

Islamic Social Finance Innovation: Sharia Legal Analysis of Waqf Crowdfunding

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ABSTRACT

Purpose: This study aims to analyze the implementation of waqf crowdfunding on the Kitabisa.com platform from a Sharia law perspective based on DSN–MUI Fatwa No. 117/2018, as well as to identify the challenges in optimizing digital waqf as an instrument of social funding.

Design/Methodology/Approach: This study employs a qualitative approach using a case study of the Kitabisa.com platform through the analysis of documents, regulations, and fatwas, applying a descriptive-analytical method.

Findings: The findings indicate that waqf fundraising through Kitabisa.com is generally in accordance with Sharia principles, as reflected in the use of cash waqf, collaboration with authorized nazhir, and the allocation of investment returns to welfare-related sectors. However, several challenges remain, including low levels of waqf literacy among the public, potential risks associated with Sharia-based investments, and the need for standardized transparency in reporting.

Research Implications: The optimization of waqf crowdfunding requires clearer regulatory frameworks, increased public literacy regarding waqf, effective risk management mechanisms, equitable fund distribution, and transparent reporting systems to strengthen public trust.

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INTRODUCTION

The rapid advancement of information technology has transformed various aspects of human life, including the financial and philanthropic sectors (Dwiputra, 2025). One of the most notable innovations emerging from this transformation is crowdfunding, a collective fundraising mechanism facilitated through digital platforms (Khoirunnisa et al., 2024). Crowdfunding enables individuals and organizations to raise funds from a large number of contributors through online networks, offering a more inclusive, efficient, and transparent funding mechanism. In recent years, crowdfunding has become increasingly significant as an alternative financial instrument that supports social initiatives, entrepreneurial projects, and community-based development.

In Indonesia, crowdfunding began gaining public recognition in the early 2010s and has continued to expand alongside the rapid growth of internet penetration and social media usage (Hasanah et al., 2020). The digitalization of financial services has significantly lowered barriers to participation in philanthropic activities, allowing broader segments of society to contribute to social causes. Consequently, digital crowdfunding platforms have become important intermediaries that facilitate collective action in addressing social and economic challenges. Within the framework of Islamic Social Finance, waqf represents one of the most important institutional instruments for promoting social welfare and sustainable development. Waqf refers to the dedication of assets for long-term public benefit in accordance with Islamic principles, whereby the principal asset is preserved while its benefits are distributed to society. Conceptually, waqf encompasses both vertical dimensions—reflecting devotion to God—and horizontal dimensions, emphasizing social solidarity and collective welfare. Historically, waqf has played a vital role in financing public goods such as educational institutions, hospitals, and social infrastructure in many Muslim societies.

Among various forms of waqf, cash waqf (waqf al-nuqud) has gained increasing attention due to its flexibility and potential to generate productive investments. Productive cash waqf can serve as a sustainable financial resource that supports strategic sectors such as education, healthcare, and community economic empowerment (Kharis Umardani, 2021). However, despite its enormous potential, the development of waqf in many countries—including Indonesia—remains constrained by several structural challenges, including limited accessibility, weak governance systems, and a lack of transparency in fund management (Nurhidayat et al., 2022). The emergence of Islamic fintech has created new opportunities to address these challenges by integrating digital technology with Islamic financial principles. Islamic fintech refers to the application of financial technology that operates in accordance with Sharia principles, aiming to enhance efficiency, transparency, and financial inclusion within Islamic financial systems. Within this context, the integration of waqf with digital crowdfunding—commonly referred to as waqf crowdfunding—has emerged as an innovative mechanism to mobilize social funds more effectively.

