

Interest in Waqf Among Gen Z: The Role of Technological Literacy and Digital Waqf Innovation

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ABSTRACT

The development of digital technology in the modern era has brought significant changes to various aspects of life, including in the field of Islamic philanthropy such as waqf. Generation Z, as the digital generation, has great potential to drive the development of waqf, particularly through the utilization of technology and digital innovation. This study aims to investigate the influence of Technology Literacy and Digital Waqf Innovation on the Interest in Waqf among Generation Z. The study employs a quantitative approach using multiple linear regression analysis and classical assumption tests, conducted on 100 student respondents. Primary data was collected through an online questionnaire. The results indicate that both Technology Literacy and Digital Waqf Innovation have a positive and significant influence on Interest in Waqf, both partially and simultaneously. The coefficient of determination (Adjusted R Square) value of 58.3% indicates that both independent variables contribute strongly to the dependent variable, while the remainder is influenced by other factors not examined in this study. These findings suggest that enhancing understanding of technology and innovation in the management of digital endowments can stimulate interest in endowments among Generation Z.

Keywords: Interest in Waqf, Technological Literacy, Digital Waqf Innovation, Generation Z.

ABSTRAK

Perkembangan teknologi digital di era modern telah membawa perubahan signifikan dalam berbagai aspek kehidupan, termasuk dalam bidang filantropi Islam seperti wakaf. Generasi Z sebagai generasi digital memiliki potensi besar dalam mendorong perkembangan wakaf, terutama melalui pemanfaatan teknologi dan inovasi digital. Penelitian ini bertujuan untuk mengetahui pengaruh Literasi Teknologi dan Inovasi Wakaf Digital terhadap Minat Berwakaf di kalangan Generasi Z. Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis regresi linier berganda dan uji asumsi klasik, yang

dilakukan terhadap 100 responden mahasiswa. Data primer dikumpulkan melalui penyebaran kuesioner secara daring. Hasil penelitian menunjukkan bahwa baik Literasi Teknologi maupun Inovasi Wakaf Digital secara parsial dan simultan berpengaruh positif dan signifikan terhadap Minat Berwakaf. Nilai koefisien determinasi (*Adjusted R Square*) sebesar 58,3%, menunjukkan bahwa kedua variabel independen memberikan kontribusi kuat terhadap variabel dependen, sementara sisanya dipengaruhi oleh faktor lain yang tidak diteliti. Temuan ini mengindikasikan bahwa peningkatan pemahaman teknologi dan inovasi dalam pengelolaan wakaf digital dapat mendorong minat berwakaf di kalangan Gen Z.

Kata Kunci: Minat Berwakaf, Literasi Teknologi, Inovasi Wakaf Digital, Generasi Z.

A. INTRODUCTION

In the ever-growing digital era, technological transformation has changed almost all aspects of life, including the way people carry out their worship and social and religious activities. One manifestation of this change is the emergence of digital waqf platforms, which enable people to pay waqf more easily, quickly and transparently (Puspita et al., 2023).

This transformation also goes hand in hand with the increasing role of Generation Z as digital natives who are very familiar with the use of digital technology in everyday life. Generation Z shows a strong preference for the use of application-based digital services, including in sharia financial activities such as waqf (Abu Hamis et al., 2020). However, ease of access is not necessarily directly proportional to the high level of digital waqf participation.

This condition raises a big question: why is interest in digital waqf among Gen Z not yet optimal, even though they live in an all-digital era? Several studies show that the participation of the younger generation in Islamic philanthropic activities such as zakat and waqf tends to be low, even though they have the potential to contribute greatly to building a productive waqf ecosystem (Sapriadi & Majid, 2024).

One emerging symptom is the low level of interest or enthusiasm among Gen Z for digital waqf platforms. Many of them have not actively engaged in waqf, despite being generally familiar with the concept (Iskandar et al., 2025). This phenomenon reflects a gap between potential and reality on the ground.

