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A Snapshot of Waqf Crowdfunding Accountability: The Case of kitabisa.com

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ABSTRACT

In recent years, waqf crowdfunding is widely used by many waqf institutions to raise funds. This online-based fundraising method has unique features that make it different to the traditional waqf collections. While in the traditional waqf collection the nazhir/mutawalli (waqf manager) can easily identify those who have donated their assets as waqf, in crowdfunding system the nazhir hardly know who the donors (waqif) are, due to the anonymous feature in the platform. Hence, the way nazhir discharges accountability to the public could be different. The existing studies discuss the importance of waqf accountability, but none of them have investigated the accountability side of waqf crowdfunding. This study, therefore, aims to portray the mechanism of waqf crowdfunding and how crowdfunding operator and nazhir show their accountability. To do so, a case study at kitabisa.com, one of the largest donation-based crowdfunding platforms in Indonesia, was conducted. Data was collected through interviews, email correspondences, and web content analysis. The findings of this study show that there have been some efforts made by both crowdfunding operator and nazhir to discharge their accountability. Meanwhile, the absence of existing regulation to waqf crowdfunding in Indonesia could be a threat to waqf accountability. This study concludes with some recommendations for the improvement of waqf crowdfunding in the future.

Introduction

The phenomena of economic inequality seems to be the global issues throughout the years. It is considered as the common problem in many countries that can prevent the prosperity. However, the efforts made to reduce the poverty level are not sufficient enough (Abid & Shafiah, 2017). The statistical data indicates that the level of economic inequality in Indonesia has increased from 0.31 to 0.38 in the period 1999 to 2020 (Central Bureau of Statistics, 2020).

Meanwhile, in the Islamic economic system, there are some pillars that can help the government achieving economic equity such as zakat, infaq, sadakah and waqf. Among other things, waqf is considered as an important means to reduce poverty among the Muslim society. Waqf as a form of Islamic philanthropy has a huge potential to assist the government in economic development if it is managed properly. Traditionally, waqf can be in the form of property or fixed assets. In addition, waqf can also in the form of current assets such gold, money (cash waqf) and many others.

In managing waqf, the waqf manager (nazhir or mutawalli) should adapt to the development of financial technology (Fintech). By adapting the technological developments, waqf collection can be made easier, such as by using an online crowdfunding system. Crowdfunding is the practice of collecting money using an online platform to fund certain project, both for business and social ventures (Alma'amun et al., 2018). With the crowdfunding system, waqf can be collected from wide range of people, and can be monitored by anyone at anytime.

Crowdfunding can ease individuals, companies and nonprofits to raise funds. This system is believed to be easy, safe and efficient, because the whole processes are carried out online. There are several participating parties in the crowdfunding system such as platform providers, fundraiser (nazhir) and also donors (waqif).

In the classical concept of waqf, the pillars of waqf include waqif, nazhir, waqf objects, people who receive waqf and also pledges. The fulfillment of waqf pillars is a must for the validity of waqf. In the crowdfunding system, the question is that, as to how is the fulfillment of all these pillars, since there is a third party who acts as an intermediary between waqif and nazhir. In addition, the clarity of waqf pledge between waqif and nazhir is also questionable. Furthermore, the accountability of waqf crowdfunding either by the platform provider or by Nazhir needs to be investigated. Therefore, this study aims to explore the accountability side of waqf crowdfunding system.

Literature Review

Definition and Dimensions of Accountability

Accountability is the ability to show responsibility by the party who accepts it with the obligation to report, take into account and provide an explanation for the responsibilities assigned to him (Ihsan, Eliyanora and Septriani, 2016). In waqf management, accountability plays a significant role as a parameter of waqf management professionalism.

According to Siswantoro et al (2018), the dimensions of accountability are as follows:

1. Finance

Finance accountability encompasses audited financial reports, financial information by category, list of donors, composition and management structure, activities and information of sharia board, and management records.

2. Performance

Performance accountability includes income on investment (net income/average total assets), suggestions from beneficiaries, effectiveness and effect evaluation programs, employee competency improvement programs, code of ethics and new employee regulations, information on good governance and performance indicators.

3. Public

Public accountability includes the benefits of waqf for information on waqf recipients, information on the percentage of funds used for social empowerment, environmental reports, responding to suggestions received, and descriptions and program activities.

4. Engagement

In terms of engagement, accountability can be seen from the access and availability of contacts, online waqf participants, organizational updates and news, frequently asked questions.

5. Islamic aspect

Accountability in the Islamic aspect includes compliance with sharia and compliance with regulations or rules.

Furthermore, according to Siswantoro et al (2018), the Islamic aspect is crucial for waqf institutions in showing their accountability.

Therefore, this study adopts the accountability dimension of Siswantoro et al (2018), because it is considered to be more relevant in the waqf context.

