructure will require more significant funding. Infrastructure waqf is most often emphasized in its use and use in Islamic teaching source literature (Suliaman & Yaakob, 2020).

Crowdfunding is minimum fundraising digitally but has an enormous contribution so that it can have a significant impact. With technological advances, crowdfunding systems can be applied to waqf, making waqf fundraising will be structured easily. Indonesia is the country with the largest Muslim-majority population in the world. This condition is a very high opportunity to implement a crowdfunding system on waqf. Therefore, waqf has a somewhat important role in the development of Islamic civilization if waqf can be managed and utilized as well as possible (Damanuri, 2012).

The development of smartphones that are getting stronger is a good sign for the growth of online transactions, so some waqf institutions have begun to collect waqf with websites and applications used explicitly by the public to distribute waqf. The development of technology has an impact on change and convenience for people who have many activities. A smartphone can distribute waqf efficiently without having to come to see nazhir directly (Muslihatin, 2016).

Crowdfunding is not something new. Fundraising that has been done in the form of collecting coins is also a form of crowdfunding donation (Athief, 2019). Although people in Indonesia are not familiar with the term crowdfunding, several websites already facilitate Crowdfunding in Indonesia, such as patungan.net, wujudkan.com, gagas.web.id, and kitabisa.com (Aprilia & Wibowo, 2017). One of the biggest markets in the world of technology is Android. Android experienced significant growth in September 2012. Android users reached 200 million (Maiyana, 2018).

This considerable opportunity can be used to implement a waqf crowdfunding system using applications and websites (platforms). Not only Android growth in iPhone users is also not inferior. The iPhone was once the king of smartphones in 2016. In 2016 the fourth quarter of iPhone sales experienced a substantial spike of 72 per cent (Wicaksono et al., 2018). This phenomenon shows that people cannot be separated from digital technology, gadgets and the internet.

AmalSholeh is a new (social) donation platform that has performed very well since its establishment. Many reviews commented well, getting a relatively high rating of 4.9 on the PlayStore and five stars on IOS. Various programs are widely funded by the AmalSholeh application, including various waqf programs. This research focuses on waqf. The waqf program was proposed by various institutions, one of which was the Amanah Muhsinin Peduli Umat Foundation. AmalSholeh, on September 13, 2021, successfully funded 5,856 programs, and 485,578 people participated (Amalsholeh, 2021) and 40 billion funds that have been accommodated in 2020 (Amalsholeh, 2020).

There is a research gap around using a crowdfunding system in a waqf process. Many studies are still in the form of conceptual images, and there are not many empirical studies related to implementing Crowdfunding waqf. This study wants to fill the gap by becoming one of the pioneers in the study of waqf crowdfunding systems. This study aims to describe a waqf crowdfunding system in a donation application. In addition, this study also describes strategies that have been implemented by donation managers in order to increase waqf digitalization. Donation applications that provide waqf features are still few in Indonesia. This research is expected to be a reference for online donation platform managers to provide a waqf funding feature to encourage waqf institutions to partner with online donation applications to increase the potential of Waqf in Indonesia.

LITERATURE REVIEW

Previous Studies

Fintech facilities influence generations X and Z in fulfilling cash endowments very efficiently (Ahwal, 2021). In addition, cash waqf is very beneficial if it can be used wisely, especially in crowdfunding, to address problems faced by underprivileged or underrepresented groups in society and those in need (Zakariyah et al., 2021). A short-term measure to address the problem of waqf collection is to develop existing waqf and consider certain measures that can improve the ability to generate income and administrative welfare of waqf (Rashid, 2018).

The construction of facilities for the disadvantaged, such as hospitals, houses, water tanks, and camps, is one of the objectives of waqf in various international humanitarian projects that maximize global crowdsourcing (Suhaili et al., 2019). The general public can participate by making contributions through money (cash). Because it collects funds from the general public to support waqf land development, money endowments are seen as a crowdfunding technique (Arif et al., 2021). To prevent theft and corruption by people in charge of charitable organizations, funds should be collected and dispersed quickly from one account to another rather than being held to invest for profit (Gündoğdu, 2019).

Thaker & Allah Pitchay (2018) developed the Crowdfunding-Waqf Model (CWM) as a source of financing for waqf institutions in Malaysia, which is expected to provide waqf institutions in Malaysia to meet their liquidity constraints in developing waqf land. It also involves the involvement of crowdfunding platforms.