This low interest in digital waqf is caused by several factors. First, the still-low level of technological literacy and Islamic financial literacy among some Generation Z. Second, the lack of innovation in design and communication strategies on digital waqf platforms, resulting in inability to attract and build trust among young users (Anggraeni et al., 2025).

In addition, recent research highlights that trust, user experience, and perceived usefulness are important determinants in individuals' decisions to use sharia-based financial platforms, including digital waqf (Fahmi & Huda, 2024). In the context of Gen Z, interface design innovations, gamification features, and

transparency in fund reporting are elements that can increase young users' engagement with digital waqf (Yusoff et al., 2023).

From the perspective of the Technology Acceptance Model, Gen Z's interest in digital waqf is influenced by their perceived ease of use and perceived usefulness of the platform they use (Rahman et al., 2022). Technological literacy acts as a moderating factor that strengthens the relationship between these perceptions and the intention to give waqf. The higher an individual's digital capabilities, the greater their chances of adopting technology-based innovations in religious practices.

In addition to technological aspects, innovation in waqf management also plays an important role. The concept of digital productive waqf has been developed by utilizing blockchain, crowdfunding, and artificial intelligence to increase transparency and effectiveness in the distribution of funds (Nurdin et al., 2025; Sulaiman et al., 2023). However, the success of these innovations is highly dependent on the level of literacy and trust of the community, especially the younger generation.

In addition to technological aspects, innovation in waqf management also plays an important role. The concept of digital productive waqf has been developed by utilizing blockchain, crowdfunding, and artificial intelligence to improve the transparency and effectiveness of fund distribution (Sulaiman et al., 2023). However, the success of these innovations is highly dependent on the level of literacy and trust of the community, especially the younger generation who are the main target of the digitization of the Islamic economy.

The growing demand for a sustainable and inclusive community fund management system underscores the importance of this research. The economic potential of waqf in Indonesia is enormous, yet its realization remains minimal. Therefore, the utilization of technology and the involvement of Gen Z are key to revitalizing a modern waqf system that is adaptive and impactful (Nurdin et al., 2025).

Dengan demikian, penelitian ini bertujuan untuk menganalisis bagaimana peran literasi teknologi dan inovasi wakaf dapat memengaruhi minat berwakaf digital di kalangan Gen Z. Melalui pendekatan kuantitatif, studi ini diharapkan dapat menghasilkan temuan empiris yang valid untuk mendukung transformasi digital di sektor filantropi Islam.

B. THEORY

Interest in Waqf

In the book of fiqh, waqf is defined as the permanent transfer of ownership of property to a nazir (waqf administrator) or a specific institution, with the provision that the proceeds or benefits from the property are used in accordance with Islamic law. Therefore, the property that has been donated as waqf no

longer belongs to the donor or the administrator, but belongs entirely to Allah, whose use is intended for the benefit of the people. (Zaldi & Tanjung, 2023).

Given the importance of waqf in Islam, there has been a growing desire among individuals to participate in this practice. Interest is a person's desire to be attracted to and involved in an activity. In the context of waqf, interest in waqf indicates a person's desire to participate in waqf activities as a form of worship and social contribution.

Interest in waqf can be defined as a tendency to perform waqf charity due to a belief in the social and spiritual benefits of such acts. In the context of the younger generation, such as Generation Z (born between 1997 and 2012), interest in waqf is influenced by several factors, such as waqf literacy, religiosity, perceived ease, and trust in waqf management institutions. Akbar Research (2024) shows that waqf literacy has a significant influence on the interest in waqf money among Generation Z in Bandung City.

Nashir et al., (2023) found that digitization and ease of transactions are factors driving increased community participation, especially among the younger generation, in digital cash waqf. This indicates that technological developments have become an important catalyst in shaping interest in waqf in the digital age.

