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Strategies for Advancing Waqf Governance through SIMAM Technology in the Muhammadiyah Organization

Amirsyah[1], Junarti[2], Syed Musa Alhabshi[3], Isnan Hari Mardika[4]

[1]Universitas Muhammadiyah Jakarta, Indonesia

[2,4]Institut Teknologi dan Bisnis Ahmad Dahlan, Indonesia

[3]International Islamic University Malaysia, Malaysia

ABSTRACT: This study examines strategies for implementing and optimizing technology to enhance sustainable waqf management within the Muhammadiyah community. As an Islamic philanthropic instrument, waqf plays a significant role in supporting Muhammadiyah's charitable initiatives. However, suboptimal asset management, limited human resource competency, and a lack of transparency hinder effective waqf governance. This research employs a descriptive qualitative approach and a SWOT analysis to examine the internal and external factors influencing waqf management. Findings indicate that technological use, such as the Muhammadiyah Asset Management Information System (SIMAM) and digital platforms like sharia-compliant crowdfunding and blockchain, can enhance efficiency, transparency, and accountability in waqf management. The proposed strategies include technology-based training, integrated management systems, and improved cross-departmental synergy. The results are expected to support Muhammadiyah as a pioneer in technology-based waqf management in Indonesia.

KEYWORDS: Information Technology, Waqf Governance, Muhammadiyah, SIMAM, Matrix SWOT

I. INTRODUCTION

Waqf is one of the Islamic philanthropic instruments that has the potential to support the development of society and the economy (Abdullah, 2018; Kahf, 2015; Sukmana et al., 2024). In the *Muhammadiyah* organization, waqf has become the primary pillar supporting sustainable charity businesses (Amal Usaha Muhammadiyah), including education, health, and social services (Junarti et al., 2021; Sukmana et al., 2024). However, waqf management faces various challenges, especially regarding asset optimization, legality, and transparency (Muhammadiyah, 2015). Many waqf assets have not been utilized productively, resulting in an optimal impact on the empowerment of people.Technology has a strategic role in overcoming various constraints in the digital era. Technology such as the *Muhammadiyah Asset Management Information System* (SIMAM) has been introduced to register and manage waqf assets more integrally (Luthfi & Hartini, 2022). However, this system still faces challenges, including a lack of competent human resources, resistance to change, and suboptimal cross-council coordination. In addition, the big opportunity is crowdfunding based on Sharia and using other digital platforms that are not yet fully utilized to support waqf management productively (Mohsin, 2013).Another big opportunity is government regulatory support, such as the Waqf Law No. 41 of 2004, which allows innovation in waqf management, including the development of cash waqf (Badan Wakaf Indonesia, 2023). Benchmarks with international waqf institutions such as the Islamic Religious Council of Singapore (MUIS) (Karim, 2010) and Al-Azhar University show that technology can create a transparent, efficient, and sustainable waqf management system (Mutalib & Sabri, 2021).This study focuses on implementing and optimizing technology for sustainable waqf governance within *the Muhammadiyah organization*. This study aims to identify internal and external factors that influence the success of using technology in Waqf governance, providing a clearer picture of the existing challenges and opportunities. One of the main focuses of this study is to explain the role of technology in creating a more transparent, efficient, and productive waqf management system (Mohd Thas Thaker et al., 2018; Mutalib & Sabri, 2021). With technology, it is hoped that a system can be made that allows for more structured and accountable waqf management and encourages efficiency in using waqf assets for the benefit of the community (Mohamad, 2022). This study is expected to support *Muhammadiyah* as a locomotive for technology-based waqf management in Indonesia. In addition, the study's results can also be a reference for other organizations that manage waqf professionally and modernly.

II. LITERATURE REVIEW

A. Waqf Concept

Waqf is a philanthropic instrument in Islam that aims to provide long-term benefits to society. In Sharia, waqf is defined as the retention of certain assets to be used for good by maintaining their integrity (mauquf bih) and only taking their benefits (mauquf alaih) (Çizakça, 2000). In the modern context, waqf is not only in the form of immovable assets such as land and buildings but also movable assets such as money (cash waqf), regulated in the Waqf Law No. 41 of 2004 (Badan Wakaf Indonesia, 2023; Mohsin et al., 2016).