Thaker et al. (2018) offer a sustainable financing model for waqf institutions to meet their liquidity constraints in developing waqf land, known as the crowdfunding-waqf (CWM) model. Based on the findings, both the perceived benefits and ease of use of CWM positively impact crowd funder's or donors' behavioural intentions in helping waqf institutions develop waqf land in Malaysia (Thaker, 2018).

Aziz et al. (2019) discussed why people choose an online crowdfunding system using Structural Equation Modeling (SEM), which shows that the variables of religiosity, effectiveness, campaign and platform innovation positively affect the community in donating. Masrikhan (2019) discussed the importance of utilizing waqf's potential, which requires innovations and the government and society's role in economic development. The potential of waqf in building the economy requires the collaboration of stakeholders and mass media as a medium of socialization and promotion to build a donation platform.

Syahputra & Khairina (2021) examine the payment methods of waqf institutions by optimizing waqf with the e-payment method, a method that is used using qualitative and library methods. The results of this study show that the use of e-payment can help optimize the collection of waqf funds. Maghfira (2019) reviewed a donation platform and showed that fundraising is ineffective due to a lack of socialization.

In addition, crowdfunding research is still dominated by financial institutions' study of waqf money. Meanwhile, research on waqf is still scarce that discusses a waqf crowdfunding system, so that few implementations can be found in Indonesia. This research will provide an overview of how a waqf crowdfunding system operates and the strategies implemented to increase waqf digitalization.

This research focuses on conceptualizing the crowdfunding system implemented by a donation platform AmalSholeh and what strategies are being carried out by the *developers to advance* digital waqf. This study aims to educate the public about introducing digital waqf so that it is easier for people to waqf.

Development of Waqf in Indonesia

Some parts of Indonesia have a history of traditions about waqf. Waqf activities have occurred in Indonesia and were carried out by indigenous people before the arrival of Islam to the archipelago (Itang & Syakhabyatin, 2017). During Japan's colonization of the Indonesian state, there was no policy update on waqf not to develop the true potential of waqf, and it was used only for administration (Hermawan, 2014). Waqf has undergone a significant renewal in Indonesian laws and regulations, as written in Law 41 of 2004 concerning Waqf (Zaimah, 2017). Waqf in law 41 of 2004 is defined as the legal act of a wakif to separate or give up part of his property to be used forever or for a certain period according to his interests for worship and general welfare according to Sharia (Nissa, 2017). The meaning of waqf has changed. The meaning of waqf is more flexible and profitable, making it easier for waqf institutions to renew waqf for the general welfare. Over time, public awareness of using waqf has grown so that waqf land has begun to be empowered, such as agriculture, shops, cooperatives, and workshops. (Oktarina, 2018).

Waqf institutions have played an essential role in providing opportunities to share governments' fiscal needs and improve people's and nations' welfare throughout Islamic history (Moh'd et al., 2017). Waqf has the potential to become one of the essential tools in the socioeconomic field of Muslim communities that benefit the community in terms of education, health, national security, transportation facilities, basic infrastructure, food and employment (Khairi et al., 2014).

Waqf money impacts the development of the world of representation in Indonesia. Digital money technology can be adapted into cash waqf (Muna, 2020). According to the Nation Digital Research Centre (NDRC), the definition of fintech is to make an innovation in the financial services field. The term comes from the words "financial" and "technology". Fintech refers to modern technological innovations. The fintech concept adapts technological developments combined with finance or finance in banking institutions so that it can facilitate the transaction process, including digital-based financial services that are developing in Indonesia, including payment channel systems, digital banking, online digital insurance, Peer to Peer (P2P) Lending and Crowdfunding (Masrikhan, 2019).

Crowdfunding and Digitalization of Waqf

Crowdfunding is a democratic financing scheme because the concept of crowdfunding is to collect funds in a minimum amount but comes from a broad community scale (individuals, groups, government organizations) so that significant funds can be collected. The funds will be used by institutions or agencies to be distributed in order to help others in need. Crowdfunding works through an internet-based platform, making transact easier (Rohim, 2019). The amount of funds in crowdfunding is not the most important thing, not the number of donations per person, but the number of people participating because that is the purpose of the crowd. If three people donate 10,000,000, 30,000,000 will be collected, obviously a considerable value but not optimal.