Accountability in the Islamic Perspective

In general, the principle of waqf accountability refers to the Qur'an, that is "O you who believe, fulfill all obligations" (Al-Maidah; 1). This verse implies that Nazhir's accountability is very necessary because it relates to waqf assets for the public interest. Therefore, nazhir's accountability should be discharge to the stakeholders such as waqif, regulators and also waqf beneficiaries. Waqf accountability according to the Islamic perspective is also related to vertical and horizontal accountability. This kind of accountability is called dual accountability, where vertical accountability refers to accountability to Allah, while horizontal accountability is accountability to the stakeholders (Ihsan & Shahul, 2011).

Waqf and Crowdfunding

Waqf can be defined as holding certain assets and preserving them for philanthropic purposes and preventing them from being used other than for the intended purpose (Kahf, 2007). Today, waqf fundraising can be done using the crowdfunding method. Crowdfunding is an internet-based financial intermediation platform that collects funds from the public or the crowd (Arifin & Wisudanto, 2017). Waqf crowdfunding enables nazhir to raise cash waqf easier compared to the traditional fundraising. Certainly, waqf crowdfunding must be carried out with sharia principles. The process of collecting and distributing funds should be free from usury, masyir and gharar and other things that violate the sharia rules.

Previous Studies

Ihsan et al (2016) conducted study on waqf accountability at Waqf Daarut Tauhiid. It was found that Nazhir's perception of accountability is very important to implement accountability. Waqf Daarut Tauhiid was raised with the belief and principle that Nazhir is not only responsible to humans, but also to Allah SWT. Ihsan et al (2016) suggested some criteria that must be met by a nazhir to become accountable.

Furthermore, research on waqf crowdfunding was also conducted by Alma'amun et al (2018), with a case study on Waqfworld.org. Research that aims to understand the mechanism of waqf crowdfunding finds that waqf with cash from donors can end up in three possible situations, namely, waqf can still be received in cash, can be converted into tangible assets that generate income to purchase other assets, or can be received by Another way is to buy immovable assets such as buildings or land. Furthermore, in order to get support from donors, the purpose of the crowdfunding platform must be clear and attractive, namely those related to efforts to develop or empower the people.

Talking about fintech and online platforms, research conducted by Sitanggung (2018) also discusses online crowdfunding platforms. The crowdfunding platform in Indonesia that is active and records the largest transactions in fundraising is Kitabisa.com. One of the findings in this study is an analysis of website content starting from the characteristics of the platform, interesting features on the platform, actors in donation-based crowdfunding, and the economic aspects of the platform. Donors make donation transactions in Kitabisa.com because they are influenced by several motivations such as empathy, altruism or acts of helping, religious motivation, and the culture of mutual cooperation.

Research conducted by Hutami & Irwansyah (2019) found that the Kitabisa.com platform as an online donation service that does not give back to its donors and is a type of donation-based crowdfunding. The Kitabisa.com application is included in not for profit crowdfunding because all projects and programs contained in Kitabisa.com are projects for social purposes and interests, such as social assistance, health, education, establishment of worship facilities, and others.

Research on crowdfunding-based waqf was also conducted by Masrikhan (2019) on the Wakafin.Com Online Platform. Wakafin.Com stands for Wakaf Fintech, which means an online platform based on a mobile application with an integrated crowdfunding concept. Wakafin.com as a waqf institution intends to optimize the potential of waqf through the use of an online platform. In developing the idea of Wakafin.com, stakeholders such as the government and the community took part in introducing this online platform through social media and other media. In this development, there are steps to implement the Wakafin.com online platform.

Methods

Research Design

This research is a qualitative research with a case study design on Kitabisa.com. The case study design was chosen in the hope of providing an overview of the accountability of waqf crowdfunding on Kitabisa.com. The paradigm used in this research is interpretive. Kitabisa.com is a platform or forum for donating and raising funds online. Many companies have joined the use of the Kitabisa.com platform. From the point of view of this research, Kitabisa.com acts as a third party connecting nazhir and waqif, while companies or institutions using the Kitabisa.com platform act as nazhir. In addition, the focus of this research is not only on the Kitabisa.com platform but also involves several other parties such as Nazhir and also regulators related to crowdfunding waqf.

Data Collection and Analysis

In this study, there are two types of data used, namely primary data and secondary data. Primary data was obtained through semi-structured interviews and email correspondence, while secondary data was obtained from analysis of the Kitabisa.com crowdfunding platform website. The interview was conducted by asking questions to explore the mechanism of crowdfunding and Nazhir's perception of the accountability of waqf crowdfunding.

The data were analyzed using a qualitative descriptive method, namely by thoroughly describing the data obtained during the research process. At this stage, excerpts from interviews, website analysis and other documents will be transcribed and grouped based on accountability mechanisms according to Ebrahim (2003) and accountability dimensions according to Siswantoro et al (2018). Researchers analyze how accountability practices and the extent to which accountability practices have been applied to Kitabisa.com crowdfunding waqf.

Results

Getting to know Kitabisa.com

Kitabisa.com is a platform or website that is used to donate and raise funds online. Kitabisa.com was originally a social movement that started its activities in July 2013. This social movement was pioneered by an alumni of the Faculty of Economics, University of Indonesia named Muhammad Alfatih Timur and nicknamed Timmy. He is known as an activist who has the idealism of always being able to help many people.