Technology Literacy

Technological literacy is an individual's ability to understand the various components involved in the use of technology, including hardware, software, and an understanding of the ethics and etiquette of using that technology (Nuraeni et al., 2022). In the context of digital waqf, technological literacy plays an important role in encouraging community participation, especially among the younger generation, to utilize digital platforms as a means of waqf.

Generation Z is known as a generation with high technological literacy because they grew up amid rapid developments in information and communication technology. They are digital natives who are accustomed to digital payment systems, social media, and online applications. according to Fitrotin & Hasanah, (2025) Technology literacy and the use of digital payments have a positive effect on Generation Z's awareness of cash waqf.

In addition, Napitupulu et al (2021) mentions that waqf literacy accompanied by the ability to effectively utilize information technology is one of the important factors in increasing the interest of modern society in waqf. Thus, it can be concluded that technological literacy not only facilitates access to information about digital waqf, but also increases trust and efficiency in its implementation process.

Digital Waqf Innovation

Digital waqf is an innovation that transforms the traditional waqf system with digital technology, such as applications, crowdfunding, and blockchain. This technology simplifies the waqf process, making it more efficient and transparent. Through digital platforms, people can give waqf anytime and anywhere without geographical barriers (Lubis et al., 2025).

Rahmawati et al., (2021) stated that the digital transformation of waqf is an important strategy in optimizing the potential of national waqf through internal digitization, data integration, and strengthening the digital ecosystem between waqf institutions and the community.

In addition, Azwar & Baharuddin (2024) revealed that Generation Z is the most potential group in the development of digital waqf because they are open to technology and like the convenience of conducting philanthropic activities online.

Digital waqf innovation also includes the development of a blockchain-based platform that can improve the transparency and accountability of waqf management. The use of this technology enables permanent and unalterable transaction records, thereby strengthening public trust in waqf institutions.

C. RESEARCH METHOD

This study is an explanatory quantitative study, which aims to determine and explain the influence of technological literacy and digital waqf innovation on the interest in waqf among Generation Z. A quantitative approach was used because it is able to measure causal relationships between variables systematically and objectively through numerical data.

The population in this study was Generation Z in Banda Aceh City, namely individuals born between 1997 and 2012 who have access to digital technology. The sample consisted of 100 respondents. The sample size of 100 respondents was selected based on a purposive sampling approach, taking into account the minimum number of respondents recommended in explanatory quantitative research. The sample was determined using purposive sampling based on the following criteria: aged 18–27 years (Gen Z category), residing in Banda Aceh City, actively using the internet or social media, and knowing or having heard about digital waqf.

Data collection was conducted through an online questionnaire distributed through social media and relevant digital communities. The questionnaire consisted of three parts: demographic data, statements regarding technological literacy and digital waqf innovation, and statements regarding interest in waqf, all of which were measured using a 1–5 Likert scale, from “Strongly Disagree” (1) to “Strongly Agree” (5). The collected data were analyzed using multiple linear regression with the help of SPSS. The stages of analysis were as follows:

D. RESULTS AND DISCUSSION

Description of Respondent Characteristics

Based on data obtained from 100 respondents, the majority of respondents were female (64%), while males accounted for 36%. In terms of age group, most respondents were aged 17–20 years old, totaling 61 respondents (61%), followed by 37 respondents (37%) aged 21–23 years old, and the remaining 2% were aged 24–26 years old. In terms of their highest level of education or current studies, the majority of respondents were pursuing a bachelor's degree (83%), followed by high school/equivalent (15%), and only 2% were pursuing a diploma. All respondents in this study were students

(100%). This shows that the population involved in this study was dominated by young female students who were pursuing a bachelor's degree.

Validity Test

The validity test results obtained from distributing questionnaires to research respondents can be seen in Table 1.