Muhammadiyah, one of Indonesia's largest Islamic organizations, has a long history in waqf management (Nashir, 2015). Muhammadiyah's waqf assets include schools, universities, hospitals, and other social facilities (Muhammadiyah, 2015). However, several studies have revealed that waqf management in Indonesia, including Muhammadiyah, faces challenges regarding legality, data collection, and the productive use of assets (Fetrimen, 2016). Therefore, technology is a potential solution to increase efficiency and transparency in waqf management (Mohd Thas Thaker et al., 2018).

B. Information Technology in Management Waqf

Information technology is key to creating a modern and efficient waqf management system. An asset management information system, such as SIMAM (*Muhammadiyah* Asset Management Information System), is one example of implementing technology to record, monitor, and manage waqf assets (Luthfi & Hartini, 2022). This technology enables organizations to:

a. Have complete and integrated asset data

Digital systems ensure all waqf assets are accurately recorded, preventing loss or duplication and enabling transparent reporting and auditing.

b. Ensure compliance with asset legality

Legal documents are digitized and traceable, ensuring compliance with Shariah and national laws, and reducing the risk of disputes or misuse.

c. Manage waqf assets productively.

Systems monitor asset performance in real time and track utilization, ensuring that waqf proceeds are accountable and aligned with their intended social purposes.

Previous studies have shown that technology such as blockchain and Sharia-based crowdfunding can also support waqf management, especially regarding transparency and fundraising (Mohsin, 2013). Blockchain, for instance, can be utilized to record waqf transactions transparently and irreversibly, thereby enhancing public trust in waqf management.

C. Sustainable Governance

Sustainability in waqf management is related to the ability of waqf assets to continue to provide benefits to beneficiaries (mauquf alaih) without reducing their principal value (Groot, 2018; Ibrahim, 2023; Sukmana et al., 2024). Sustainable governance in waqf management includes three main dimensions (Sustainable Development Goals, 2015):

a. Economics: Optimizing waqf assets to provide long-term economic benefits.
b. Social: Increasing access and social benefits from waqf.
c. Environmental: Ensuring environmentally friendly waqf management.

In the context of *Muhammadiyah*, sustainable governance also encompasses the management of social waqf (such as mosques and orphanages) and productive waqf (including commercial assets). Technological support can help ensure that these two types of waqf are managed efficiently and under Sharia principles (Mutalib & Sabri, 2021; Rusydiana, 2018).

D. International Benchmarks in Technology-Based Waqf Management

Several international case studies show that technology-based waqf management has been successfully implemented in various countries. Examples are:

a. Majelis Ugama Islam Singapura (MUIS): Using technology to record waqf assets, manage investments, and report the results transparently to the public (Karim, 2010).
b. Al-Azhar University, Egypt: Implementing an endowment fund model to manage waqf assets productively to support education and social service financing.

This benchmark can be a reference for Muhammadiyah in developing technology implementation strategies that align with local needs and requirements.

III. METHODOLOGY

This study uses a descriptive qualitative approach (Creswell & Plano Clark, 2018) to explore technology implementation and optimization strategies in sustainable waqf governance in *Muhammadiyah*. Data was collected through several methods, including documentation studies, in-depth interviews (Kvale, 2011) With the management of the *Muhammadiyah* Council for Waqf Utilization and SIMAM managers, this study focuses on utilizing technology such as SIMAM, the challenges faced in implementation, and opportunities to optimize technology-based waqf governance in *Muhammadiyah* (Luthfi & Hartini, 2022). The study subjects included SIMAM managers, management of related councils, and academics involved in waqf development.

The data collected were analyzed using thematic analysis and the SWOT and TOWS Matrix. SWOT analysis is used to understand technology-based waqf management's strengths, weaknesses, opportunities, and threats (Zulfahmi & Hassan, 2023; Sabbaghi & Vaidyanathan, 2004). Meanwhile, the TOWS Matrix is used to develop appropriate strategies based on the factors identified in the SWOT analysis, focusing on leveraging strengths and opportunities, and mitigating existing weaknesses and threats (Weihrich, 1982). The results were validated through data triangulation, member checks, and peer reviews to ensure the consistency and accuracy of the findings. This research aims to formulate an optimal and applicable strategy to support the sustainability of waqf management within *Muhammadiyah*.

