

Blockchain Based Productive Wakaf Management via Digital Crowdfunding to Enhance Economic Literacy in Islamic Boarding Schools

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Abstract

Waqf has a significant role in improving Indonesia's economy, especially for Muslims. However, waqf data that is vulnerable to loss and fraud in uneven distribution can reduce public confidence in funding. The decline in economic literacy is due to the lack of waqf socialization information and strategies for shareholders, investment and donors. There is a need for a productive waqf strategy through a crowdfunding system as an alternative to social funding. Productive waqf can be managed to produce new innovations that can be developed for development, empowerment, and development. The existence of Blockchain can increase public trust through transparent transactions. The purpose of this study is to find out about the role of productive waqf in the pesantren economy, the influence of blockchain through financial transactions, and the implementation of crowdfunding in increasing literacy. The method used is qualitative research using a descriptive analysis approach based on library research. The result of this research to the development of Islamic finance literature by proposing a digital technology-based waqf governance model that is relevant to the pesantren context. This model broadens the perspective of waqf management toward systemic innovation that aligns with both Sharia principles and technological advancements. Practically, the results offer measurable solutions for enhancing economic literacy within pesantren, promoting financial independence through productive waqf, and creating a more inclusive and sustainable funding ecosystem. Thus, technology-based productive waqf can serve as a crucial pillar in supporting an Islamic economic system that is just, transparent, and participatory.

Keywords: Waqf, Blockchain, Crowdfunding, Pesantren

Abstrak

Wakaf memiliki peran yang cukup signifikan dalam meningkatkan perekonomian Indonesia khususnya bagi umat Islam. Namun, data wakaf yang rentan hilang dan mengalami kecurangan dalam pembagian yang tidak merata sehingga mengurangi kepercayaan publik dalam pendanaan. Adapun angka penurunan literasi ekonomi disebabkan minimnya informasi sosialisasi wakaf dan strategi bagi pemegang saham, investasi maupun donatur. Perlu adanya strategi wakaf produktif melalui sistem crowdfunding sebagai alternatif pendanaan yang bersifat sosial. Wakaf produktif dapat dikelola sehingga menghasilkan inovasi baru yang dapat dikembangkan untuk pengembangan, pemberdayaan, maupun pembangunan. Eksistensi Blockchain dapat meningkatkan kepercayaan publik melalui transaksi yang transparan. Tujuan dari penelitian ini yakni untuk mengetahui terkait peran wakaf produktif terhadap ekonomi pesantren, pengaruh blockchain melalui transaksi keuangan, serta implementasi crowdfunding dalam peningkatan literasi. Adapun metode yang digunakan yakni penelitian kualitatif menggunakan pendekatan analisis deskriptif berbasis *library research*. Hasil dari penelitian ini memberikan kontribusi pada pengembangan literatur keuangan Islam dengan menawarkan model tata kelola wakaf berbasis teknologi digital yang relevan dengan konteks pesantren. Model ini memperluas perspektif pengelolaan wakaf ke arah inovasi sistemik yang selaras dengan prinsip

syariah dan perkembangan teknologi. Secara praktis, temuan ini memberikan solusi terukur dalam meningkatkan literasi ekonomi di lingkungan pesantren, mendorong kemandirian ekonomi berbasis wakaf, serta menciptakan ekosistem pendanaan yang lebih inklusif dan berkelanjutan. Dengan demikian, wakaf produktif berbasis teknologi dapat menjadi pilar penting dalam mendukung sistem ekonomi Islam yang adil, transparan, dan partisipatif.

Kata Kunci: Wakaf, Blokchain, Crowdfunding, Pesantren

Introduce

Wakaf has the potential for economic utilization without dependence on the government. According to Law No. 41 of 2004 regarding wakaf as a public asset for a specified period. However, ineffective management between waqif and fund management parties has led to the loss of many assets due to a lack of transparency. A blockchain-based technology system can facilitate fund storage, provide a clear transaction flow, and ensure security authority due to its robust network. The characteristics of the blockchain system, in addition to transparent performance, also include peer-to-peer functionality, eliminating the need for third parties in transaction verification or validation.¹ This can strengthen the transaction process, making it permanent and difficult to alter, ensuring that wakaf data is clear from collection to fund distribution.