Table 1. Validity Test Results

Variable	Statement	Calculated R	Table R	Description
Interest in Waqf (Y)	Y_1	0.658	0.196	Valid
	Y_2	0.697	0.196	Valid
	Y_3	0.891	0.196	Valid
	Y_4	0.870	0.196	Valid
	Y_5	0.764	0.196	Valid
	Y_6	0.804	0.196	Valid
	Y_7	0.674	0.196	Valid
	Y_8	0.701	0.196	Valid
Technology Literacy (X1)	X1_1	0.829	0.196	Valid
	X1_2	0.837	0.196	Valid
	X1_3	0.852	0.196	Valid
	X1_4	0.843	0.196	Valid
	X1_5	0.814	0.196	Valid
	X1_6	0.836	0.196	Valid
Digital Waqf Innovation (X2)	X2_1	0.818	0.196	Valid
	X2_2	0.879	0.196	Valid
	X2_3	0.876	0.196	Valid
	X2_4	0.834	0.196	Valid
	X2_5	0.873	0.196	Valid
	X2_6	0.850	0.196	Valid

Source: Processed data (2025)

Based on Table 1, the validity test results show that the research instrument used is valid because each statement item on the questionnaire in each variable has an adjusted item-total correlation value greater than 0.196. This finding indicates that the instrument is capable of accurately measuring the phenomenon under study, so that the data obtained is suitable for use in multiple linear regression analysis.

Reliability Test

The reliability test results obtained from the distribution of questionnaires to research respondents can be seen in Table 2.

Table 2. Reliability Test Results

No	Instrument	Reliability (Alpha)	Kriteria	Description
1	Interest in Waqf (Y)	0.894	0,60	Reliable
2	Technology Literacy (X1)	0.909	0,60	Reliable

3	Digital Waqf Innovation (X2)	0.926	0,60	Reliable
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Source: Processed data (2025)

Based on Table 2, the Cronbach's Alpha value for each variable is above 0.60, indicating that the instrument has an adequate level of reliability. Thus, each variable is declared consistent and suitable for use in this study.

Normality Test

A normality test was conducted to determine whether the research data was normally distributed or not. The data was declared normally distributed if the probability value (Sig.) was greater than 0.05. Table 3 presents the results of the normality test on the research data.

Table 3. Normality Test Results (Kolmogorov)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	3.19120146	
Most Extreme Differences	Absolute	.081	
	Positive	.053	
	Negative	-.081	
Test Statistic		.081	
Asymp. Sig. (2-tailed) ^c		.102	
Monte Carlo Sig. (2-tailed) ^d	Sig.	.102	
	99% Confidence Interval	Lower Bound	.094
		Upper Bound	.110

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Source: Processed data (2025)

Based on Table 3, a significance value of 0.110 was obtained, which is greater than $\alpha = 0.05$. This result shows that the standardized residuals are normally distributed, so that the assumption of normality in the regression model is fulfilled and the data is suitable for use in the next stage of analysis.

Multicollinearity Test

Multicollinearity testing in this study was conducted by referring to the Variance Inflation Factor (VIF) value. The testing criteria indicate that

multicollinearity does not occur if the VIF value is < 10. The complete test results are presented in Table 4.

Table 4. Multicollinearity Test Results

Coefficients ^a		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Literasi Teknologi	.536	1.865
	Inovasi Wakaf Digital	.536	1.865