Waqf crowdfunding utilizes digital platforms to collect waqf contributions from the public and channel them into social or productive projects. This model enables individuals to participate in waqf activities even with relatively small contributions, thereby expanding the potential donor base. In practice, crowdfunding platforms may function either as nazhir (waqf managers) or collaborate with officially appointed nazhir institutions responsible for managing waqf assets (Setyawan et al., 2018). The convergence between digital technology and Sharia-based philanthropic instruments thus offers promising opportunities for modernizing the management of religious social funds, improving transparency, and accelerating the redistribution of wealth in society (Sukmana Ririn et al., 2025). One of the most prominent digital crowdfunding platforms in Indonesia is Kitabisa.com, established in 2013. The platform has become a pioneer in the development of digital philanthropy in Indonesia, facilitating donations for various social causes through an accessible online interface. As of December 2024, Kitabisa has recorded total donations exceeding IDR 4 trillion from more than seven million active users. The platform has supported more than one million social campaigns and manages approximately 4,000 active campaigns every month (Kitabisa.com, 2024). Institutionally, Kitabisa operates under two legal entities: Yayasan Kitabisa, which manages fundraising activities—including zakat, donations, and waqf—and PT Kita Bisa Indonesia, which is responsible for technological development and digital infrastructure. In implementing waqf programs, Kitabisa collaborates with an officially registered waqf manager, Salam Setara, which is recognized by the Indonesian Waqf Board (Badan Wakaf Indonesia/BWI).

The legal and institutional framework governing Kitabisa is relatively comprehensive. The foundation is registered with the Ministry of Law and Human Rights (AHU-03272.50.10.2014), holds official permits for the Collection of Money and Goods (PUB) issued by the Ministry of Social Affairs (Decree No. 246/HUK-PS/2021 and No. 148/HUK-PS/2021), and is recognized as a Zakat Collection Unit (UPZ) by the National Zakat Board (BAZNAS) (Decree No. 59 of 2019). In addition, Kitabisa possesses an official registration number as a waqf manager from the Indonesian Waqf Board (Registration No. 3.3.00268). From a technological governance perspective, the platform has obtained ISO 27001 certification for information security and is registered as an Electronic System Operator (PSE) under the Ministry of Communication and Informatics (No. 000163.01/DJAI.PSE/02/2021). These institutional and regulatory credentials make Kitabisa an appropriate and representative case study for examining the implementation of waqf crowdfunding in Indonesia.

In recent years, scholarly attention toward Sharia-based crowdfunding and Islamic fintech has increased significantly. Several studies have examined the role of crowdfunding platforms in supporting Islamic philanthropic initiatives. Auliyah and Basuki (2022), for instance, explored the utilization of crowdfunding platforms in supporting Islamic boarding

schools through waqf financing while highlighting the importance of ensuring Sharia compliance. Ghozali (2023) analyzed factors influencing individuals' intentions to use zakat-based crowdfunding platforms, emphasizing the roles of religiosity and technological convenience. Similarly, Majid (2021) demonstrated that perceptions of Sharia compliance and internal Sharia supervision significantly influence user trust in Islamic crowdfunding platforms. Other studies have focused on regulatory and governance aspects. Radzi et al. (2024), in a cross-country analysis, found that regulatory frameworks and compliance with Islamic legal rulings (fatwas) are critical determinants of the credibility and sustainability of Islamic crowdfunding platforms in countries such as Malaysia and Indonesia. Meanwhile, several studies examining the integration of fintech and waqf highlight the transformative potential of digital technologies in expanding philanthropic participation (Adainuri et al., 2024; Hasna, 2024).

Despite these growing scholarly contributions, most existing studies remain conceptual, general, or focused on user perception, rather than examining the operational implementation of Sharia principles within specific digital platforms. Previous research tends to emphasize technological adoption, digital marketing strategies, or user behavior, while relatively limited attention has been given to the legal and governance dimensions of waqf crowdfunding operations. More specifically, there is still a lack of comprehensive research examining the conformity of waqf crowdfunding practices with DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 on Information Technology-Based Crowdfunding Services Based on Sharia Principles, which serves as the primary Sharia regulatory framework governing crowdfunding activities in Indonesia. Studies addressing Sharia compliance in Islamic fintech rarely analyze how contractual structures, institutional roles, waqf governance mechanisms, and fund distribution processes are implemented in practice within specific platforms.

Although some studies discuss general compliance with DSN-MUI fatwas in Islamic crowdfunding—for example, Zakia Shalsabilla (2024), who examined fatwa compliance in Sharia securities crowdfunding—such studies do not specifically focus on waqf crowdfunding or analyze the operational practices of major platforms such as Kitabisa.com. Furthermore, existing research rarely integrates technical operational mechanisms, legal compliance with fatwas, and governance structures involving nazhir and digital platforms within a single analytical framework.

