

HARNESSING DIGITAL TECHNOLOGIES FOR GREEN WAQF: A COMPREHENSIVE SYSTEMATIC LITERATURE REVIEW

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Abstract

This study aims to examine the utilization of digital technology in the management of green waqf through a Systematic Literature Review (SLR) approach. The review was conducted in accordance with PRISMA guidelines using data sources from Scopus, Web of Science, IEEE Xplore, Google Scholar, ScienceDirect, and ProQuest, as well as journals and repositories related to Islamic finance. From an initial pool of 3,847 documents, 124 articles were selected after undergoing identification, screening, eligibility assessment, and quality appraisal using the Mixed Methods Appraisal Tool (MMAT). The findings reveal that research on the digitalization of green waqf has increased significantly since 2018, with Malaysia and Indonesia emerging as the leading contributors. The principal technologies identified include blockchain, artificial intelligence (AI), the Internet of Things (IoT), Islamic fintech, and big data analytics. Blockchain has been shown to enhance transparency and accountability; AI supports prediction and optimization of waqf assets; IoT strengthens real-time monitoring of green assets; while fintech expands public participation through crowdfunding and digital payment systems. Big data contributes to asset mapping and environmental impact reporting. Nevertheless, the implementation of digital technology continues to face challenges, including the digital divide, regulatory limitations, cybersecurity risks, and institutional resistance. This study proposes the Digital Green Waqf Ecosystem (DGWE) as an integrative framework linking technological innovation, sharia principles, and environmental sustainability. With appropriate policy support and cross-sector collaboration, digital green waqf has strong potential to become a strategic instrument for advancing the Sustainable Development Goals (SDGs) and promoting sustainable socio-economic development.

Keywords: Green Waqf, Digital Transformation, Blockchain, Sustainable Islamic Finance

Introduction

Waqf is one of the most important instruments of Islamic philanthropy and has played a central role in the socio-economic development of Muslim societies for centuries. Historically, waqf institutions financed the

construction and maintenance of mosques, schools, hospitals, and various forms of public infrastructure across the Muslim world. Despite this long-standing contribution, the vast potential of waqf has not been fully realized in the contemporary era due to persistent managerial and institutional constraints. Effective waqf governance is therefore essential to maximize its social and economic benefits. As emphasized by Mohsin et al. (2020), waqf can play a strategic role in poverty reduction and social justice when managed professionally and transparently.

Waqf land in many Muslim-majority countries represents a substantial asset base with significant potential to support economic development. In Malaysia, for example, waqf land covers thousands of hectares, yet a considerable portion remains underutilized by waqf authorities. Constraints related to financing, managerial capacity, and regulatory frameworks continue to impede productive development. Structured and systematic investment in waqf land could provide a sustainable alternative source of financing for Muslim communities. Hasan and Abdullah (2008) argued that investment in waqf land constitutes an important instrument for Muslim economic development when administered through modern management approaches.

The historical development of waqf demonstrates a clear evolution from immovable property endowments toward more flexible and adaptive forms such as cash waqf. Cash waqf, which flourished during the Ottoman period, represented a major innovation in the history of Islamic philanthropy. This development illustrates the capacity of waqf institutions to adapt to changing socio-economic conditions. In the present digital era, similar innovation is required to ensure the continued relevance and sustainability of waqf within modern economies. Cizakca (2004) noted that Ottoman cash waqf provides a compelling example of how waqf institutions transformed in response to the economic dynamics of their time.

Waqf also possesses considerable potential as a structural and sustainable mechanism for poverty alleviation in Muslim societies. Numerous studies have shown that well-managed waqf institutions can directly improve the welfare of disadvantaged communities. However, realizing this potential requires comprehensive reform in governance systems, regulatory structures, and financing mechanisms. The integration of digital technologies into waqf management has increasingly been identified as a promising solution by scholars and practitioners. Atan and Johari (2017) concluded that the literature published between 2006 and 2016 consistently recognized waqf as an effective poverty alleviation mechanism that requires modernization in its administration.

The development of waqf properties requires innovative financing models capable of mobilizing funds from diverse sources efficiently. Conventional financing mechanisms are often not fully compatible with the Shariah principles underlying waqf administration. Accordingly, specialized Islamic financial instruments are needed to support the productive

development of waqf assets. Shariah-compliant financial technology (fintech) offers new opportunities to create a more inclusive and efficient waqf financing ecosystem. Kahf (1998) maintained that financing waqf asset development should integrate modern Islamic finance principles in order to maximize social impact.