a. Dependent Variable: Minat Berwakaf

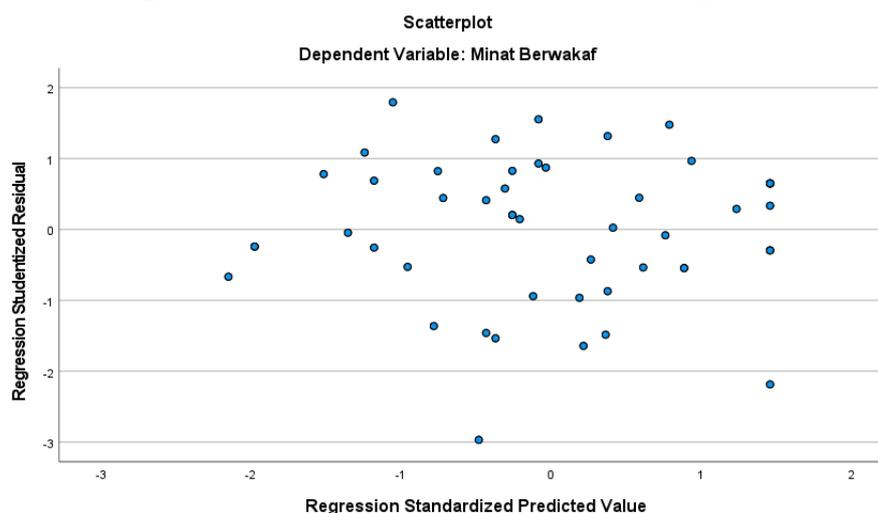
Source: Processed data (2025)

Based on Table 4, the tolerance value of the Technology Literacy variable (X1) is $0.536 > 0.1$; and the value of digital waqf innovation (X2) is $0.536 > 0.1$. This means that the two independent variables do not have multicollinearity. For the VIF value, the Technology Literacy variable has a value of $1.865 < 10$ and lifestyle has a value of $1.865 < 10$. This means that there is no multicollinearity in these three variables.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is variance inequality in the regression model for each predictor value. One common method used to detect heteroscedasticity is through scatterplot analysis between standardized residuals and standardized regression prediction values. The complete test results are presented in Figure 1.

Figure 1. Scatterplot of Heteroscedasticity Test



Source: Processed data (2025)

Based on Figure 1, the residual points are scattered randomly around the horizontal zero line, forming no particular pattern, either narrow (funnel) or wide. This indicates that there is no systematic pattern in the distribution of residuals.

Thus, it can be concluded that the regression model does not contain heteroscedasticity, so the classical assumption of homoscedasticity has been fulfilled. The regression model is suitable for further analysis.

Multiple Linear Regression Test

Multiple linear regression analysis is used to determine the effect of the variables of Technology Literacy (X1) and Digital Waqf Innovation (X2) on Interest in Waqf (Y). The results of data processing using SPSS are shown in Table 5.

Table 5. Multiple Linear Regression Test Results

	Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	4.988	2.339		2.133	.035
	Literasi Teknologi	.669	.117	.507	5.720	.000
	Inovasi Wakaf Digital	.429	.116	.328	3.701	.000

a. Dependent Variable: Minat Berwakaf

Source: Processed data (2025)

Based on Table 5 above, the results of the multiple linear regression analysis calculations, the multiple regression equation is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 4.988 + 0,669(X_1) + 429(X_2) + e$$

Explanation:

- Y = Interest in Waqf
- A = Constant
- $\beta_{1,2}$ = Regression Coefficient
- X1 = Technological Literacy
- X2 = Digital Waqf Innovation

The equation model in Table 5 can be explained as follows:

- a. The constant obtained is 4.988, meaning that by ignoring the variables of Technology Literacy (X1) and Digital Waqf Innovation (X2), the value of the Waqf Interest variable (Y) is 4.988.
- b. The regression coefficient value of the Digital Waqf Innovation variable (X2) is 0.429. This shows that Digital Waqf Innovation has an influence on interest in waqf. For every 1 increase in the value of the Digital Waqf Innovation variable (X2) and other variables considered constant, the waqf interest variable (Y) will increase by 0.429 units or 42.9%.
- c. The regression coefficient value of the Technology Literacy variable (X1) is 0.669. This indicates that technology literacy has an influence on

interest in waqf. For every 1-unit increase in the Technology Literacy variable (X1) and other variables held constant, the Waqf Interest variable (Y) will increase by 0.669 units or 66.9%.

Uji Simultaneous Test (F Test)

Based on the results of the regression test, the F-count value is obtained as presented in Table 6 below.