In contrast to the 1,000 people donating 100,000, the funds collected of 100,000,000 are of tremendous value. The large number of people participating makes a small thing of no value a great force. This fact underlies optimism in implementing a crowdfunding system with the aim of charity. Indonesia can improve welfare by implementing the system (Irfan, 2016).

The community needs a platform to make it easier to distribute funds in e-commerce work and do good. The community will be more interested if they know the purpose of the funds to be distributed, how much is needed and the report on the results of donations submitted in the form of documentation and records. For the public interest, waqf prioritizes the principle value of benefits or *maslaha* (Gebara, 2018; Mahendrarajah, 2018). The crowdfunding system will provide a large selection of the benefits the *wakif* desires. The benefits of waqf can even be directed at balancing consuming and using natural wealth heritage, avoiding gentrification, and supporting urban conservation collectively (Khalfan & Ogura, 2012).

Digitalization provides the potential for waqf, especially among millennials, as Badan Wakaf Indonesia (BWI) reported, to take advantage of this momentum. BWI has held waqf digitalization by encouraging waqf institution managers to take advantage of digital technology. The merger of waqf and technology using websites / social media/applications today can potentially increase public waqf interest. Digital Waqf makes collecting and distributing funds easier because an institution's transparency is a consideration for wakif. The funds submitted must reach their proper destination. Digital Waqf also facilitates the waqf process, where the wakif only efficiently operates existing features (Mubarok, 2020). Digital Waqf provides flexibility for busy people who cannot choose to see the waqf place, waqf construction, waqf donation purposes, waqf assets, and waqf structure because information can already be obtained in the feature (Mubarok, 2020). The distribution of waqf funds requires selection in applying for financing eligible programs to receive waqf assistance. The representation must also be more explicit in classifying institutions and organizations in their duties. The existing laws and regulations have not fully regulated the current representation. Waqf runs without severe treatment in terms of providing motivation and management. This situation impacts deviations in waqf management and the purpose of the waqf itself. The order of waqf data collection is essential because many waqf objects are anonymous data until they are neglected and even enter the trade cycle (Iman et al., 2020).

Fundraising through digital has many advantages of effectiveness, in addition to easy and fast access, but also has factors influencing donors to make their donations. The factors influencing digital fundraising are internal and external (company/institution) and external (private parties). The most significant internal risk is customer trust, making donors interested and willing to leave their donations in an institution, and social solidarity is built through fundraising (Rachmawati & Solikhati, 2020).

Customer trust is crucial in the digital world, but one more factor affecting performance in institutions and companies is digital branding (Hidayanto & Kartosapoetro, 2020). The platform must build a brand before launching a product or service. Platform providers need to understand the importance of brands in today's digital world. Essential elements of the brand include names, logos, slogans, and designs. Building digital branding in the era of mobility has many obstacles, one of which is the existence of similar websites/applications with the same goal in terms of donating (Hidayanto & Kartosapoetro, 2020). Digital altruism is one of the critical factors in raising social funds as solidarity for donors to collect donations that aim to help others, both medical expenses, development advice, and helping people affected by natural disasters (Rachmawati & Solikhati, 2020).

RESEARCH METHODOLOGY

This study uses case studies which are intense and methodical assessments of one person, group, community, or other units in which researchers investigate in-depth data relating to many factors (Heale & Twycross, 2018).

In case studies, data analysis begins during data collection when records are made, initial interpretations are formed during team discussions, and tentative hypotheses are tested in follow-up interviews (Kohn, 1997). This approach contrasts quantitative research, whose actions are often carried out sequentially (Kohn, 1997). The approach used to analyze data inspired by the four stages of analysis includes understanding, synthesis, theory, and recontextualization (Murphy et al., 2015).

This research uses a descriptive qualitative approach. Data collection is carried out utilizing data documentation obtained from the results of the AmalSholeh application and in-depth interviews with related parties, including AmalSholeh application managers, waqf management institutions that use AmalSholeh facilities, and donors as users of the AmalSholeh application. In this study, the authors obtained data through WhatsApp interviews with representatives of the AmalSholeh site and data obtained directly through the AmalSholeh application. An interview is one of the methods used to obtain information directly from an object under study in detail.

This research conceptualizes the waqf crowdfunding system from the results of structured interviews with three people: the donation application staff, the chairman of the Foundation that manages one of the waqf programs, and the community that uses the application. In this study, the author obtained data through WhatsApp interviews with representatives of the AmalSholeh site and data obtained directly through observation of the AmalSholeh application itself. These various data sources are then collected and needed as extensive data in case study research.