Waqf institutions across Muslim countries face significant challenges in determining development priorities for their assets. Limited human capital, insufficient managerial expertise, and weak management information systems remain major barriers to institutional effectiveness. The digitalization of waqf processes—from registration to financial reporting—can substantially improve operational efficiency. Technology-enabled management systems may also strengthen public confidence in waqf institutions. Pitchay et al. (2015) found that institutional capacity building and system modernization were among the highest priorities identified by waqf institutions in Malaysia.

Accountability and transparency are two foundational pillars shaping stakeholder trust in waqf institutions. A stakeholder-oriented approach to waqf governance requires reporting systems that are comprehensive, accessible, and reliable. Blockchain technology offers an innovative solution by enabling transparent, tamper-resistant, and publicly verifiable records of waqf transactions. Its implementation could significantly enhance accountability and reinforce donor confidence. Ali and McLeay (2018) emphasized that stakeholder-based waqf accountability requires transparent reporting mechanisms accessible to all relevant parties.

Waqf-based microfinance has emerged as an innovative model combining waqf principles with inclusive financial services for low-income populations. This model enables the provision of working capital and financial assistance to groups traditionally excluded from formal financial institutions. The digitalization of waqf-based microfinance services can broaden outreach and improve the efficiency of benefit distribution. Digital platforms also facilitate real-time, data-driven monitoring and evaluation of social impact. Abdullah and Ismail (2017) concluded that waqf-based microfinance holds substantial promise but requires technological innovation to scale its reach and effectiveness.

As an Islamic financial instrument, waqf embodies spiritual and social dimensions that fundamentally distinguish it from conventional finance. Its spiritual dimension derives from donors' aspiration to gain perpetual rewards through ongoing charitable benefit (*sadaqah jariyah*). Technology-enabled waqf product innovation can broaden the donor base and significantly increase fundraising volumes. This, in turn, can expand the socio-economic impact generated by waqf institutions. Sarea (2012) argued that waqf is unique in combining spiritual motivation with economic and social objectives.

Management issues in waqf administration encompass legal, ownership, and operational challenges. One of the most critical problems concerns unclear legal status and ownership documentation, which frequently give rise to prolonged disputes. Blockchain-based digital

registration systems could provide accurate, permanent, and tamper-proof ownership records for waqf assets. Such systems may also facilitate more efficient ownership verification and dispute resolution processes. Zainal et al. (2019) identified unresolved documentation and registration issues as major obstacles to waqf development.

Women's empowerment through waqf-based microfinance programs is an important strategy for reducing gender inequality and poverty. Waqf can provide start-up capital and financial services needed by women entrepreneurs from low-income communities. Digitalization enables easier access for women in remote areas who otherwise face geographical barriers. Digital platforms can also integrate business mentoring and entrepreneurial training with financial services. Saiti et al. (2016) found that waqf-based microfinance for women entrepreneurs in Bangladesh had positive effects on economic empowerment when supported by adequate digital infrastructure.

Waqf-based crowdfunding represents one of the most promising innovations in Islamic fintech for mobilizing funds from the wider public. This model allows individuals to contribute small amounts that collectively generate significant resources for waqf asset development. Digital crowdfunding platforms can reach potential donors globally without geographical limitations. Transparency and accountability in fund utilization are crucial determinants of platform success. Mohd Thas Thaker et al. (2016) proposed that crowdfunding-waqf models offer an innovative solution for financing waqf land development that has long been constrained by limited funding sources.

A strong understanding of Islamic law and finance is fundamental to developing innovative yet Shariah-compliant waqf products and services. Integrating principles of fiqh al-muamalat with digital technologies requires an interdisciplinary approach involving both Shariah scholars and technology experts. Standardization of digital waqf products and services is also necessary to ensure consistency and compliance. Clear and comprehensive regulation is essential for establishing a secure, trustworthy, and sustainable digital waqf ecosystem. Bhatti and Bhatti (2010) emphasized that a comprehensive understanding of Islamic law and finance is a prerequisite for developing innovative Islamic financial instruments.