This limitation indicates a significant research gap in the literature on Islamic fintech and waqf management. In particular, there remains a lack of empirical analysis that evaluates how the principles stipulated in DSN-MUI Fatwa No. 117/2018 are implemented in real operational settings within digital waqf crowdfunding platforms. Therefore, this study aims to fill this gap by conducting an in-depth examination of the implementation of waqf crowdfunding through the Kitabisa.com platform. This research adopts an integrative analytical approach that combines three key dimensions: Sharia legal analysis (fatwas and contractual structures), operational mechanisms of waqf crowdfunding, and governance structures involving nazhir and digital platform management.

By focusing on Kitabisa.com as a representative case study, this research contributes to the literature on Islamic fintech and Islamic social finance in several ways. First, it provides a comprehensive analysis of the practical implementation of Sharia principles in waqf crowdfunding platforms. Second, it evaluates the extent to which the contractual and operational mechanisms implemented by the platform align with the provisions stipulated in DSN-MUI Fatwa No. 117/DSN-MUI/II/2018. Third, it offers insights into the broader implications of waqf crowdfunding as an alternative model of religion-based social financing within the context of digital financial transformation.

Accordingly, this study seeks to analyze the mechanisms of waqf fundraising, management, and distribution through the Kitabisa platform and to evaluate the extent to which

these practices comply with Sharia legal principles as stipulated in DSN-MUI Fatwa No. 117/DSN-MUI/II/2018.

LITERATURE REVIEW

Islamic Social Finance Theory

Islamic Social Finance refers to financial mechanisms based on Islamic principles that aim to promote social justice, equitable wealth distribution, and community welfare. The main instruments include zakat, waqf, sadaqah, and qard al-hasan, which support poverty alleviation and social development (Obaidullah & Shirazi, 2015). Unlike conventional financial systems that focus on profit maximization, Islamic social finance emphasizes ethical responsibility and collective welfare. Within this framework, waqf plays an important role as a long-term philanthropic instrument that supports public services such as education, healthcare, and infrastructure. The development of cash waqf has expanded the potential of waqf by allowing financial resources to be invested productively while maintaining the principal asset (Md Jani et al., 2022). The advancement of digital technology has also transformed Islamic social finance. Digital platforms allow philanthropic instruments such as waqf to be mobilized more efficiently and inclusively. In this context, waqf crowdfunding represents an innovation that integrates Islamic philanthropy with financial technology, enabling broader participation and improving transparency. Therefore, Islamic Social Finance Theory provides the conceptual basis for understanding how digital waqf crowdfunding can support sustainable social development.

Sharia Compliance Theory

Sharia Compliance Theory emphasizes that financial activities must follow Islamic legal principles in order to maintain ethical integrity and public trust. In Islamic financial systems, transactions must avoid prohibited elements such as *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) while ensuring fairness, transparency, and accountability (Dusuki & Abdullah, 2007). In Islamic fintech and crowdfunding, Sharia compliance is achieved through appropriate contracts and governance mechanisms. Contracts such as *tabarru'*, *wakalah*, *hiwalah*, and *ju'alah* regulate relationships between donors, platforms, and beneficiaries. In Indonesia, DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 serves as a guideline for Sharia-based crowdfunding by regulating permissible contracts, platform responsibilities, transparency requirements, and supervision mechanisms. Thus, Sharia Compliance Theory provides a framework for evaluating whether digital crowdfunding platforms operate in accordance with Islamic law. In this study, the theory is used to assess the compliance of waqf crowdfunding practices on Kitabisa.com with the provisions of the fatwa.

Crowdfunding

Crowdfunding is an internet-based fundraising method that allows the public to support projects or initiatives through voluntary contributions without relying on traditional financial institutions (Anoraga, 2023). This model provides easier access for fundraisers and donors while reducing administrative barriers. Through digital platforms, crowdfunding enables individuals or organizations to collect funds from many contributors, usually through small donations (Wahyudi et al., 2025). One of its main advantages is transparency, as donors can monitor fundraising progress and fund utilization in real time. In recent years, Sharia-based crowdfunding has gained attention as an ethical financing alternative. It integrates Islamic financial principles by avoiding *riba*, *gharar*, and *maysir* while supporting social and religious initiatives that benefit the Muslim community (Aldinda, 2022; Marwa et al., 2023).