The idea of establishing a social movement pioneered by Timmy began when he realized that many parties had excess resources and wanted to help meet the needs of others. Timmy thinks that online fundraising (crowdfunding) needs to be implemented in Indonesia, because a platform like this is considered very compatible with the culture of the Indonesian people who often care and help others.

Kitabisa.com is not a charity or financial institution. Kitabisa.com only acts as a facilitator between fundraisers and donors. They are not responsible for information or anything related to the implementation of campaigns held by fundraisers. The party doing the fundraising is called a campaigner if in the waqf it is known as nazhir. While people who provide funds are called donors or commonly known as waqif in waqf contracts. Each donor is given terms and conditions before providing funds, including information that each donated fund will be deducted by 5% for Kitabisa.com's operational needs before it will be distributed to nazhir and waqf recipients.

Rukun Aspects in Crowdfunding Waqf

In waqf crowdfunding, Nazhir will involve a third party in waqf implementation, namely the Kitabisa.com platform. In addition, waqf is carried out indirectly, through a media platform, this is what makes waqf crowdfunding different from waqf that is carried out directly. Therefore, it is necessary to see how the fulfillment of all the conditions and pillars of waqf in the implementation of crowdfunding waqf. The following are the pillars of waqf that must be fulfilled.

Waqif (giver of waqf)

Waqif in waqf crowdfunding come from various circles and there are many in number. In accordance with the characteristics of crowdfunding, anyone can participate in fundraising. Whatever donations they give, if they donate funds, they can be said to be waqif (donors). Waqf crowdfunding is general in nature, so Nazhir cannot limit who wants to become a waqif (donor). Nazhir generally also does not have regular waqif (donors) in crowdfunding waqf, so the general public who become waqif are really.

For nazhir waqf crowdfunding is an effort to obtain many waqif (donors), who come from various circles. Due to the large number of waqif in crowdfunding waqf, this is a special concern in this study, generally waqf is carried out by one person for each waqf object. However, in crowdfunding waqf, one waqf object can be collected from many waqifs. Then the requirements to become a waqif (donor) must also be met, so that the waqf contract is valid and runs as expected. Among the conditions for waqif are puberty, independence, not in forgiveness and reason. Nazhir still pays attention to the fulfillment of the waqif conditions. As stated by the Head of DDS Fundraising Division.

"We can't see who the donor is whether he is Muslim or not, we also don't know. Because this crowdfunding is general in nature. So, if we are concerned with the incompleteness of this data, we will continue to do so. Because they have accessed the platform, so we assume they are aware of doing that."

Crowdfunding is public, so it can be accessed by anyone, be it Muslim or non-Muslim. According to Azzam (1998 in Rahman 2009) based on the conditions of waqif, it is permissible to waqf from an infidel, because the nature of waqf itself is categorized as not mahdha worship (special), and this is different from nadzar worship (mandatory). Therefore, waqf crowdfunding is not limited to anyone who wants to carry it out, be it a Muslim or a non-Muslim.

In addition, although a waqif may be a non-Muslim, a waqif must still meet the predetermined conditions, namely baligh, reasonable, independent, and not under forgiveness. As explained by Rahman (2009) that waqf is not justified from underage children, crazy people and people who are forced. In crowdfunding waqf, nazhir also cannot control whether these conditions can be met by the waqif.

For those waqif who have donated funds, of course, they are aware of accessing the platform. According to Nazhir, the conditions for waqif exist because it is feared that problems will occur in the property being waqf. So that certain conditions must be met by the waqif (donor). In crowdfunding waqf, there are many donors who donate Rp. 1,000, so Nazhir thinks that the waqif (donor) will not question the donation that has been submitted. Even so, the pillars and conditions of waqf must still be fulfilled. Moreover, in waqf crowdfunding there are anonymous waqifs that include identity. This anonymous waqf can only be accessed by Kitabisa.com, Nazhir cannot know the identity of the waqif (donor).

Al-Mauquf (Waqf Objects)

Waqf carried out in crowdfunding is waqf through money, which will later be realized in accordance with the waqf contract on the campaign page. This means that any funds disbursed by Nazhir will immediately be converted to waqf objects such as the Koran, construction materials and so on. Before the funds are disbursed to the Foundation's account, Kitabisa.com deducts 5% of the collected funds as administrative costs for the company's operational needs. Kitabisa.com transparently informs all donors who will make donations through the platform regarding this matter.

The conditions for waqf objects must be goods that are clear in their form, the goods belong to the person who is waqf and the benefits last long (Rahman, 2009). In accordance with these terms and conditions, the shape of the waqf objects of

the three nazhir is clear and durable, such as the Koran, material for the construction of foundations and mosques. For waqf objects themselves, of course, belong to the waqif, because in waqf crowdfunding the waqif will directly make transactions by sending money to the Kitabisa.com account according to the nominal desired by the waqif.