Table 6. Simultaneous Test Results (F Test)

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1458.247	2	729.124	70.150	.000 ^b
	Residual	1008.193	97	10.394		
	Total	2466.440	99			

a. Dependent Variable: Minat Berwakaf

b. Predictors: (Constant), Inovasi Wakaf Digital , Literasi Teknologi

Source: Processed data (2025)

Based on Table 6, the results of the simultaneous test (F test) in this study obtained a calculated F value of 70.150 with a significance value of 0.000. Meanwhile, the F table value at a significance level of 5% with $df_1 = 2$ and $df_2 = 97$ is 3.09. Because the calculated F value ($70.150 > 3.09$) and the significance value ($0.000 < 0.05$), it can be concluded that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. Thus, it can be concluded that Technology Literacy and Digital Waqf Innovation simultaneously have a significant effect on Interest in Waqf among Generation Z.

Partial Test (T-test)

Based on the results of the multiple linear regression test in this study, the t-statistic value is obtained in Table 7 below.

Table 7. Partial Test Results (T-test)

Coefficients ^a						
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.988	2.339		2.133	.035
	Literasi Teknologi	.669	.117	.507	5.720	.000
	Inovasi Wakaf Digital	.429	.116	.328	3.701	.000

a. Dependent Variable: Minat Berwakaf

Source: Processed data (2025)

Based on Table 7, the partial test results (t-test) show that the t-table value at a significance level of 5% ($\alpha = 0.05$) with degrees of freedom ($df = n - k = 100 - 2 - 1 = 97$) is 1.981. The results of testing each variable are as follows:

- a. The Technology Literacy variable (X1) has a calculated t value of 5.720, which means that the calculated $t > t$ table ($5.720 > 1.981$) with a significance value of $0.000 < 0.05$. Therefore, H_0 is rejected and H_1 is accepted, which means that Technology Literacy has a significant effect on Interest in Waqf among Generation Z.
- b. The Digital Waqf Innovation variable (X2) has a t-value of 3.701, which also means that $t\text{-value} > t\text{-table}$ ($3.701 > 1.981$) with a significance value of $0.000 < 0.05$. Therefore, H_0 is rejected and H_1 is accepted, indicating that Digital Waqf Innovation also has a significant effect on Waqf Interest among Generation Z.

Determination Coefficient Test (R2)

Based on the results of the simple determination coefficient test in this study, the t-statistic value is obtained as follows. For further details, please refer to Table 8.

Table 8. Results of the Coefficient of Determination Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769 ^a	.591	.583	3.22393

a. Predictors: (Constant), Inovasi Wakaf Digital , Literasi Teknologi

b. Dependent Variable: Minat Berwakaf

Source: Processed data (2025)

Based on Table 8, the data processing results obtained an R (correlation) value of 0.769, which indicates that the relationship between the independent variables, namely Technology Literacy and Digital Waqf Innovation, and Interest in Waqf is in the strong category (because it is close to 1). This means that there is a close relationship between these two independent variables and Gen Z's interest in waqf.

Meanwhile, the Adjusted R Square value is 0.583, which means that 58.3% of the variation in Interest in Waqf among Generation Z can be explained by Technological Literacy and Digital Waqf Innovation. The remaining 41.7% is explained by other factors outside this model that were not examined in this study.

Thus, it can be concluded that Technology Literacy and Digital Waqf Innovation contribute significantly and substantially to Waqf Interest among Gen Z, although there are still other external factors that also influence it.

E. CONCLUSION

Based on the results of the presentation through the research conducted, the researchers can conclude that:

1. The variables of technological literacy and digital waqf innovation simultaneously have a significant effect on the interest in waqf among Generation Z.
2. The variable of technological literacy partially has a significant effect on the interest in waqf among Generation Z.
3. The variable of digital waqf innovation partially has a significant effect on the interest in waqf among Generation Z.

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