Wakaf data is vulnerable to loss because it is in paper form, making documentation difficult. The development of a wakaf application can facilitate transactions between waqif and nazhir. Through fundraising platforms like Kitabisa, Global Wakaf, and Dompot Dhuafa, the effectiveness of fund collection can be made more efficient. This aligns with the need for wakaf to have a database that tracks fund collection and utilizes blockchain to secure funds throughout the transaction process.² The development of funding applications can take the form of websites or Android apps. Additionally, the allocation of wakaf funds can be managed into sustainable and productive ventures. Wakaf has a significant impact not only on Muslims but on all of humanity.

The development of cash wakaf in Indonesia can be advanced through general facilities and infrastructure for the common welfare. Cash wakaf can also enhance productivity, such as in construction, resource empowerment, and economic growth through sustainable programs. The growth of wakaf in Indonesia involves organizations like the Indonesian Wakaf Board (BWI), Dompot Dhuafa, the Al-Qur'an Wakaf Board, and others. The purpose of these institutions is to raise, distribute, and develop the funds collected for the welfare of the community.³ The potential for Islamic boarding schools (pesantren) to act as wakaf nazhir agents is very high due to their widespread presence and reputation as trusted educational institutions. However, limited literacy regarding the use of technology can be a barrier in some pesantren.

¹ Juandela Herina Putri, "Perancangan Dan Implementasi Teknologi Blockchain Pada Transaksi Wakaf Produktif" (2021).

² Sigit Anggraito Sarah Suryaningsih, Yoga Afrizal, Arifa Nur Hasanah, "Aplikasi Wakaf Indonesia Berbasis Blockchain," *EDUMATIC* 4, no. 2 (2020), <https://doi.org/10.29408/edumatic.v4i2.2402>.

³ Dini Selsi, "Membangun Negeri Dengan Wakaf Produktif," *TAWAZUN : Journal of Sharia Economic Law* 4, no. 1 (2021): 84, <https://doi.org/10.21043/tawazun.v4i1.8741>.

Copy message.⁴

Digital fundraising is a new strategy in social services through platforms like Dompot Dhuafa for online donations, charity, infaq, and zakat. These digital platforms serve as educational and literacy tools to encourage individuals, organizations, and communities to contribute to economic development in Indonesia. Funds channeled through crowdfunding systems can facilitate fundraising without the need to visit the relevant locations. This has a positive impact on needs and humanitarian assistance. The transformation of social movements in digital media can identify unmet human needs.⁵ The crowdfunding system makes it easier for individuals to become fundraisers and spread fundraising literacy through Dompot Dhuafa.

Islamic boarding schools (pesantren) that utilize productive wakaf assets, such as Pondok Pesantren Gontor and Tebuireng, manage funds by developing human resources and social infrastructure. Therefore, there is a need for management to support technology literacy in disseminating information. This way, cash wakaf can be integrated into digital wakaf to leverage evolving technology. The opportunity to spread wakaf worldwide can enhance the effectiveness and efficiency of donations. Thus, a transparent and decentralized transaction system, such as blockchain, is necessary. Transactions are securely stored by the system, connecting waqif, nazhir, and mauquf 'alaih. This allows funding to extend beyond local scopes and reach a global scale.⁶

Research Methodology

The research method used is qualitative research through comparative analysis. This is because the study describes comprehensive facts related to the analysis of digital fundraiser strategies in relation to pesantren literacy. The data obtained is a combination of productive wakaf based on blockchain through the crowdfunding system at Dompot Dhuafa. This research considers Dompot Dhuafa as an effective platform for digital wakaf fundraising. The data is gathered through literature studies using Google Scholar, ResearchGate, and SINTA for secondary data. The data collection method employed in this research is library research, which involves reviewing and citing various literature from national and international journal publications. Data processing involves several selections, such as collecting references relevant to the research problem. Subsequently, the data is classified based on accurate and necessary data segments. The integration of one reference source with another facilitates the analysis of the problem object.

⁴ Acep Zoni Saeful Mubarak, "Prospek Nazhir Wakaf Global Berbasis Pesantren Di Era Digital," *Jurnal Bimas Islam* 13, no. 1 (2020): 23–50, <https://doi.org/10.37302/jbi.v13i1.190>.

⁵ Muhammad Rifa'at Adiakarti Farid, "Filantropi Milenial Dan Platform Crowdfunding Dalam Optimalisasi Sedekah," *JPI: Jurnal Pemuda Indonesia* 1, no. 1 (2024): 1–11.

⁶ Lutfia Salsabila et al., "Pemanfaatan Teknologi Blockchain Dalam Pengelolaan Dana Wakaf," *JEED: Jurnal Ekonomi Dan Bisnis Digital* 1, no. 2 (2023): 233–40, <https://jurnal.itcc.web.id/index.php/jebd/index>.