Waqf

Waqf is an Islamic philanthropic institution that aims to provide sustainable social benefits. In waqf, individuals dedicate assets for public welfare while preserving the principal asset, and only the benefits are used for social purposes such as education, healthcare, and economic development (Md Jani et al., 2022). Historically, waqf has supported public infrastructure and social services in many Muslim societies. In modern contexts, productive waqf contributes to poverty reduction and community welfare through the effective management of endowed assets (Mukhid, 2024). However, the development of waqf still faces several challenges, including limited public awareness and restricted access to credible waqf management institutions (Al-Khateeb & Amuda, 2024). Digital technology has helped address these challenges by enabling digital cash waqf, which allows broader public participation through online platforms while maintaining transparency and collaboration with registered nazhir institutions (Majid, 2021).

Digital Philanthropy

Digital philanthropy refers to the use of technological platforms to mobilize charitable donations more effectively and transparently. Through internet-based applications, donors can directly support social initiatives without relying on conventional intermediaries (Afandi et al., 2024). Platforms such as Kitabisa.com have made digital philanthropy increasingly popular by allowing individuals to donate small amounts while monitoring the progress of social campaigns. This system improves transparency and enables donors to observe the impact of their contributions. Digital philanthropy also expands access to social funding by reaching communities that previously had limited access to philanthropic institutions (Rahman Ramadhan et al., 2023). As technology continues to develop, digital philanthropy contributes to greater efficiency, accountability, and transparency in social fund management.

The Urgency of DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 as a Sharia Guideline

DSN-MUI Fatwa No. 117/2018 was issued in response to the increasing use of crowdfunding platforms in Sharia-based social activities. The fatwa aims to ensure that crowdfunding practices follow Islamic principles, particularly justice, transparency, and the prohibition of riba and gharar (DSN-MUI, 2018; Cindy Indudewi, 2019). The fatwa allows several contracts in crowdfunding transactions, including tabarru', wakalah, hiwalah, and ju'alah, with tabarru' being the most commonly applied in waqf crowdfunding because it reflects voluntary charitable giving (Auliyah & Basuki, 2022). It also requires crowdfunding platforms to implement transparency, accountability, and clear information disclosure while prohibiting projects that involve riba, gharar, or maysir. Verification of nazhir institutions and project legitimacy is necessary to maintain Sharia compliance (Majid, 2021). The implementation of the fatwa includes three key aspects: contract validity, the platform's role as a facilitator, and Sharia supervision by institutions such as DSN-MUI and the Indonesian Waqf Board (BWI). These principles ensure that digital crowdfunding innovations remain consistent with Islamic law while strengthening public trust.

Table 1. Implementation of DSN-MUI Fatwa No. 117/2018 in Waqf Crowdfunding

Aspect	Explanation
Background of the Fatwa	Issued to ensure that crowdfunding practices remain aligned with Islamic commercial law principles such as justice, transparency, and the prohibition of riba and gharar.
Objective of the Fatwa	To serve as a normative guideline ensuring that digital crowdfunding operations, including waqf crowdfunding, remain within halal boundaries according to Sharia principles.

Sharia Principles in Crowdfunding	Utilizes tabarru' contracts for digital waqf, emphasizing voluntary charitable contributions without financial returns. Platforms must implement transparency, accountability, and clear information disclosure.
Prohibitions	Platforms are prohibited from facilitating projects involving riba, gharar, maysir, or activities that contradict the maqāṣid al-sharī'ah.
Implementation in Waqf Crowdfunding	1. Contract Validity: Tabarru' contract between donor and nazhir; wakalah contract between platform and nazhir. 2. Platform Role: Acts solely as facilitator with separate accounts and documented contracts. 3. Sharia Supervision: Conducted through internal compliance units or external institutions such as DSN-MUI and BWI.

Source: Compiled by the Author

METHODS

This study analyzes the implementation of DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 in the operational practices of Kitabisa.com as a digital waqf crowdfunding platform. The research focuses on how Sharia principles and regulatory provisions in the fatwa are applied in the platform's transaction process, fund management, and information transparency. This study uses a qualitative approach combining digital ethnography and document analysis, as the object of study operates within an online environment (Garcia et al., 2009). The data were obtained from three main sources: regulatory documents, including DSN-MUI Fatwa No. 117/2018 and related literature; platform data from Kitabisa.com, such as waqf campaigns and transaction mechanisms; and publicly available reports on fundraising activities and fund utilization. Data were collected through document analysis and online participant observation, where the researcher participated as a wakif (donor) to observe the waqf process on the platform. The data were then analyzed using content analysis and thematic analysis to evaluate the platform's practices and their compliance with Sharia principles.