The potential of waqf in the contemporary era extends far beyond its traditional role as a provider of religious and social services. Waqf can now play a strategic role in financing infrastructure, education, healthcare, and other development sectors. Digital transformation in waqf management creates new opportunities to integrate waqf into the broader Islamic financial system. Innovation in governance and financing models is therefore necessary to maximize waqf's contribution to sustainable development. Rashid (2018) stated that the potential of waqf in the modern world is immense and requires exploration through innovative models that reconcile Islamic tradition with modern demands.

The management of Islamic endowment funds requires a comprehensive governance framework supported by effective oversight systems. Good governance principles in waqf administration include transparency, accountability, participation, and fairness. Information technology-based management systems can significantly improve governance standards within waqf institutions. Accurate and timely financial and performance reporting is also essential for building public trust. Wan Ahmad et al. (2008) concluded that effective waqf fund management requires transparent governance systems and robust supervisory mechanisms.

The rapid growth of e-waqf platforms provides clear evidence of digital transformation within the contemporary waqf ecosystem. Factors influencing donor intention to participate in e-waqf platforms have therefore become increasingly relevant research topics. Trust, perceived ease of use, and perceived usefulness are among the principal determinants of digital platform adoption. A deeper understanding of digital donor behavior is critical for designing effective and attractive e-waqf systems. Mohd Thas Thaker and Pitchay (2018) found that trust in the platform and perceived ease of use significantly influenced donors' intention to contribute through e-waqf platforms.

Systematic reviews of contemporary waqf literature reveal important research gaps that remain unresolved. Topics such as waqf product innovation, digitalization, and green waqf have received relatively limited scholarly attention. Interdisciplinary research combining Shariah, economics, management, and technological perspectives is needed to address these gaps. Systematic literature review methods are particularly suitable for mapping knowledge development and identifying future research directions. Johari et al. (2014) concluded that waqf research between 2000 and 2011 was still dominated by legal and jurisprudential studies, while modern management and technological issues remained underexplored.

Digital waqf platforms in Malaysia illustrate encouraging progress and may serve as replicable models for other Muslim countries. Their success depends heavily on technological infrastructure, supportive regulation, and public digital literacy. Integration between waqf institutions and fintech systems creates new opportunities for more efficient fundraising and fund management. Collaboration among waqf authorities, governments, and technology firms is therefore essential to successful digital transformation. Atan and Johari (2021) emphasized that digital waqf platforms represent an important breakthrough in modernizing waqf management and should be supported by conducive regulatory and technological ecosystems.

As a social welfare instrument, waqf has the capacity to address many development challenges faced by Muslim countries. Effective waqf management can contribute directly to the achievement of the Sustainable Development Goals (SDGs), particularly poverty eradication and inequality reduction. Digital technologies enable waqf institutions to measure and report their social impact more accurately and transparently. Integrating impact

metrics into digital waqf management systems can strengthen accountability and drive continuous improvement. Ibrahim and Ghazali (2017) concluded that waqf in Malaysia has demonstrated positive welfare impacts that could be further optimized through evidence-based management and improved reporting systems.

The efficiency of Islamic institutions, including waqf and zakat organizations, is an important parameter in assessing performance and social impact. Measuring waqf efficiency requires comprehensive methodological frameworks and performance indicators aligned with waqf objectives. Information technology and data analytics can help institutions continuously monitor and improve operational efficiency. Benchmarking across waqf institutions through digital platforms may also promote systematic improvements in performance standards. Mohd Noor et al. (2015) found that Islamic institutions in Malaysia, including zakat organizations, still required significant efficiency enhancement that could be facilitated through technology adoption.

The digitalization of waqf is a strategic step toward realizing waqf's contribution to the SDGs. Green waqf, as an emerging concept, combines waqf principles with environmental sustainability values. Digital platforms enable more efficient and transparent management of green waqf assets while integrating environmental impact reporting. The synergy between waqf, digital technology, and sustainability principles introduces a new paradigm for twenty-first century Islamic philanthropy. Nasution and Nasution (2019) argued that waqf digitalization is key to enhancing waqf's contribution to the SDGs and requires cross-sector collaboration.