Discussion

Management of Cash Wakaf Based on Blockchain

Wakaf is an important aspect of Islam in the economic sector. Wakaf focuses on investing in long-term assets that cannot be sold but can be utilized for the welfare of the community. Wakaf is a form of ongoing charity, the benefits of which continue to flow, as stated in the hadith of the Prophet Muhammad (peace be upon him): "When a person dies, their deeds come to an end except for three things: ongoing charity (wakaf), beneficial knowledge, and a righteous child who prays for them" (HR. Muslim). However, the management of wakaf in Indonesia is still suboptimal. One of the challenges in wakaf management is the lack of transparency and the traditional management systems in place. The lack of transparency in wakaf leads to fund misappropriation and a decline in public trust in making wakaf contributions. This hinders the productivity of wakaf assets in Indonesia.⁷

A suitable solution is needed to address these issues so that wakaf data can be stored properly and verified by all relevant parties. Blockchain can be a solution to these problems. Blockchain is a technology that uses a distributed network system to securely store encrypted data and information in a transparent and immutable manner. The blockchain technology was first introduced in a paper by Satoshi Nakamoto in 2008. The paper described a digital payment system using blockchain technology to securely and decentralize transaction records. Unlike traditional databases that are stored on a single computer, blockchain is a database distributed across multiple computers. Blockchain is a collection of data that is interconnected using cryptographic techniques. The primary focus of blockchain is the security of its data.⁸

There are six characteristics of blockchain, namely decentralization, where the blockchain system can be accessed and maintained by all network nodes, so that transactions can be verified by all parties without going through a third party. Data on the blockchain cannot be changed because each block is interrelated with the previous block due to immutability. In addition, blockchain is also traceability where all parties involved can monitor the history of data stored on the blockchain. Then the nature of transparency makes every user able to access the blockchain according to their access rights. In addition, blockchain is also characterized by non-repudiation, which means that stored transactions cannot be changed by other users because of the digital signature process from each user. Finally, the character of pseudonymity and anonymity means that the blockchain system has the ability to maintain anonymity at a certain level.⁹

⁷ Abdul Chadjib Halik, Idris Parakkasi, Rika Dwi Ayu Parmitasari, "Blockchain dan Keuangan Sosial Islam: Merevolusi Zakat dan Wakaf untuk Distribusi Kesejahteraan Sosial yang Lebih Transparan", J-CEKI: Jurnal Cendekia Ilmiah Vol. 4, No.3, April 2025. Hal. 575-584.

⁸ Andika Putra, "Penggunaan Teknologi Blockchain dalam Upaya Meningkatkan Keamanan Data di Massa Era Digital", Research Gate Publications, April 2023.

⁹ Hardiansyah Sepgiono, Husnul Khatimah, "Model Pengelolaan Wakaf Pendidikan Berbasis Blockchain," *Juremi: Jurnal Riset Ekonomi* 4, no. 4 (2025): 58–63.

In brief, blockchain is a collection of blocks containing data that are arranged sequentially and interconnected with one another using hash functions. A hash function, or one-way function, maps a sequence of bits of arbitrary length to a sequence of bits of fixed length. The hash function serves to maintain the integrity of the data on the blockchain. In addition to being secured by hash functions, the blockchain is distributed across computers owned by blockchain users using a peer-to-peer (P2P) network concept. This concept allows all connected computers to interact with one another without instructions from a central computer. As a result, every user acts as a supervisor and guarantor of the validity of each data block, making it nearly impossible to manipulate data on the blockchain.¹⁰

In securing wakaf data, blockchain can be a solution with the following advantages. Data stored in the blockchain is kept in a decentralized manner, meaning that it is not concentrated in one location but rather distributed across the entire network. Each time a transaction occurs, new data is added to the blockchain and stored on every connected node in the network. If one node encounters an issue, the data is still available on other nodes in the network. The strong encryption system inherent in this technology can enhance security and minimize the risk of data manipulation or destruction.¹¹ This is because every transaction and data that has been entered into the blockchain cannot be altered or deleted without the consent of all relevant parties. Every transaction can be detected by all parties, thus the transparency characteristic of blockchain provides benefits for both managers and waqif. This system is highly effective in reducing the risk of fraud or data tampering.