Data analysis by recording analyzes, reports, and draws conclusions from the research process carried out (Jaya, 2020). Research on the AmalSholeh platform focuses on optimizing digital waqf and does not discuss other forms of Islamic social finance such as zakat, infak, and almsgiving.

RESULTS AND DISCUSSION

Waqf Crowdfunding System on Donation Application

AmalSholeh is a donation *platform* with a crowdfunding system, following the *crowdfunding* system carried out by AmalSholeh:
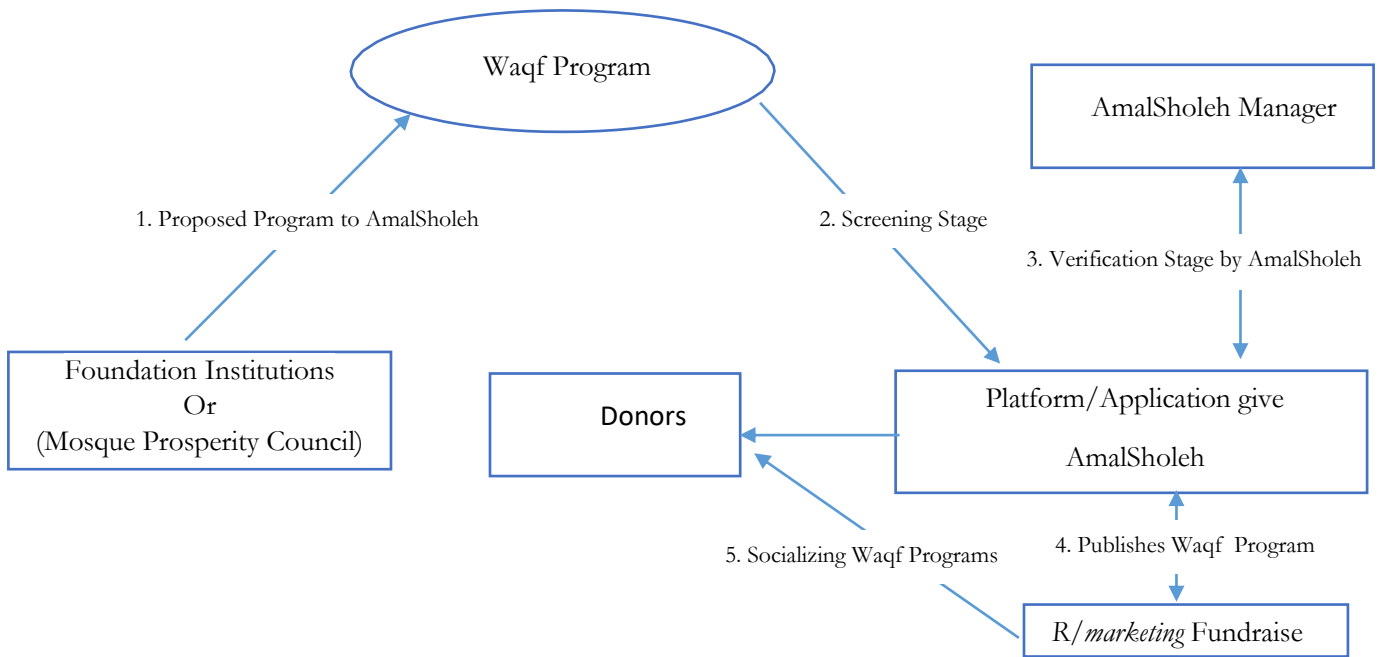
Figure 1. Crowdfunding system on the AmalSholeh platform

Source: Processed by Author (2022)

Result Description

There are several stages in using the AmalSholeh platform for crowdfunding, and the Terms and Conditions of the AmalSholeh platform have been explained on the public page of the AmalSholeh application. A brief explanation of the crowdfunding system is as follows:

First, the institution/Foundation/Dkm applied for a waqf program on the Amalsholeh platform. The application for the waqf program also has a screening stage. The institution guarantees and declares that all content provided to the AmalSholeh platform, both writings, photos and videos described in the description, is under the facts and truth that can be accounted. Any fundraising is the full responsibility of the institution and or fundraiser. A fundraiser is a person or organization expressing support for a program created by an institution by creating a new program page connected to the main program. Funds from the fundraiser page will go into the first program. Fundraising is prohibited if it contains elements of false information, cyberbullying of disturbing content, pornography, and copyright or intellectual property violations. In addition, fundraising is not intended for practical political activities without the permission of beneficiaries, disrupting public order, debt, zakat, qurban, and tertiary needs.