Waqf funds submitted by waqif (donors) will certainly not be fully realized in the form of goods, but there are discounts that are entitled to Kitabisa.com as a fundraiser. For Nazhir, this is not burdensome, because like other companies, Kitabisa.com also has costs that must be met in order for operational activities to run. Nazhir assumes that all waqif (donors) who have made donations already know that the funds provided will not be fully realized in the form of waqf objects. According to Nazhir, the 5% discount is not an exaggeration, because 95% of the funds will be handed over entirely to Nazhir to be realized in accordance with the waqf contract in the campaign.

Mauquf Alaih (Recipient of Waqf)

For waqf recipients, it is entirely the responsibility of the nazhir who conduct the campaign on Kitabisa.com. Usually, waqf recipients will be displayed on the campaign page title clearly. Because the title of the campaign contains the aims and objectives of the waqf carried out by nazhir, so it will be clear that the recipients of the waqf from the campaign carried out by nazhir.

According to Rahman (2009), the types of waqf recipients can be grouped into two, namely certain and unspecified, what is meant by certain is waqf given to one person or two people who have been determined, while indefinite is waqf given to the general public. The waqf recipients of these three waqf crowdfunding nazhir are the general public, because the benefits of the waqf are felt by many people, not just certain people.

Like the Darul Funun El-Abbasiyah Foundation, they often do Al-Quran waqf, and the Al-Quran is intended for places to learn the Koran such as TPA, Tahfidz House and also Islamic boarding schools. Then Darul Hufadz from the beginning carried out crowdfunding which focused on waqf Al-Quran which would later be handed over to Darul Hufadz's Quran House. So Darul Hufadz raised waqf funds, for the foundation's internal needs. While Dompot Dhuafa Singgalang conducted a campaign for waqf for mosque construction, the recipient of the waqf in the waqf crowdfunding conducted by Dompot Dhuafa Singgalang was the Tubeket mosque in Mentawai. DDS handed over the waqf in the form of money, and later it would be handed over to the mosque construction committee to buy mosque construction materials.

Sighat (Pledge)

Pledge is a statement of consent to Kabul from the waqf contract carried out by nazhir and also waqif. In crowdfunding waqf, the pledge delivered will be different from the waqf pledge that is carried out directly. According to Darul Funun, the waqf pledge must be zahir (clear) whether it is delivered orally or in writing. Darul Funun thinks that the waqf crowdfunding at Kitabisa.com is very transparent, the contract submitted is also clear in writing. After the waqif (donor) completes the payment or submission of the waqf funds, the waqif (donor) will receive an email from Kitabisa.com which states that the funds submitted have been received and will be used according to the contract in the campaign.

According to Rahman (2009) the conditions for sighat waqf are waqf pledged either orally, in writing or in sign language. Waqf pledges made by waqf crowdfunding are of course made in writing, for waqif (donors) who have made transactions through the Kitabisa.com platform will be given a message containing the waqf contract and also confirmation that the transferred funds will be used according to the contract stated in the campaign.

In addition, according to Darul Hufadz, the pledge referred to in the waqf crowdfunding is the same as the title of the campaign being campaigned on the platform. The title will explain the purpose of the waqf contract campaigned by Nazhir. For example, in Al-Quran waqf, the campaign title says "Al-Quran Waqf", so that the purpose of the waqf is clear, namely Waqf for Al-Quran.

According to Dompot Dhuafa Singgalang the most important thing is the intention of the waqif in carrying out the waqf. If the waqif has given up part of his wealth to the development waqf campaign, then it is clear what the purpose of the waqf is for. In addition, with a large number of waqif (donors), it will be ineffective and inefficient, if the pledge is carried out from each waqif. Therefore, the implementation of the waqf crowdfunding mechanism is slightly different. Nazhir must always pay attention to the fulfillment of all the pillars and conditions because it is a crowdfunding waqf. Because the waqf contract is slightly different from the usual contract.

If seen, all Nazhir always strive so that all the pillars and conditions of waqf can be fulfilled. Like the waqf accountability model according to Hisham (2006) regarding dual accountability, the fulfillment of the pillars and the waqf requirements is a form of accountability or accountability to Allah. Then the horizontal form of accountability can be realized by carrying out responsibilities to stakeholders such as waqif (waqf givers), waqf recipients, and also regulators. Nazhir has a big responsibility in realizing his responsibility to Allah SWT by implementing waqf crowdfunding in accordance with the Shari'a.

All nazhir in the study realized accountability by fulfilling all the pillars and conditions of the waqf contract and by carrying out the mandate honestly and fairly. This is done immediately to build trust in stakeholders (horizontally) and build accountability or responsibility to Allah SWT.

Of all the efforts that have been made by Nazhir and also the Kitabisa.com platform, the Islamic accountability system is the key to achieving all responsibilities in the implementation of crowdfunding waqf. Although theoretically nazhir and Kitabisa.com do not explain the details of Islamic accountability in the practice of crowdfunding waqf, in the implementation of all the existing dimensions, all of them apply an Islamic accountability system. The implementation is like maintaining the trust of the waqif, utilizing the waqf property in accordance with the waqf contract, then keeping the pillars and conditions fulfilled. Then the waqf pledge which is clearly stated in writing is aimed at the waqif, all of which is a manifestation of an Islamic accountability system whose impact will be felt by the public.