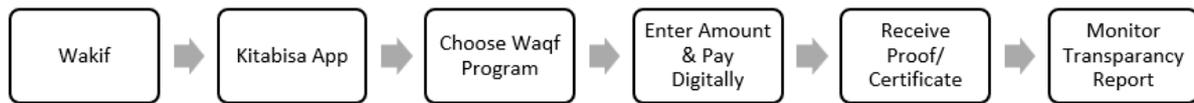
RESULT AND DISCUSSION

Fundraising Mechanism

The fundraising practice on the Kitabisa crowdfunding platform uses the tabarru' contract, which is an important contract in Islamic waqf practices. The tabarru' contract binds the donor (wakif) to donate a portion of their assets without expecting any financial return, while the donated assets are used for public benefit according to the selected waqf program. In digital waqf fundraising, the tabarru' contract forms the legal basis for transactions between donors and nazhir (waqf managers), ensuring that the donor's intention to perform charitable giving (sadaqah jariyah) is carried out in accordance with Sharia principles. In addition, a wakalah contract exists between the platform and the nazhir. Under this arrangement, the platform acts as an intermediary that facilitates the collection and transfer of waqf funds from donors to authorized nazhir institutions. The platform does not directly manage the waqf funds but serves as a digital facilitator that connects donors with nazhir registered with the Indonesian Waqf Board (BWI).

Kitabisa.com therefore functions as a digital intermediary linking wakif and nazhir, expanding public access to waqf services without requiring conventional procedures. The platform provides various waqf categories accessible through its website and mobile application (Nopiyani et al., 2025). The fundraising process is designed to be simple and transparent, beginning with the selection of a waqf program such as education, healthcare, mosque construction, or endowment funds. Each program includes clear information on fundraising targets, collected funds, and visual documentation to ensure public accountability.

Figure 1. Fundraising Process



After selecting a program, donors determine the donation amount starting from IDR 10,000, and payments can be made through various methods such as bank transfers, e-wallets, debit or credit cards, and QRIS. This flexibility makes waqf participation more inclusive and compatible with digital financial technology. Each transaction generates a digital donation receipt, and several programs provide downloadable certificates that can also be given as symbolic gifts, adding emotional value for users (Fadilah, 2022). Transparency is strengthened through real-time updates in the form of photos, videos, and narrative reports submitted by the nazhir (Santika et al., 2023). Data from active waqf campaigns on the platform demonstrate strong public participation. One notable example is the program “Morning Charity to End Poverty,” which raised approximately IDR 793 million from more than one million donors. This indicates that poverty remains a major social concern attracting significant public attention. Other large campaigns, such as “Productive Waqf: Rewards for Loved Ones” and “Endowment Fund for Palestine,” which collected more than IDR 516 million and IDR 397 million respectively, show that donors are also concerned with global humanitarian issues.

Table 2. Active Waqf Programs on Kitabisa.com (Period: August 2025)

No	Waqf Program Name	Funds Collected (IDR)	Number of Donors
1	Morning Aid to End Poverty	793,059,591	1,000,728
2	Freeing the Poor from Hunger through Productive Waqf	182,610,369	85,836
3	Assistance to Fulfill the Nutritional Needs of the Poor	92,348,284	12,496
4	Send Waqf Certificate Gifts to Your Loved Ones	32,482,000	992
5	Gift of Hope: Sending Happiness for Palestine Recovery	14,125,000	912
6	Dawn Charity: Distributing Proper Qur’ans to Remote Areas Nationwide	19,651,820	12,802
7	Clean Water Fund for Persons with Disabilities & the Poor	104,734,218	3,467
8	Waqf Fund for Building Proper Mosques	55,895,676	1,697
9	#TogetherForPalestine	9,004,000	966
10	Endowment Fund for Indonesian Children’s Education	38,494,855	2,302
11	Salam Setara Waqf Fund	10,806,967	750
12	Assistance for Building Wells in Water Crisis Areas	209,031,200	25,634
13	Endowment Fund for Feeding Thousands of the Poor	19,793,736	1,202
14	Productive Waqf Helping Farmers Become Independent	8,982,277	1,059
15	Productive Waqf for Building Mosques in Remote Areas	46,689,874	287,870
16	Charity Fund for Environmental Protection	35,862,776	62,657
17	Aid Fund to Help Underprivileged Children Access Proper Education	171,480,937	96,145
18	Get Unlimited Rewards, Friday Charity	12,750,471	9,781
19	Endowment Fund for Palestine	396,974,903	346,620
20	Productive Waqf, A Gift for Loved Ones	516,512,338	269,151