Secondly, AmalSholeh verifies the programs submitted by the institution / Foundation / Dkm. Documents that are very important and must be owned by the waqf institution, including NPWP in the name of the institution, legality establishment, ID card of the institution's account holder, account number in the name of the institution, telephone number of the

account holder, and supporting files / online interviews/visits according to the program category if needed.

Third, AmalSholeh publishes waqf programs that have passed the verification stage into the AmalSholeh platform. After that, the AmalSholeh platform socializes the waqf program to users/visitors of the platform. Donors are individuals, groups, business entities and legal entities that register with the AmalSholeh platform to support the program by distributing funds.

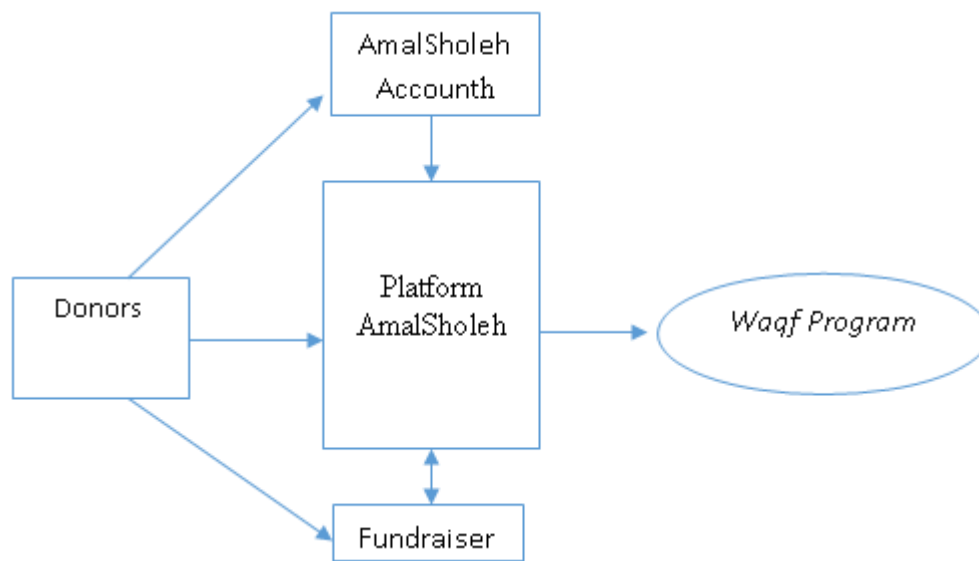The following Figure 2 explains how to donate on the AmalSholeh platform:

Figure 2 How to Waqf Online on the AmalSholeh Platform

Source: Processed by Author (2022)

First, the donor opens the AmalSholeh application/website (platform). After opening the application/website (platform), many displays of programs will be verified by AmalSholeh. *Second*, choose the funding program. After choosing the program, choose a payment method through various options, including Gopay, Shopeepay, Jenius, ATM and Virtual Account transfers, and *Third* transfer funds. AmalSholeh will accommodate funds. Donations from donors are at the risk of the donor himself. AmalSholeh does not guarantee that every program on our site is free from fraud and abuse if, in the future, the service user believes there is fraudulent content and misuse of funds or other suspicions on the program on the AmalSholeh platform. Donors can report this.

Institutions and donors reserve the right to file a report or complaint with the platform provider regarding suspected or event violations of these terms and conditions. These include;

1. Agencies or donors that enter data and information that is incomplete, untrue, misleading or falsified;

2. Institutions or donors that include and upload prohibited content;

3. Institutions that misappropriate funds derived from the program; or

4. Institutions that do not meet or only fulfil part of the implementation of the program or fulfil the implementation of the program but do not comply with what is promised by the institution through the platform.