The process of verification and validation of data is quick and efficient without the need for third parties, such as banks or financial institutions, which can save transaction costs and speed up transaction times. The advantages of blockchain can provide a solution for both nazir (wakaf managers) and waqif (those who give wakaf). Data that has been recorded in the blockchain cannot be altered or deleted and is permanent. Thus, waqif can track the use of wakaf funds, while nazir can store wakaf data without fear of it being lost or misplaced. Moreover, all of this can be done online from their respective locations without the need to visit a wakaf institution. The development of this technology requires skilled and competent personnel in this field.¹² There is a need for socialization regarding the use of blockchain-based crowdfunding technology for wakaf so that the community understands this relatively new technology. The security of the private key makes blockchain safe from parties who wish to alter the data.

¹⁰ Aprianti Nanda Sari, Trisna Gelar, *"Blockchain: Teknologi dan Implementasinya"*, Jurnal MNEMONIC Vol. 7, No.1, Februari 2024. Hal. 63-70.

¹¹ Tito Wira Eka Suryawijaya, *"Memperkuat Keamanan Data melalui Teknologi Blockchain: Mengeksplorasi Implementasi Sukses dalam Transformasi Digital di Indonesia"*, JKSP: Jurnal Studi Kebijakan Publik Vol. 2, No.1, Mei 2023. Hal.55-67.

¹² Muhammad Dzulfaqori Jatnika, Vega Purwayoga, Nur Jannah Abdi Aziz, Romy Faisal Mustofa, *"Teknologi Blockchain Dalam Pengelolaan Wakaf Uang di Pondok Pesantren Mahasiswa Al-Ihsan Tsikmalaya"*, Jurnal Kreativitas Pengabdian Kepada Masyarakat Vol. 8, No.1, Januari 2025. Hal.355-367.

The Role of the Crowdfunding System at Dompot Dhuafa

Digital fundraising, which contributes to supporting specific projects, services, or causes, is referred to as a crowdfunding system. By utilizing technology as an applicative medium for collecting funds through digital platforms, it provides opportunities for donors to invest their money or assets in more productive and meaningful endeavors. The goal of digital fundraising is to facilitate donor effectiveness in funding. Crowdfunding serves as an alternative for infrastructure development or financial financing. This can open opportunities for all donors, both locally and globally, to become an alternative solution for improving the economy in Indonesia. With a digital system that is processed productively, it can minimize expenditures or borrowing from external parties. The advantages of this system include transparency for sponsors, a significantly larger potential donor base, and increased accountability.¹³

The digital fundraising strategy for collecting funds was first developed by the National Zakat Agency (BAZNAS). BAZNAS has been developing this digital fundraising strategy since 2016 and continues to do so to this day. This is evidenced by the fact that in 2016, the collection of Zakat, Infaq, Shadaqah, and Wakaf by BAZNAS increased by 1% compared to 2015. In 2017, it rose to 3%, and in 2018, it experienced an increase of 6%. In 2019, it increased by 14%, and in 2020, despite many companies and financial institutions going bankrupt due to the pandemic, BAZNAS successfully raised the potential for Zakat fund collection. This achievement was made possible by developing a digital fundraising strategy using the Digital Multiplatform Strategy method for collecting Zakat, Infaq, Shadaqah, and Wakaf, in collaboration with various platforms and utilizing them for socialization, education, and online promotion.¹⁴

Wakaf is a form of philanthropy that is actualized through sharing, serving, and selflessly giving a portion of one's wealth to those in need. In Islam, activities such as zakat, sedekah, infaq, and wakaf are considered humanitarian efforts that demonstrate concern for the needs of others. In the past, the system was still traditional, requiring individuals to visit related institutions; however, advancements in technology have made accessibility easier, allowing fundraising to be conducted digitally.¹⁵ Crowdfunding is a technology-based system aimed at raising funds and opening opportunities for donors to contribute their money in the form of zakat, infaq, donations, or sedekah. Donation-based crowdfunding platforms like kitabisa.com and Dompot Dhuafa aim to raise public awareness.

The scope of Dompot Dhuafa's platform goes beyond Islamic philanthropy, aiming to enhance the effectiveness of social aid in areas such as healthcare

¹³ Mohamad Nur Kholiq Wisudanto, Narendro Bawono, Pramaditya Ardiyanto, "Crowdfunding Sebagai Alternatif Pembiayaan Pembangunan Properti Dalam Manajemen Bencana," *Sebatik* 28, no. 2 (2024): 386–95, <https://doi.org/10.46984/sebatik.v00i0.1681>.