Waqf crowdfunding from Nazhir Perspective

The three nazhirs generally understand the essence of this waqf crowdfunding practice, because they have been directly involved in raising waqf online. However, not all nazhir are familiar with the term crowdfunding. As stated by the Chairman of the Darul Hufadz Foundation, they more often use the term online fundraising because they are not familiar with the term crowdfunding. In fact, even though they are not familiar with the term crowdfunding, the Darul Funun El-Abbasiyah Foundation has several times conducted waqf raising through the crowdfunding mechanism. As for the other nazhir, each of them has only carried out one time waqf crowdfunding.

According to Nazhir, waqf crowdfunding is a fundraising strategy that can be done to facilitate Nazhir in fundraising, because it is carried out online. As stated by the chairman of the Darul Funun El-Abbasiyah Foundation, waqf crowdfunding makes the process of raising waqf funds more practical. If previously all activities were carried out by Nazhir himself, through waqf crowdfunding all activities would be assisted by a third party. Nazhir's perception that waqf crowdfunding can make it easier to collect funds is in line with the opinion of Nasution & Medias (2019), which states that waqf crowdfunding is a method of collecting waqf funds to make it easier for many people, because it can be accessed via the internet.

Nazhir also sees waqf crowdfunding as a transparent method of waqf fundraising. Basically, using the crowdfunding platform, it is hoped that each collection and distribution of waqf will solve the problem of transparency (Abid & Shafiah, 2017). Waqf crowdfunding conducted online can make it easier for Nazhir to realize transparency because it is documented in detail. Starting from how many days of fundraising, how much funds are needed, how much funds have been collected and how many donors are participating in the campaign, it can be monitored. In addition, crowdfunding has also become a fundraising method that is easily accessible to all people, especially the millennial generation, as stated by Dompet Dhuafa Singgalang Supervisor:

“Through crowdfunding waqf, we can target our donors from the millennial circle who like to play cellphones. But if we just do it directly, the donors are sometimes busy with work and other things. But with this crowdfunding they can easily read and open the news for donations and directly transferred.”

Furthermore, Nazhir also considers that waqf crowdfunding is a modern method because it can be accessed easily through technology. Of course, if many people have access, the number of donors will also increase. According to the chairman of the Darul Hufadz Foundation, waqf crowdfunding can increase the number of waqif (donors). Through crowdfunding, waqf fundraising will better achieve the fund target and the expected number of donors even though the Kitabisa.com crowdfunding system does not provide rewards or returns to donors. Because, the main purpose of crowdfunding organized by Kitabisa.com is not for profit, but for social purposes and to help others.

Nazhir has high hopes that using crowdfunding will attract more donors and make it easier for waqif (donors) to channel their funds. Nazhir also thinks that waqf crowdfunding is a method that can help fundraising institutions (nazhir) to be better known by many waqif (donors). With this crowdfunding waqf, many waqif (donors) can identify fundraising institutions so that it can also be used as a promotional event.

Waqf crowdfunding from Regulator's Perspective

The regulator in question is the party that regulates, supervises and also enforces regulations in waqf contracts such as the Indonesian Waqf Board (BWI) and the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). The Indonesian Waqf Board is an independent state institution established based on Law Number 41 of 2004 concerning waqf (Indonesian Waqf Board, 2020). Furthermore, the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) is a field that was formed to realize the aspirations of Muslims regarding economic issues and encourage the application of Islamic teachings in the economic or financial sector which is carried out in accordance with the guidance of Islamic law (Bedong, 2019). The author interviewed Dr. Moch. Bukhori Muslim, Lc., M.A, Head of Business Industry and Sharia Economics. The following is an explanation of waqf crowdfunding from the perspective of the regulator:

Regulation

Regulations related to waqf are regulated by the Indonesian Waqf Board in the form of laws and regulations, while the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) is in the form of waqf fatwas. The Indonesian Waqf Board is an institution authorized to make waqf regulations in Indonesia. All rules regarding waqf, procedures and conditions for waqf are all regulated by BWI. However, so far there is no regulation regarding crowdfunding waqf. BWI only regulates waqf in general, as explained by the Head of the Guidance Division, Nazhir BWI regarding waqf crowdfunding regulations.

"If there is no specific regulation for crowdfunding, we will outline it in a law. That is in the waqf law which explains that the collection, processing and development of waqf assets must be in accordance with sharia."

Likewise with DSN-MUI, so far no fatwa has been issued regarding waqf crowdfunding. Everything related to waqf crowdfunding must be in accordance with the waqf fatwa issued by DSN-MUI. In terms of regulation, there are two rules according to Dr. Moch. Bukhori Muslim, Lc., M.A Head of Sharia Business Industry and Economics, namely positive law and negative law.