Donations will be accommodated in AmalSholeh's account. AmalSholeh's account aims to keep donations safe for each existing program. Institutions can disburse funds for each program obtained but not necessarily directly disbursed, but include conditions in disbursing funds as follows:
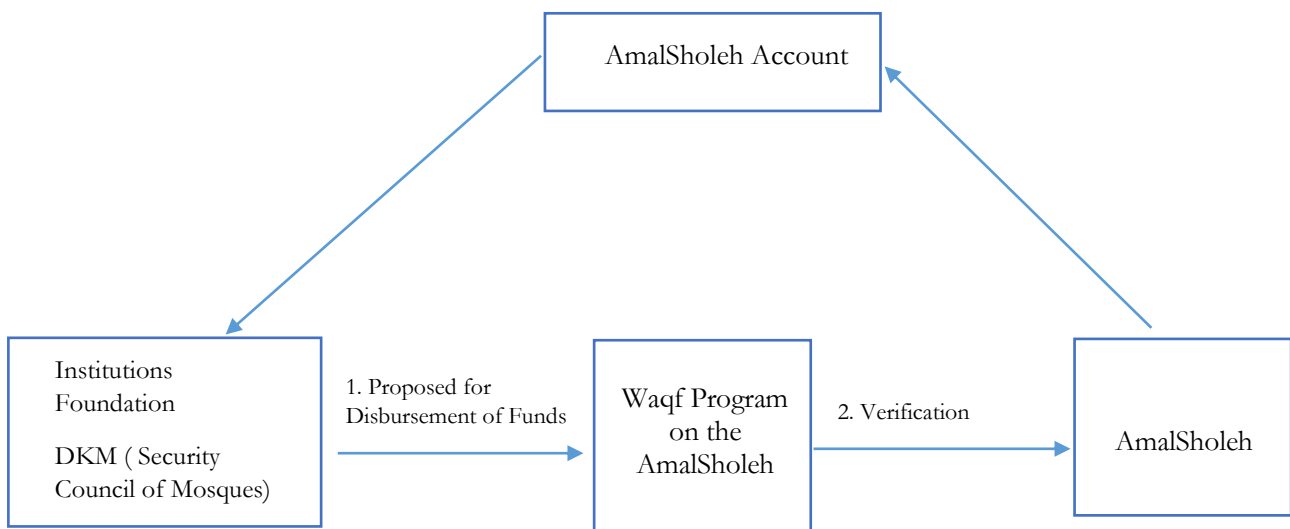

Figure 3 How to Disburse Waqf Funds on the AmalSholeh Platform

Source: Processed by Author (2022)

First, the institution applies for disbursement of waqf program funds on the AmalSholeh platform by following requirements such as filling in the nominal to disbursement, the institution's account number, and the plan to use the funds. *Second*, AmalSholeh will verify the account first before the funds are disbursed. *Third*, if the data is valid, AmalSholeh will disburse the waqf funds to the submitting institution. The requirements for applying for account verification are as follows:

1. Have verified the account;

2. The program already has at least one donor

Funds obtained from the program through the platform will be charged an administration fee by the platform provider of 5% (five cents) by the Da'wah Development Fund (DPD). After

AmalSholeh's donation is distributed to the institution, the institution must provide a report on the use of funds which will later be seen in the update feature on the AmalSholeh platform.

AmalSholeh reserves the right to refuse/postpone account verification or freeze accounts and disbursement of donations if the institution:

1. Have not sent the necessary data by AmalSholeh.;

2. If the funds raised must be given directly to the beneficiaries under applicable regulations;

3. If we have reason and evidence that the institution violated the terms of service on the AmalSholeh platform;

4. If necessary, to comply with a court order, warrant, government decree or applicable legal provisions in Indonesia.

Institutions must provide information or reports through the Amalsholeh platform if the program's implementation is not under the plan and some rewards/rewards cannot be met to donors. The institution is fully responsible for implementing the program, using donation funds, and other matters related to its program. Therefore, the program creator declares and is willing to compensate for all losses suffered by AmalSholeh if it occurs in the future, including releasing AmalSholeh from any lawsuits arising from problems caused and caused by the institution. The institution is willing to indemnify any losses that the platform provider may suffer in the future for the following:

1. Implementation of programs that are not fulfilled, partially fulfilled or that are fulfilled but not following those promised by the institution through the platform;

2. Embezzlement and misuse of funds by institutions; and

3. All other unlawful acts that occur either during or after the program implementation.

Implemented Strategies to Boost Waqf Digitalization

Using a crowdfunding system, waqf institutions can quickly inform donors about waqf programs. Therefore AmalSholeh, as a platform, provides services that can make it easier for waqf institutions and donors to create harmonious relationships. The following is a summary table of strategies implemented by the AmalSholeh donation application in collaboration with related foundations in increasing the digitization of waqf:

Table 1 Summary of Strategies that have been applied for Waqf Digitalization

Strategy	Purpose
Providing Access to Waqf Institutions	Bridging the goodness of donors, institutions, and beneficiaries. There is no specific strategy. We are here to give kindness.
Continuous Program notifications	To get the latest program-related information via email, provide regular program information to donors.
Additional Features in the App	In addition to the donation platform, the AmalSholeh application also makes features such as a digital Qur'an, prayer time, articles, and prayers to be used by application users.
Creating a Creative Digital Waqf Program	Create creative programs such as building cottages, ship waqf, Qur'an waqf, mosque waqf, water waqf, etc.
Digital waqf program location survey	To make the waqf follow what is proposed, then we will buy it in the form of goods needed,
Creating Digital Content and Videos of Waqf Implementation	Active in creating waqf content on the AmalSholeh Application and making documentation videos of waqf distribution with AmalSholeh uploaded on Youtube (Yayasan Amanah Muhsinin Peduli Umat)
Getting people to waqf online	Sharing waqf programs with friends and relatives

Data source: processed

Some of the strategies carried out by AmalSholeh to increase the digitization of waqf include:

1. Providing Access to Waqf Institutions

In addition to raising its funds, AmalSholeh also bridges its particular Islamic institutions throughout Indonesia, and donors can take advantage of the services on the AmalSholeh platform.

2. Continuity Program Notifications

Donors are not released casually but are provided with services such as notifications of the latest programs and ongoing programs. Reports on the results of donations distributed by donors can be in the form of applications or email notifications.

3. Additional Features in the App

In addition to the crowdfunding application, AmalSholeh also provides services such as digital Qur'an, prayer times, articles and prayers that can be accessed through the application.

4. Creating a Creative Digital Waqf Program

Make programs proposed directly from the Amalsholeh foundation, such as building in Karimata Island huts, creating ship waqf programs on the Karimata island, creating Qur'an waqf programs, and making programs to build mosques and water waqf or wells.

5. Digital Waqf Program Location Survey

The Foundation will buy the necessary goods to make the waqf under what is proposed.

6. Creating Digital Content and Videos of Waqf Activities

Actively create waqf content that has been surveyed to be submitted on the AmalSholeh application. The Foundation also has a Youtube channel, and all waqf activities will be documented to attract donors' attention.

Donors have various essential roles in this platform. Therefore improving services to donors is needed, so donors invite people to socialize digital waqf and invite the public to waqf online. Donors can also provide good feedback, responses, and ratings to build the AmalSholeh platform.

Discussion on Crowdfunding System for Waqf and Strategies to Increase Waqf Digitalization

The AmalSholeh platform is a donation platform given to waqf institutions. AmalSholeh is not a broker/charitable institution/financial institution/Creditor. AmalSholeh Application/Website is a platform to facilitate donation transactions between institutions and donors with a crowdfunding system (Thaker et al., 2019). A crowdfunding system is a method of financing or funding through an online platform (Ahwal, 2021). Crowdfunding is more oriented towards the number of participants than the size of donations because the more people fund a program, the more results will be obtained.

Figure 1 shows a modern crowdfunding model driven by three main actors: project initiators, waqf institutions proposing development ideas and projects to be funded, then supporting individuals or groups and moderator organizations regarding the source of fundraising. Suhaili

et al. (2018) mention the options of depositing cash, bank transfers, and direct deductions from salaries. Partnerships with Islamic financial institutions such as banks have played an important role in encouraging the younger generation of Muslims to participate in cash waqf transactions (Berakon et al., 2021).

AmalSholeh does not guarantee any program that any institution submits under the information provided. All information in the program content provided by AmalSholeh is part of the notice. Amalsholeh does not guarantee that each proposed program will get a certain amount of donation or will be fulfilled. This finding revealed that crowdfunding raises relatively small funds to fund more extensive internet-based programs. No financial standards must be met (Thaker et al., 2019). Waqf institutions can also consider crowdfunding funding sources for financing small and large businesses through waqf fundraising (Iman & Mohammad, 2017).