Source: Processed data from Kitabisa.com

These findings suggest that digital waqf crowdfunding can effectively mobilize funds for both domestic and international humanitarian causes. In addition, medium-scale programs addressing nutrition assistance and educational support for disadvantaged communities also attract considerable participation. This indicates strong public awareness of social issues such as health and education, which are essential for reducing poverty and social inequality. Although large programs receive significant attention, smaller programs also attract hundreds or thousands of donors. This demonstrates that digital waqf platforms enable participation from different economic groups, including individuals with limited financial resources.

Consequently, digital waqf has the potential to reach broader segments of society and expand participation in Islamic philanthropy.

Overall, digital waqf functions not only as a fundraising mechanism but also as a sustainable philanthropic instrument that supports social welfare, education, healthcare, and humanitarian programs. Through inclusive participation, digital waqf platforms can generate broader and long-term social impact.

Fund Management and Distribution

Kitabisa.com maintains transparency in fund management by using a dedicated account for collected funds that is separated from personal accounts. The platform provides transparent reporting that can be accessed by donors and other stakeholders. This transparency includes several mechanisms. First, the platform provides real-time fundraising updates, allowing donors to monitor the amount of funds collected and their utilization. These updates often include photos, videos, and periodic reports uploaded by the program managers or nazhir. Second, each campaign provides detailed fund distribution reports, enabling donors to track how their contributions are allocated. This ensures that waqf funds are used according to their intended purposes, such as mosque construction, education, or other social programs. Third, the platform provides evidence of fund utilization, including detailed financial reports that describe income and expenditures for each program. These reports ensure that the funds are used according to the objectives promised to donors.

Table 3. Financial Report of Clean Water Waqf for Persons with Disabilities and the Poor

Category	Amount (IDR)	Description
Funds Collected	206,327,869	Total funds successfully collected over 1 year and 11 days
Fundraising Allocation	206,327,869	Funds allocated for the fundraising program
Transaction and Technology Fees	5,325,534	Costs for digital transaction services, QRIS, and server systems paid to third parties
Funds Disbursed	87,693,058	Funds that have been disbursed for program implementation (allocated funds already utilized)
Undisbursed Funds	113,309,277	Funds not yet disbursed and still available for further management

Source: <https://kitabisa.com/campaign/wakafairsetara>

An example of digital waqf management can be observed in the program “Clean Water Waqf for Persons with Disabilities and the Poor.” Over a period of one year and eleven days, the program collected IDR 206,327,869, achieving its fundraising target. The program aims to provide clean water access for disadvantaged communities, particularly persons with disabilities and low-income groups. Of the collected funds, IDR 87,693,058 has already been disbursed to support the program implementation, while IDR 113,309,277 remains available for future program development. Transaction and technology costs, including digital payment services and QRIS systems, amounted to IDR 5,325,534 and were paid entirely to third-party service providers. This indicates that the platform does not profit from the waqf funds but only facilitates the fundraising process.

The management of digital waqf on Kitabisa is carried out in cooperation with authorized nazhir institutions that comply with Sharia regulations and are registered with BWI. According to Islamic waqf law, waqf assets must be utilized according to the intentions of the wakif. The principal value of waqf funds cannot be sold, transferred, inherited, or granted, ensuring their sustainability in accordance with the provisions of the Indonesian Waqf Law No. 41 of 2004 and the regulations of the Indonesian Waqf Board. In the case of cash waqf, funds may also be invested in Sharia-compliant financial instruments such as sukuk, Islamic mutual funds, Islamic deposits, or halal business ventures. The purpose of these investments is to preserve the principal value of the waqf while generating returns that can be used for social programs (Mega Paksi et al., 2018). These returns may support the sustainability of programs

such as clean water access and may also contribute to other social initiatives including education, healthcare, and community empowerment, as long as they remain consistent with the original purpose of the waqf and the principles of maqasid al-shariah.