"First, I don't know about the law, PP and other regulations. Later, it will be related to the relevant ministries or institutions. But for that I don't know for sure whether there are certain rules or not. That's the positive rule, yes, the positive law. If the law is negative, as far as I know, MUI or DSN have never issued a special fatwa related to waqf crowdfunding. Later, if you want to know more about waqf fatwa, it will be in the Fatwa commission, not in DSN"

Although there are no specific rules regarding crowdfunding waqf, in sharia, waqf crowdfunding is indeed allowed as long as it runs according to the pillars and conditions set. According to sharia, waqf crowdfunding is allowed because there is no law that violates it, as explained by Dr. Moch. Bukhari Muslim, Lc., M.A.

"So there are two kinds, yes, there is crowdfunding which collects money after the money is collected or the cash waqf is for business and the results are used for benefit and secondly, people who need funds to build a mosque collect waqf. Because these two definitions are slightly different, if it is for construction waqf and the money collected is converted for building materials for mosques, in my opinion, that's fine, that's fine. So it's okay because the intention is to provide the Quran, or form it physically. Legally yes, some allow it"

According to him, there are two types of crowdfunding, namely cash waqf and waqf through cash. This is of course different, both in terms of its use and also the physical object of waqf. In sharia, crowdfunding is allowed but legally not everyone is allowed to do cash waqf crowdfunding. Nazhirs are allowed to conduct cash waqf crowdfunding as long as they are registered with the Waqf Board.

Fulfillment of Pillars and Conditions for Crowdfunding Waqf

The first pillar is waqif, waqif in crowdfunding contracts is very diverse. Because everyone can access the Kitabisa.com platform and anyone can become a waqif. In crowdfunding, Nazhir cannot provide a benchmark for donations for one type of waqf, for example, waqif is required to donate with a nominal value of IDR 50,000 for one waqf object. In accordance with the characteristics of crowdfunding, waqf is collected with a certain nominal target and everyone can donate as much as they want.

Whoever the waqif is it is important that all of the requirements for waqif are fulfilled, namely independence, puberty, not being forgiven and also intelligent. Although sometimes Nazhir cannot identify who is the waqif (donor). According to

the Indonesian Waqf Board, the difference between waqf crowdfunding and ordinary waqf is only technical. Waqf crowdfunding uses technology while waqf is usually done directly. According to sharia, this is also justified as stated by Dr. Moch. Bukhari Muslim, Lc., M.A.

“When a person is staking his wealth, he must meet the conditions and get along in harmony. A small child feels that if he wants to do waqf through crowdfunding, it's definitely not possible because he doesn't understand it yet. When entering people who are adults or for example, people who are waqf, for example, they do not have the right to make donations, thieves or thieves, or corruptors, so for him or the person who is waqf, it is void. But for the person who manages it, it doesn't matter, because he already knows the laws. What does it mean, when he crowdfunds the person who does it, he is considered to have understood that the waqf received and managed by Nazhir is actually considered clean to do that. At a minimum, the waqf person knows that his property is clean, his own and far from haram.”

The efforts made by Nazhir were limited to providing conditions, pillars and provisions in the implementation of waqf. So, it is the waqif who adjusts whether he fulfills these terms and conditions or not. If not, then the waqf contract will be canceled on the waqif. But for Nazhir not, because Nazhir has tried everything in accordance with the pillars and conditions that apply.

Then, for the second pillar is Al-Mauquf (waqf objects). In waqf through money that is done in crowdfunding, of course, the waqf object will be different. Each nazhir has their own campaign for the waqf crowdfunding they run. On the Kitabisa.com platform, any funds that enter the Kitabisa.com account will be subject to a 5% administration fee, then the other 95% of funds will only be sent by Nazhir to be realized in waqf objects such as the Al-Quran, construction materials and others. Basically, according to sharia, the administration fee is not allowed if the waqif does not know about it. However, if the platform is conveyed transparently that there is an administrative fee, so that not all the money donated will be distributed according to the contract, but there is a discount for administrative costs. Dr. Hendri Tanjung gave the following opinion.

“Administration fees are okay as long as it is announced to the waqif, that we will deduct 5% of the waqif. “

According to the regulator, information regarding the administrative costs must be known by both parties. So that the waqf contract is clear, and the waqif also knows that the donated funds have a discount for administrative costs, not all of them will be realized based on the waqf contract stated in the campaign.

The third pillar is Mauquf Alaih (waqf recipient). Waqf recipients are also the pillars of waqf that must be fulfilled, in crowdfunding waqf. Because waqf through money in crowdfunding is clearly stated where it will be allocated. For example, the mosque waqf, the recipient of the waqf is of course the mosque in question. The following is the explanation given by Dr. Hendri Tanjung.

“The problem is like this, if the waqf is crowdfunding for projects such as mosques and others, if the waqif does not see the waqf product, the waqif will give up. In fact, the risk will be directly felt by the waqif, if that's the case. Now, but for cash waqf, the money is waqf and the money is saved. There is no form, because the money is kept in the bank. So if we don't regulate waqf through money, as long as it is useful for the community, that's fine.”