Waqf institutions can use the Amalsholeh platform to create waqf programs. Waqf is a vital instrument in the Islamic economy. Due to the socially oriented nature of waqf, waqf management must be based on building the people's welfare. Waqf is a continuous and continuous instrument in Islamic finance and the principle of willingness to donors. Waqf aims to build the welfare of the people, including economic development and social development (Sulaiman & Zakari, 2002). Technology is a solution to maximize cash waqf in the community (Rijanto, 2018). Waqf proceeds from crowdfunding can also be expected to be a global waqf collaboration that spearheads Islamic charitable initiatives in realizing the SDGs with a priority orientation of maqashid sharia among Muslim-majority countries (Abdullah, 2018).

The waqf digitization strategy needs to be aligned with the study of internal and external factors that affect the increase in waqf digitization activities. Internal factors are trust and brand (Hidayanto & Kartosapoetro, 2020; Rachmawati & Solikhati, 2020). AmalSholeh's platform strategy to gain trust and brand in increasing the digitization of waqf is as follows: Providing Access to Waqf Institutions, Notification of Sustainable Programs, Additional Features in the Application, Creating Creative Programs, Surveying Waqf Locations, Creating Digital Content and Videos of Waqf Activities.

Customer trust is crucial in the digital world, but branding affects performance in institutions and companies. The platform must build a brand before launching a product or service. Platform providers need to understand the importance of brands in today's digital world. Essential elements of the brand include names, logos, slogans, and designs. Building digital branding in the era of mobility has many obstacles, one of which is the existence of similar platforms with the same goal in terms of donating (Hidayanto & Kartosapoetro, 2020).

External factors influencing waqf digitization activities include attitudes that attach importance to the welfare of others (Altruism). In this case, the right strategy is to get people to waqf online and provide a space for feedback and input on the platform. Digital altruism can be interpreted as solidarity with donors to collect donations aimed at helping others, medical expenses, development advice, and helping people affected by natural disasters (Rachmawati & Solikhati, 2020). Public awareness of waqf should be considered when choosing a

productive waqf management strategy (Qurrata et al., 2019). In addition, the waqf digitization strategy needs to include the elimination of obstacles felt by the community in waqf. Obstacles or difficulties in the waqf process can be a factor that affects the behaviour of community waqf (Afroz et al., 2019).

The discussion in Table 1 on the waqf digitization strategy has not included such an important point as the financial statements of the waqf program. Most management and researchers of waqf institutions provide a critical assessment of the accountability of financial statements and economic indicators to illustrate the performance of waqf institutions (Noordin et al., 2017).

The concept of waqf crowdfunding is carried out to meet the economic and social needs of the community by allocating sources of funds with appropriate waqf programs to prosper the community, such as funding development in remote villages, empowering Micro, Small and Medium Enterprises (MSMEs), and creating jobs. Thus, the crowdfunding system can increase the potential of waqf in providing socioeconomic impact. AmalSholeh applies this form of activity in the form of platform services. Maximizing funding with a crowdfunding system is a solution to make waqf realized. This potential can be utilized to meet social inequality (Shaikh et al., 2017).

CONCLUSION

The crowdfunding system on the AmalSholeh platform has several stages, namely waqf institutions proposing waqf programs, verification of waqf programs by Amalsholeh, publication of waqf programs and Amalsholeh platforms socializing waqf programs. Donors can also donate by choosing the waqf program as desired. Donors make payments using the available methods. The institution can disburse the waqf funds that have been collected utilizing; The institution applies for disbursement of waqf funds, verification of accounts by Amalsholeh, and Amalsholeh disbursement of funds at the institution. The disbursed funds get a 5% discount as a form of administration for the proselytizing development fund. AmalSholeh's strategy in increasing the digitization of waqf is to provide access to waqf institutions to create waqf programs, create additional features of Islamic teachings on the platform to attract donors and provide continuous program notification services to donors. In addition, the management of AmalSholeh, in collaboration with waqf institutions, created creative waqf digital programs such as waqf huts, ships, the Qur'an, mosques, and water. AmalSholeh also conducts digital publications of waqf program location surveys, digital content creation and videos of waqf activities. The strategy of increasing the digitization of waqf by donation managers with a crowdfunding system is an online waqf invitation. It provides a space for responses and input to donation management platforms or waqf institutions. This research has limitations in research data that only involves one platform provider, AmalSholeh, considering the limited use of crowdfunding systems in waqf programs. The research advises waqf institutions to partner with donation platforms such as AmalSholeh by implementing a crowdfunding system to increase the digitization of waqf.

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