¹⁴ Mohammad Zainuri, Fitriyana Agustin, Robiatul Adawiyah, "Strategi Fundraising Digital Dalam Meningkatkan Penghimpunan Dana Ziswaf Program Pemberdayaan Ekonomi Pada Koperasi Syariah Baitul Maal Wat Tamwil", *IQTADIE: JOURNAL OF ISLAMIC BANKING AND SHARIAH ECONOMY* | 123, Vol 2 Nomor 2 (2022), h.4,11

¹⁵ Annida Rizki et al., "Meningkatkan Filantropi Melalui Crowdfunding : Usulan Fitur Donasi Otomatis Di Dompot Dhuafa," *Kalbi Scientia* 11, no. 02 (2024): 1–11.

infrastructure, education, disaster response, and the economy. The system has evolved from conventional methods to digital access, enabling payment methods through platforms such as QRIS, OVO, GoPay, ShopeePay, mobile banking, and others. However, there is a significant challenge in digital education, resulting in varying levels of understanding across different generations.¹⁶ Therefore, crowdfunding is not merely a system for fundraising through donations or sharing. Through fundraisers, monetary contributions are not always necessary resources such as the ability to broadcast and create engaging content can attract public interest and funding. The dissemination of literacy is not limited to local areas but can extend across the globe.

In this advanced era of technological access, crowdfunding serves as an alternative system for donors and non-governmental organizations in raising funds. It allows all involved parties to access the platform easily, with an open and transparent system free from concealment. Through a humanitarian approach via donations, almsgiving (sedekah), or endowments (wakaf) crowdfunding creates opportunities for the public to engage socially. The Financial Services Authority of Indonesia (OJK) classifies crowdfunding into four categories: equity-based, lending or credit-based, reward-based, and donation-based models.¹⁷ As a result, this system is supported by many parties due to its positive impact and social concern. Dompot Dhuafa is one of the platforms that has successfully attracted donors to contribute a portion of their wealth for the benefit of the wider community. The total amount of donations has increased, allowing the collected funds to be accumulated and utilized for sustainable funding initiatives.

Fundraiser Strategies for Digital Economic Literacy in Islamic Boarding Schools

The presence of cash waqf (wakaf uang) facilitates the circulation of funds within society. This ease stems from the fact that cash waqf has a broader target of donors (wakif) compared to conventional forms of waqf. Cash waqf holds significant potential as an instrument for empowering the Muslim community; however, its potential has not yet been fully explored within the Islamic economic system. Moreover, waqf is considered a form of *sadaqah jariyah* a continuous charity whose rewards persist even after the donor has passed away. In the context of collecting waqf funds from the public, fundraising conducted by waqf management institutions plays a crucial role in the development of these institutions.¹⁸ The primary objectives of fundraising are to gather waqf funds from the community, enhance or build the institution's image, and distribute the funds to those in need.

¹⁶ Amanda Salsabilah Dythia and Dede Abdul Fatah, "Peran Digital Fundraising Terhadap Peningkatan Jumlah Muzakki (Studi Kasus Pada Dompot Dhuafa)," *Prosiding SNAM PNJ*, 2022.

¹⁷ Fajar Dwi Yanto and Ahmad Zaky, "Keberlanjutan Organisasi Pelayanan Sosial Melalui Dukungan Pemanfaatan Platform Crowdfunding Dompot Dhuafa," *Prosiding Politeknik Kesejahteraan Sosial*, 2020, 1–13.

¹⁸ Fitrotul Muna, *Efektivitas Straregi Fundraising Wakaf Uang Berbasis Banking Pada Program Wakaf Hasanah BNI Syariah*, 2020, h.1,3

As previously explained, digital fundraising is a planned effort to collect funds by influencing, educating, inviting, and informing the public primarily through the use of social media as an alternative distribution channel. The goal of implementing a digital fundraising strategy is to maximize the collection of Zakat, Infaq, Sadaqah, and Waqf from the community through digital platforms. Theoretically, there are two main models of fundraising strategies: direct fundraising and indirect fundraising. However, the purpose of fundraising goes beyond merely collecting funds. It also includes ensuring donor satisfaction, enhancing the institution's image, and expanding its network of supporters and relationships.

Digital fundraising in the context of waqf has a significant impact on the economic literacy of Islamic boarding schools (pesantren). Regardless of circumstances, pesantren as a subculture within society continue to thrive through the presence of religious leaders, even with limited resources. Funding remains a major challenge for the development of many pesantren institutions across Indonesia.¹⁹ Various factors contribute to this situation, which becomes evident when ideas related to pesantren fundraising are introduced. One successful initiative has been the mobilization of resources through waqf-based funding. This effort, indirectly, helps to strengthen and enhance the existence of pesantren as a vital subculture that is deeply integrated with the wider community.