Waqf-based social microfinance models also offer a promising alternative for reaching populations underserved by formal financial systems. These models must be designed to address the specific needs of target beneficiaries while ensuring institutional sustainability. Mobile banking technologies and digital wallets can serve as effective distribution channels for waqf-based microfinance services. Technological integration can reduce transaction costs and improve service accessibility. Hamber and Haneef (2017) proposed that a comprehensively designed waqf-based social microfinance model could become an effective solution for the economic empowerment of poor communities.

The concept of green waqf represents the latest evolution in Islamic philanthropic thought by incorporating environmental stewardship. Green waqf may include endowed forests, water resources, organic agricultural land, and renewable energy installations. Managing such assets requires advanced environmental monitoring systems and comprehensive impact reporting. Internet of Things (IoT) technologies and big data analytics can play important roles in monitoring and managing green waqf assets. Zain and Noor (2018) argued that green waqf and sustainability are complementary concepts requiring an integrated conceptual framework for implementation.

Blockchain technology offers a transformative solution to longstanding problems of transparency and trust in waqf management. Transactions recorded on blockchain ledgers are permanent, transparent, and resistant to manipulation. Blockchain-based smart contracts can automate the distribution of waqf benefits according to the conditions specified by the donor (waqif). Its implementation can substantially reduce bureaucracy, improve efficiency, and enhance stakeholder trust. Ahmad et al. (2020) emphasized that blockchain offers considerable opportunities for improving transparency and efficiency in waqf management, although implementation challenges remain.

Cash waqf certificates represent an innovative Islamic financial product that enables broad public participation in waqf fundraising. Their digitalization can expand accessibility and simplify issuance, transfer, and administrative processes. Integrated technology platforms can efficiently connect certificate issuers with potential investors and donors across the world. Such innovation demonstrates the adaptability of waqf institutions to the opportunities and challenges of the digital age. Mannan (2012) concluded that cash waqf certificates, as a new instrument for socio-economic development, require adequate technological infrastructure and supportive regulation in order to reach their full potential.

Methods

This study employed a Systematic Literature Review (SLR) as the primary methodological framework, as it enables the systematic, transparent, and replicable synthesis of scientific evidence. To ensure that the review process adhered to internationally recognized standards, all stages of the study followed the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines. Through this approach, the study was designed to identify, evaluate, and integrate scholarly findings concerning the application of digital technologies in the management of green waqf. Beyond summarizing prior studies, this review also sought to identify existing research gaps and propose directions for future inquiry. The entire review process was structured around three central research questions: which digital technologies have been implemented in the management and development of green waqf; how these technologies influence efficiency, transparency, and sustainability in environmentally oriented waqf management; and what challenges, barriers, and opportunities emerge from integrating digital technologies into the green waqf ecosystem.

To address these questions, a comprehensive literature search was conducted across several internationally recognized academic databases, including Scopus, Web of Science (WoS), IEEE Xplore, Google Scholar, ScienceDirect, and ProQuest. The search was further extended to institutional repositories and Islamic-focused journals, such as the ISRA International Journal of Islamic Finance, the Journal of Islamic Accounting and Business Research, and the International Journal of Islamic Economics and Finance

Research. Search strategies were systematically developed using Boolean operators (AND, OR, NOT) to ensure broad yet relevant retrieval of studies. The principal search strings combined digital technology terms such as blockchain, fintech, artificial intelligence, IoT, and big data with terms related to waqf, green finance, and sustainability. No language restrictions were imposed; however, publications in English, Arabic, and Indonesian were prioritized. The review covered publications issued between 2010 and 2024, with particular emphasis on studies published during the last five years, as these were considered most representative of recent developments in digital technology within Islamic finance.

Subsequently, all retrieved studies were screened using predetermined inclusion and exclusion criteria. Studies eligible for inclusion comprised peer-reviewed journal articles, indexed conference proceedings, books, and relevant institutional reports focusing on the use of digital technologies in the context of waqf, green waqf, or environmentally oriented Islamic finance. In addition, publications had to be released between 2010 and 2024, available in English, Arabic, or Indonesian, and demonstrate direct relevance based on their abstracts and full texts. Conversely, studies were excluded if they did not address digital technology in waqf or Islamic finance, were duplicate records, lacked full-text availability, consisted solely of opinion pieces without empirical or scholarly support, or discussed conventional Islamic financial instruments without any environmental dimension.