Compliance with DSN-MUI Fatwa No. 117/2018

Overall, the practice of waqf crowdfunding on the Kitabisa platform largely complies with the provisions of DSN-MUI Fatwa No. 117/DSN-MUI/II/2018. However, continuous supervision from institutions such as the Indonesian Waqf Board (BWI) and DSN-MUI remains necessary to maintain Sharia compliance and strengthen public trust. Effective Sharia supervision involves collaboration between internal platform monitoring and external oversight by authorized institutions. Internal supervision includes campaign verification, monitoring fund reporting and allocation, and maintaining transparent documentation of contracts and financial audits. Meanwhile, external supervision is provided by DSN-MUI through the issuance of Sharia guidelines and by BWI through the verification and monitoring of nazhir institutions.

Table 4. Comparison of DSN-MUI Fatwa No. 117/2018 and Waqf Practices on Kitabisa

Aspect of DSN-MUI Fatwa No.117/2018	Practice in Kitabisa	Compliance	Potential Risks/Notes
Waqf Object (Mauquf Bih): Cash waqf is permissible if denominated in Indonesian rupiah and managed through an officially registered nazhir.	Kitabisa collects funds in rupiah through bank transfers, digital wallets, QRIS, and other payment channels.	Compliant	Clear communication is needed so that wakif understand that the funds provided constitute waqf (not merely ordinary donations).
Wakif (Donor): Individuals, groups, and legal entities are allowed to perform waqf.	Kitabisa facilitates individual and group wakif without a minimum limit (starting from IDR 10,000).	Compliant	Wakif literacy remains low; some wakif still perceive it as ordinary charitable donations.
Nazhir (Waqf Manager): Must be managed by a nazhir registered with the Indonesian Waqf Board (BWI).	Waqf funds are allocated to Wakaf Salam Setara Nazhir, registered with BWI No. 3.3.00268.	Compliant	Kitabisa as a digital intermediary is not explicitly regulated in the fatwa; the legal status of technology platforms remains unclear.
Sharia Investment: Funds must be invested in halal instruments while preserving the principal value.	Funds are placed in sukuk, Islamic deposits, Islamic mutual funds, and Sharia-compliant stocks.	Compliant	Market risks remain; if returns are low, the benefits of waqf may decrease.
Allocation (Mauquf 'Alaih): Waqf returns must be used for public interests in accordance with Sharia principles.	Distributed for orphan education, healthcare services for the poor, mosque construction, clean water programs, and food security.	Compliant	Popular programs tend to be funded faster, while others may lag → risk of unequal benefit distribution.
Accountability & Transparency: Reporting, auditing, and Sharia supervision must be ensured.	Real-time reports (photos, videos, updates), independent audits, and supervision by the management's Sharia committee.	Compliant	Potential issues if updates are inconsistent → risk of information asymmetry.

The findings show that the mechanisms for fundraising, fund management, and distribution implemented by Kitabisa generally comply with Sharia principles. The waqf object is cash in Indonesian rupiah, payment methods are digitally inclusive, and the minimum donation of IDR 10,000 enables participation from various social groups (Rabbani et al., 2021). Furthermore, Kitabisa does not act as the nazhir but serves as a digital intermediary that channels funds to the registered nazhir Wakaf Salam Setara, while the funds are managed through Sharia-compliant financial instruments. The benefits generated from productive waqf

are distributed to various sectors such as education for orphans, support for Islamic boarding schools, mosque construction, clean water provision, and food security programs. These initiatives align with the objectives of maqasid al-shariah and contribute to sustainable social welfare (Pertaminawati, 2025).

However, several challenges remain. These include the absence of specific regulations regarding the legal status of digital intermediary platforms, limited public literacy about waqf, and investment risks associated with Sharia financial instruments. In addition, there is potential inequality in fundraising distribution, as more popular programs tend to collect funds more quickly than lesser-known initiatives. Despite these challenges, the analysis indicates that the main components required by the fatwa—including the requirements of wakif, the waqf object, the role of nazhir, fund management mechanisms, and benefit distribution—have generally been fulfilled by the waqf crowdfunding practices implemented on the Kitabisa platform.