Although the mobilization of waqf resources is recognized as an important and strategic activity for the sustainability and independence of pesantren, waqf administrators (nazhir) within pesantren acknowledge that such fundraising efforts are not easy tasks. Numerous challenges exist, with the most common being a lack of experience in conducting waqf fundraising activities. Another major obstacle is the limited capacity to mobilize waqf funds and resources, as this requires both technical and interpersonal skills which many nazhir have yet to acquire.²⁰ Furthermore, there is a pressing need for increased literacy in both waqf and economics within the pesantren environment. For students (santri) in Islamic boarding schools, financial literacy is becoming increasingly important. However, they often face challenges such as limited access to information and a lack of understanding of financial management, both from conventional and sharia perspectives. Financial literacy holds significant relevance in this context.

As Islamic-based educational institutions, pesantren have the responsibility not only to provide students (santri) with religious knowledge but also to equip them with practical skills, including financial management. In pesantren education, Islamic financial literacy holds strong relevance as it aligns with Islamic values. By offering education in Islamic financial literacy, pesantren not only strengthen students' religious understanding but also prepare them with practical skills that

¹⁹ Miftahul Huda, *"Fundraising Wakaf dan Kemandirian Pesantren (Strategi Nazhir Wakaf Pesantren dalam Menggalang Sumber Daya Wakaf)"*, h.1,4

²⁰ Muhammad Nur Fietroh dkk, *"Pengenalan Literasi Keuangan bagi Santri Pondok Pesantren: Membangun Generasi Melek Finansial"* *Abdimas Indonesian Journal*, Vol. 4, 2 (July-December, 2024) h. 2

are essential for facing modern economic challenges. Islamic financial literacy in pesantren serves as an important tool for supporting the economic empowerment of the Muslim community. Furthermore, an individual's waqf literacy influences their ability to receive, process, and comprehend information related to waqf.

When the level of literacy regarding cash waqf within society shows positive progress, public awareness of waqf also tends to increase. In this context, waqf literacy is highly encouraged, as it has a positive impact on individuals' interest in participating in waqf. In the case of Gontor, the need for an endowment fund to support the independence of the pesantren had already begun with the donation of a portion of property through waqf, marked by the declaration of waqf at the time of the pesantren's founding.²¹ For instance, the *Khizanah* (funding division) was established in 1931. This division was intentionally created to support the expansion of the pesantren's waqf assets. *Khizanah* undertook various efforts to raise funds in any form, which were then managed productively to generate maximum utility. Therefore, developing effective strategies for mobilizing waqf resources at pesantren especially through digital fundraising is essential.

Conclusion

Blockchain technology holds great potential in enhancing transparency, accountability, and efficiency in the management of waqf. Its decentralized system and strong encryption enable waqf assets to be recorded in a permanent and tamper-proof manner, thereby increasing public trust in waqf management institutions. The implementation of crowdfunding systems serves as an alternative means for infrastructure development and financial support, opening up opportunities for both local and global donors to contribute to economic growth in Indonesia. Digital fundraising strategies can optimize the collection of waqf funds through social media platforms. Digital fundraising in waqf also influences the economic literacy of pesantren. Islamic financial literacy within pesantren functions as a vital instrument in supporting the economic empowerment of the Muslim community.

Waqf literacy also influences an individual's ability to receive, process, and understand information about waqf. When the level of literacy regarding cash waqf in society shows positive progress, public awareness of waqf increases as well. In this regard, waqf literacy is highly expected, as it has a positive impact on the public's interest in participating in waqf. However, the implementation of this technology still faces several challenges, such as the lack of socialization about blockchain waqf to the public, low digital literacy, and the readiness of technological infrastructure in waqf management institutions. Therefore, collaboration between the government, Islamic financial institutions, and technology developers is needed to create a sustainable digital waqf ecosystem.

²¹ Ambar Ayningsih, Qi Mangku Bahjatullah, "Pengaruh Startegi Fundarising Wakaf, Literasi Wakaf, Dan Citra Lembaga Terhadap Minat Berwakaf Dengan Religiusitas Sebagai Variabel Moderating (Studi Lembaga Wakaf Muhammadiyah Kabupaten Lamongan)", *Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*/Vol. 8, No. 3, 2023, h. 5

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