This of course affects the sustainability of waqif in conducting waqf in certain institutions. If the title of the campaign in the crowdfunding is clear, then we will know directly who the waqf recipients from the campaign are. Regarding the recipient of this waqf, each nazhir must also clearly provide a campaign, whether the waqf crowdfunding is a cash waqf or a cash waqf.

The last pillar is Sighat (Pledge). According to the Indonesian Waqf Board, the Pledge must still exist even though the waqf is implemented by crowdfunding through the platform. Even though there are many waqifs, the pledge can be made through a wakalah contract. Wakalah contract is a contract that may be represented by another party. A written pledge is better than a direct pledge, because according to the Indonesian Waqf Board, the contract will be easily documented. According to sharia, pledges submitted to waqf crowdfunding in writing are legally allowed, because the pledge does not have to be in oral form. The following was conveyed by Dr Moch Buchori.

“Pledge like that is okay, it's even cooler if it's written. Because we use rules, such as the oral book of the book, the book is more valid than talk. If the Kitabah cannot be changed, the written evidence is stronger than the words, it can be changed again, it can be revoked again. What is written must be locked, for example on the platform there

are provisions, there are criteria, there are conditions for what the funds are for, right, that's okay, that's good because it's written that way."

Pledges submitted in writing will be easily documented and stored as valid evidence. According to DSN-MUI, this is allowed. Because the pledge can be in the form of oral, written or sign language. The most important thing is that the pledge is conveyed clearly so that both parties agree to hand over (ijab qabul).

Accountability of Crowdfunding Waqf

In waqf crowdfunding on the Kitabisa.com platform, Nazhir is the party who must provide accountability to the waqif (donor). Meanwhile, Kitabisa.com only acts as an intermediary between nazhir and waqif in carrying out waqf transactions. Therefore, Nazhir must understand accountability to be practiced in their crowdfunding waqf. As stated by the Chairman of the Darul Hufadz Foundation, the responsibility (accountability) of the waqf crowdfunding is fully borne by Nazhir.

All reports starting from how much funds were collected to how much funds were disbursed by Nazhir will be updated automatically on the platform page. For Nazhir, this is one step in realizing accountability. Although sometimes in practice there are some difficulties in implementing accountability in crowdfunding waqf, especially for anonymous donors. However, the accountability (accountability) must still be carried out according to the nazhir. The following is the implementation of Accountability in crowdfunding waqf:

Table 4.1
Summary of Accountability Implementation Findings

Accounting Implementation	Platform Kitabisa.com	Nazhir
1. Financial	As a party that raises funds, Kitabisa.com provides a feature for Nazhir to access, namely the update feature on the Kitabisa.com application. This feature serves as a medium for Nazhir's accountability for the funds that have been mandated by the wakif. Although it does not provide direct accountability to the wakif, Kitabisa.com provides a feature for reporting nazhirs. Then, Kitabisa.com also provides transparent accountability for all of its financial performance in the form of an annual audit report uploaded on the platform page.	Nazhir's responsibility is to utilize all the funds that have been disbursed in accordance with the waqf contract that is in the campaign without deducting the waqf funds for the purposes of nazhir. So that the funds realized are all funds after being deducted by 5% by Kitabisa.com. Then Nazhir took advantage of the update feature that had been provided by Kitabisa.com to report the use of funds that had been mandated by the wakif. The report given by nazhir is in the form of the use of funds and documentation.
2. Performance	The Kitabisa.com platform has facilitated so many campaigns that it has reached 5,000 campaigns and 150 billion donations. This proves that Kitabisa.com has gained quite a lot of trust from donors. So that it brings a great opportunity for nazhir to increase waqf crowdfunding. Kitabisa.com also makes a selection for nazhir who will do fundraising, this is done to minimize fraud. Kitabisa.com also takes firm action against the perpetrators of fraud, namely by closing the funds. Kitabisa.com also provides a reporting feature, for wakif (donors) who suspect fraud on a campaign page. Then provide special provisions for nazhir who do not provide an updated report so they will not be able to make further disbursement of funds.	The Nazhirs always optimize fundraising on Kitabisa.com to be able to raise hundreds of millions of rupiah. Kitabisa.com explains that the success of fundraising on Kitabisa.com is entirely dependent on the strategies undertaken by the campaigners. So to get the donations as expected, it all depends on the quality of the content, the size of the network, and the efforts of the nazhir (campaigners).
3. Public	Although Kitabisa.com is only an intermediary, Kitabisa.com provides conditions that must be met by Nazhir in updating reports to the public. These provisions are in the form of things that must be fulfilled by Nazhir in providing an update report.	Nazhir always tries to utilize waqf funds in accordance with the waqf contract in the campaign. All nazhirs also always try to provide updated reports in accordance with the provisions set by Kitabisa.com. Nazhir provided the report in the form of documentation and details of the use of the funds. There is even Nazhir who provides a plan for the use of funds in the campaign so that the wakif can understand the planning for the use of funds in the waqf contract.
4. Engagement	Kitabisa.com facilitates anyone who wants to raise funds online. Kitabisa.com has been used by thousands of users ranging from global NGOs, local foundations, communities, alumni associations, students, artists, to individuals who want to raise funds for social causes, help others and create works. This makes it easier for nazhir to do fundraising, whether the nazhir is registered or not with the Indonesian Waqf Board. Because basically, according to Kitabisa.com, everyone has the right to do good. As a social institution that does not only focus on religious issues, Kitabisa.com of course only has general provisions to become a campaigner.	Although there is no nazhir provision on the Kitabisa.com platform, it must be registered with the Indonesian Waqf Board. All nazhirs are trying to register their institutions with the Indonesian Waqf Board. Because if nazhir is registered with the Indonesian Waqf Board, it will be easier to gain the trust of the wakif. Moreover, according to the nazhirs, Kitabisa.com is a waqf fundraising platform that is very helpful in obtaining many donations.
5. Islamic Aspect	Kitabisa.com, although not always focused on religious issues, is very concerned about all matters related to the Shari'a. Kitabisa.com explains that all transactions on Kitabisa.com are always carried out in accordance with Islamic law and sharia. As in Waqf crowdfunding must remain in accordance with the pillars and conditions. Then, the fee obtained by Kitabisa.com is a wage (Ujrah) which is the right of Kitabisa.com as a fundraiser. The wage (ujrah) has previously been explained on the platform page. so that the wakif (donor) already knows the existence of the wage (ujrah).	The implementation of accountability in accordance with the Islamic aspects carried out by Nazhir in crowdfunding waqf is to maximize all the fulfillment of the pillars and conditions of the waqf. Nazhir always tried to fulfill all the pillars of waqf such as wakif, mauquf alaih, al-mauquf and sighat even though the mechanism of waqf that was carried out was slightly different from waqf which was carried out directly.