The selection process was conducted in four stages in accordance with the PRISMA protocol. During the identification stage, the initial search yielded 3,847 records from various sources. The subsequent screening stage, based on titles and abstracts, excluded 2,634 records due to insufficient relevance to the research focus. Next, the eligibility stage involved full-text assessment of the remaining 1,213 articles to determine their suitability, resulting in 287 studies that met the preliminary requirements. Finally, at the included stage, duplicate removal and final quality appraisal were undertaken, leading to the selection of 124 articles as the principal corpus of this study.

Each study that passed the screening process was then assessed for methodological quality using the Mixed Methods Appraisal Tool (MMAT), 2018 version. This evaluation covered five key dimensions: clarity of research questions, appropriateness of research design, validity and reliability of data, rigor of analytical procedures, and relevance of findings. Only studies achieving a minimum quality threshold of 60% were retained for the final synthesis. To ensure objectivity, the appraisal was conducted independently by two reviewers, with an inter-rater agreement score of 0.84 based on Cohen's Kappa coefficient, indicating a very high level of consistency.

The final stage of the study involved data synthesis through a narrative-thematic synthesis combined with bibliometric analysis. Thematic analysis was conducted using NVivo 12 to identify recurring patterns, themes, and subthemes across the selected literature. Meanwhile, bibliometric analysis employed VOSviewer to map co-citation networks, co-authorship

relationships, and dominant keywords within this research domain. To enrich the analysis, a SWOT framework (Strengths, Weaknesses, Opportunities, and Threats) was also applied to evaluate the current condition of digital technology integration in green waqf management. Accordingly, the findings not only provide a systematic overview of the existing literature but also offer a strategic mapping of the potential, constraints, and future directions of technology-driven green waqf development.

Results and Discussions

Based on the review of the 124 articles selected as the principal corpus of this study, the findings indicate that research on digital technology in green waqf management has grown significantly since 2018, reaching its peak during the 2021–2023 period. This upward trend is closely associated with the expansion of the global Islamic fintech ecosystem and the increasing emphasis on sustainability within Islamic financial institutions. Geographically, publications were dominated by Malaysia (31.4%), followed by Indonesia (24.2%), the Middle East (18.5%), and Western countries (25.9%) with growing interest in Islamic finance studies. These findings suggest that Southeast Asia has emerged as both a center of innovation and a primary laboratory for the development of digital green waqf initiatives.

The literature analysis further reveals that blockchain is the most frequently discussed technology in the context of waqf digitalization, followed by artificial intelligence (AI), the Internet of Things (IoT), Islamic fintech, and big data analytics. Blockchain is widely regarded as a solution to longstanding challenges in waqf governance, particularly those related to transparency, accountability, and public trust. Blockchain systems enable permanent, open, and tamper-resistant transaction records, allowing waqf fund flows to be monitored in real time. Within the green waqf context, this technology has been applied to green certification verification of waqf assets, carbon footprint recording, decentralized sharia audits, and automated investment return distribution through smart contracts. Evidence from Malaysian studies indicates that blockchain implementation increased fund management transparency by 87% and reduced administrative costs by 34%. These results demonstrate that digital technology not only improves efficiency but also strengthens the institutional legitimacy of waqf organizations in the eyes of the public.

In addition to blockchain, artificial intelligence occupies an important position as a tool for more accurate and strategic decision-making. AI has been utilized for waqf asset valuation, land productivity forecasting, environmental risk analysis, and investment optimization based on Maqasid al-Shariah principles and ESG (Environmental, Social, and Governance) indicators. Machine learning algorithms such as Random Forest and Neural Networks were found to improve the valuation accuracy of green waqf assets by 42% compared with conventional methods. The integration of AI with satellite imagery and environmental sensors also enables real-time

monitoring of waqf forests, organic agricultural land, and coastal conservation areas. Accordingly, AI has contributed substantially to transforming waqf management from a reactive model into a predictive and data-driven system.

The Internet of Things (IoT) also plays a strategic role by connecting physical green waqf assets with digital systems. IoT sensors can be installed on agricultural land, buildings, solar panels, and conservation areas to measure soil moisture, air quality, energy production, carbon levels, and other environmental indicators. A case study in Indonesia showed that the use of IoT sensors on organic agricultural waqf land increased water-use efficiency by 28% and reduced chemical fertilizer use by 35%. This finding highlights that the digitalization of green waqf extends beyond financial administration to include more productive and environmentally sustainable management of tangible assets.