DISCUSSION

The findings of this study indicate that digital waqf crowdfunding through the Kitabisa platform generally aligns with the principles outlined in DSN-MUI Fatwa No. 117/DSN-MUI/II/2018. The use of the tabarru' contract between donors and nazhir reflects the charitable nature of waqf, where donors voluntarily contribute funds without expecting financial returns. At the same time, the wakalah contract between the platform and the nazhir ensures that the platform functions solely as a facilitator rather than a direct manager of waqf funds. This contractual structure demonstrates that digital platforms can operate within Sharia principles while utilizing modern financial technology.

From the perspective of Islamic Social Finance, the findings highlight the growing potential of digital waqf as an innovative mechanism for mobilizing philanthropic funds. The accessibility of digital payment systems and the flexibility of small donation amounts enable broader participation from different segments of society. This inclusivity supports the fundamental objectives of Islamic social finance, which aim to promote social welfare, poverty reduction, and equitable distribution of resources. The results also demonstrate that digital platforms contribute to improving transparency and accountability in waqf management. Real-time reporting, visual documentation, and periodic updates provide donors with clear information regarding the collection and distribution of funds. Such transparency can strengthen public trust in waqf institutions and encourage greater participation in Islamic philanthropic activities. These findings support previous studies suggesting that digital platforms enhance efficiency and transparency in philanthropic fundraising. However, despite these advantages, several challenges remain. One major issue is the regulatory gap regarding the legal status of digital intermediary platforms in the waqf ecosystem. Although DSN-MUI Fatwa No. 117/2018 provides general guidance for Sharia crowdfunding, it does not specifically regulate the operational role of digital platforms in managing waqf transactions. This regulatory ambiguity may create uncertainty regarding responsibilities, supervision mechanisms, and legal accountability.

Another challenge relates to public literacy about waqf. Some donors still perceive digital waqf as similar to ordinary donations, which may affect their understanding of the long-term nature of waqf assets. Increasing public awareness and education regarding the concept of productive waqf is therefore essential to ensure that donors understand the difference between waqf and other forms of charitable giving. In addition, the management of productive waqf funds through Sharia financial instruments introduces investment risks, such as market fluctuations that may affect the returns generated from the waqf assets. Although the principal value of waqf funds must be preserved, lower investment returns could reduce the social benefits distributed to beneficiaries. Therefore, effective risk management strategies, including asset diversification and transparent reporting, are necessary to maintain the sustainability of

waqf programs. Another issue concerns the uneven distribution of fundraising outcomes across different campaigns. Popular programs tend to attract more donors and reach fundraising targets more quickly, while less visible campaigns may struggle to gain attention. This imbalance suggests the need for improved campaign management and communication strategies to ensure that social programs with urgent needs receive adequate support.

Overall, the findings demonstrate that digital waqf crowdfunding platforms such as Kitabisa have significant potential to strengthen the ecosystem of Islamic social finance. By integrating technology with Sharia-based philanthropic mechanisms, digital waqf can expand access to charitable participation and increase the efficiency of fundraising activities. Nevertheless, strengthening regulatory frameworks, improving public literacy, and enhancing governance mechanisms remain crucial for ensuring the sustainability and credibility of digital waqf initiatives.

CONCLUSION

This study examines the implementation of waqf crowdfunding on Kitabisa.com from the perspective of DSN-MUI Fatwa No. 117/DSN-MUI/II/2018. The findings show that the platform's practices generally comply with Sharia principles. The fundraising process is based on the *tabarru'* contract, reflecting voluntary charitable giving, while the platform acts as an intermediary through a *wakalah* contract that connects donors with authorized *nazhir* institutions. In addition, fund management and distribution are carried out transparently through reporting systems and collaboration with registered *nazhir*. The study also indicates that digital crowdfunding platforms can expand public participation in waqf activities. Digital payment systems, flexible donation amounts, and real-time reporting increase transparency and strengthen public trust in digital waqf as part of Islamic social finance. However, several challenges remain, including the lack of specific regulations for digital intermediary platforms, limited public literacy about productive waqf, and potential risks in managing waqf funds through Sharia-compliant investments. Therefore, stronger collaboration among regulators, waqf institutions, and digital platforms is needed to improve governance and transparency. Future studies are recommended to examine the long-term socio-economic impact of digital waqf and donor behavior in Islamic crowdfunding platforms.

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