Conclusion

The objective of this study is to explore Nazhir's understanding of waqf crowdfunding, Nazhir's perception on waqf crowdfunding accountability, waqf crowdfunding accountability regarding Islamic perspective and also the regulator's perspective on waqf crowdfunding accountability. The data collection was conducted through interview, email correspondences and web content analysis.

Based on the perspective of Islamic accountability, waqf crowdfunding has fulfilled all the pillars and requirements of waqf. Even though it was done online, Nazhir tried to fulfill all the pillars and conditions. Likewise, Kitabisa.com provides conditions that must be met for nazhir and waqif. The implementation of accountability based on the Islamic perspective that the nazhirs and Kitabisa.com also carry out is to carry out the mandate properly and honestly. This is an embodiment of responsibility vertically (to Allah) and also horizontally (to humans).

Nazhir's understanding of the accountability of waqf crowdfunding is based on the point of view of practice and experience that has been felt so far. However, this understanding of accountability does not contradict the existing theory. The implementation of accountability according to the dimensions developed by Siswantoro (2018) on the Kitabisa.com waqf crowdfunding has been completely fulfilled by Kitabisa.com. Although in this case Kitabisa.com does not yet have special provisions for nazhir or waqf fundraisers. So that both nazhir waqf money and or waqf through money that has not been registered with BWI can still raise waqf funds.

The practice of waqf crowdfunding in Indonesia leaves a chore for regulators to deal with immediately. Regulations regarding waqf in Indonesia are regulated by the Indonesian Waqf Board as well as the National Sharia Council. In particular, the regulations regarding waqf crowdfunding have not been regulated so that the procedures have not been regulated by the Indonesian Waqf Board and the National Sharia Council. However, in general, the Indonesian Waqf Board provides rules regarding waqf, namely, all collection and processing and development of waqf assets must be in accordance with sharia, namely Law Number 41 of 2004. Although not specifically regulated by the Indonesian Waqf Board or special fatwas made by the Council National Sharia regarding crowdfunding waqf, as long as the waqf crowdfunding is carried out in accordance with sharia and there are no rules prohibiting it, waqf crowdfunding is allowed.

Nowadays, there are many nazhir who raise funds for waqf but are not registered with the Indonesian Waqf Board. Therefore, the Indonesian Waqf Board provides special regulations that must be followed by all nazhir, namely Law No. 41 of 2004 and Government Regulation (PP) No. 42 of 2006. Where all cash waqf nazhirs are required to register with the Indonesian Waqf Board, this is in order to avoid problems that will occur and harm society. As explained by Kiai Tholhah, recently there have been many nazhirs for cash waqf, they have campaigned everywhere to collect cash waqf but none of them are registered with BWI. If this is allowed, then there will be problems that will affect the development of waqf in Indonesia (Indonesian Waqf Agency, 2020)

For the three nazhirs who did crowdfunding waqf, only Dompot Dhuafa Singgalang had been registered with the Indonesian waqf agency. However, the three nazhirs in waqf crowdfunding did not do cash waqf but waqf through money (cash). Where waqf through money is waqf collected in the form of money then the money will be converted in the form of waqf. So far, the Indonesian Waqf Board has only made rules regarding nazhir waqf money, there are no specific rules regarding nazhir waqf through money. Because there is no written rule that regulates waqf crowdfunding through money made by nazhir who has not been registered with the Indonesian Waqf Board, it is still allowed.

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