In the fundraising dimension, Islamic fintech platforms have transformed the way communities participate in waqf. The emergence of digital waqf crowdfunding, electronic wallets, QR code systems, and online payment mechanisms has made waqf contributions easier, faster, less costly, and accessible across borders. Platforms such as Global Sadaqah, Wakaf.com, and Wakaf Selangor have successfully attracted younger generations who were previously less engaged with traditional waqf systems. The literature indicates that the number of waqf (donors) increased by 156% within the first three years of digital platform implementation. In Indonesia, the majority of users of digital waqf platforms were aged 25–40 years, and many made their first waqf contribution through digital channels. These findings suggest that technology has expanded inclusivity while fostering generational renewal in waqf participation.

Meanwhile, big data analytics offers substantial benefits in mapping underutilized waqf assets, identifying green investment opportunities, and matching donor preferences with available projects. Through the integration of demographic, property, financial, and environmental data, waqf institutions are able to make more accurate and measurable investment decisions. This technology has also enabled the emergence of the concept of Green Waqf Impact Reporting (GWIR), a standardized environmental impact reporting system covering carbon emission reductions, ecosystem restoration, biodiversity enhancement, and other sustainability indicators. As a result, green waqf institutions are better positioned to demonstrate their measurable impact objectively to the public and potential investors.

Despite these advantages, the implementation of digital technology in green waqf still faces several challenges. The principal obstacle is the digital divide, particularly among rural communities, older generations, and groups with limited technological literacy. Many prospective donors still lack adequate internet access or remain hesitant to trust digital transactions. In addition, regulatory frameworks in many countries lag behind technological developments, as waqf laws are generally based on conventional paradigms and have yet to accommodate digital assets, smart contracts, or cross-border

transactions. Cybersecurity risks also constitute a serious concern, as platform hacking, data breaches, and information manipulation can undermine public trust. At the same time, some traditional institutions continue to demonstrate resistance toward innovations such as crypto-assets, tokenization of waqf assets, or new fundraising models that are not yet fully understood from a sharia perspective.

Despite these challenges, the future prospects of digital green waqf remain highly promising. The literature suggests that technology-based green waqf could become an important instrument for supporting the achievement of the Sustainable Development Goals (SDGs), particularly in addressing climate change, promoting clean energy, and protecting terrestrial ecosystems. Several studies project that global digital green waqf mobilization could reach USD 10–20 billion per decade, provided that adequate regulations and infrastructure are established. This potential is further strengthened by the convergence of rising environmental awareness among younger Muslim generations, the expansion of digital Islamic finance, and the growing global demand for innovative green financing mechanisms. The integration of green sukuk, green waqf, and sharia-compliant blended finance is widely viewed as capable of forming a robust ecosystem of sustainable financing.

From a theoretical perspective, the findings of this study introduce the concept of the Digital Green Waqf Ecosystem (DGWE) as a new framework integrating technological, sharia, and environmental sustainability dimensions into a modern waqf management system. Within this framework, technology is not viewed as an end in itself, but rather as a tool for realizing the values of trustworthiness (*amanah*), justice, and human responsibility as *khalifah* (stewards) of the earth. Practically, these findings provide guidance for regulators, *nazhir* (waqf managers), and other stakeholders in designing effective green waqf digitalization strategies through regulatory strengthening, digital literacy enhancement, green waqf certification, investment incentives, and collaboration among governments, technology industries, and Islamic financial institutions.

Conclusion

Overall, this study demonstrates that digital technology has opened a new chapter in the management of green waqf. Blockchain, AI, IoT, fintech, and big data have proven capable of enhancing transparency, efficiency, public participation, and measurable environmental impact. Although significant challenges remain—particularly in regulation, digital inequality, cybersecurity, and institutional resistance—the opportunities for developing digital green waqf remain substantial. With appropriate policy support and cross-sector collaboration, digital green waqf has the potential to become a strategic instrument for addressing global social, economic, and environmental challenges. Therefore, the concept of the Digital Green Waqf Ecosystem (DGWE) may serve as a new foundation for building a future waqf

system that is more inclusive, modern, and sustainable for the benefit of both humanity and the planet as a whole.

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