IV. RESULT AND ANALYSIS

To effectively implement and optimize technology for sustainable waqf governance in Muhammadiyah, it is crucial to analyze the influencing factors within the organization and its external environment. This analysis uses the SWOT (Strengths, Weaknesses, Opportunities, and Threats) approach, which allows us to identify the internal strengths and weaknesses of *Muhammadiyah* and the opportunities and threats that arise from external factors (Zulfahmi & Hassan, 2023; Wang, 2007). Using the TOWS matrix, relevant strategies can be formulated based on these internal and external factors (Weihrich, 1982). This section will discuss the internal factors, strengths, and weaknesses in technology-based waqf management and external factors, including opportunities and threats that can impact technology implementation in waqf governance within *Muhammadiyah*.

A. SWOT Analysis

To develop effective strategies for improving waqf governance through digital transformation, analyzing the internal and external factors influencing technology implementation within Muhammadiyah is essential. This study employs a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis to assess Muhammadiyah's organizational capacity, challenges, external support, and potential barriers to adopting the SIMAM (Muhammadiyah Asset Management Information System) platform. By identifying key drivers and obstacles, this analysis provides a comprehensive understanding of the organization's strategic position, informing the formulation of relevant, context-based solutions for sustainable and technology-driven waqf management.

Table 1. Evaluation Internal Factors Analysis System (IFAS) Weight

No	Strength	Weight Relatively	Rating	Weight x Rating
1	Strong *Muhammadiyah* Organizational Structure	0.2 5	4.00	1.00
2	SIMAM Application as a Supporting Digital System	0.10	3.00	0.30
3	Great Potential of *Muhammadiyah* Waqf	0.10	5.00	0.50
4	Involvement of *Muhammadiyah* Academics	0.05	4.00	0.20
Total S (Xsi)		**0.50**		**2.00**
No	**Weakness**	**Weight Relatively**	**Rating**	**Weight x Rating**
1	Suboptimal Asset Data Collection	0.15	3.00	0.45
2	Lack of Human Resources Competence in Technology	0.15	3.00	0.45
3	Traditional Management Paradigm	0.10	3.00	0.30
4	Lack of Synergy Across the Council	0.10	3.00	0.30
Total W (Xwi)		**0.50**		**1.50**
	Xi = (Xsi+Xwi)	**3.50**		
	Bs = (Xsi /Xi)	**0.57**		
	Bw = (Xwi /Xi)	**0.43**		

***Source**: data processed (2024)*

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Based on the SWOT analysis above, *Muhammadiyah*'s main strength lies in its strong organizational structure, which has the highest weight value (1.00), indicating that Muhammadiyah's institutional foundation is excellent, supporting various initiatives. In addition, *Muhammadiyah*'s considerable waqf potential has significant value (0.50), reflecting great opportunities for utilizing waqf assets in organizational development. The existence of the SIMAM application as a supporting digital system (0.30) is also a significant strength in facilitating modern data management. At the same time, the involvement of *Muhammadiyah* academics (0.20) adds strategic value to knowledge-based development. The total strength score (2.00) indicates the contribution of these factors to the organization's strategic position.

However, *Muhammadiyah*'s main weaknesses are seen in the less-than-optimal asset data collection (0.45) and the lack of HR competence in technology (0.45), which hinders resource optimization. In addition, the traditional management paradigm (0.30) and the lack of synergy across the Councils (0.30) must be overcome to support organizational modernization. The total weakness score (1.50) indicates a gap that requires serious attention.

From the total strengths and weaknesses score, the proportion of strengths (Bs) reached 57%, higher than the weaknesses (Bw) of 43%, indicating that overall, *Muhammadiyah* has an excellent opportunity to overcome challenges through strengthening technology, human resources, and synergy between Councils.

Table 2. **Evaluation External Factors Analysis System (EFAS) Weight**

No	Opportunity	Weight Relatively	Rating	Weight x Rating
1	Digital Technology Advancement	0.20	5.00	1.00
2	Crowdfunding and Cash Waqf Potential	0.15	3.00	0.45
3	Regulatory Support	0.10	4.00	0.40
4	International Waqf Institution Benchmark	0.10	4.00	0.40
5	Young Generation's Interest in Technology	0.05	3.00	0.15
Total O (Xoe)		**0.60**		**2.40**
No	**Threat**	**Weight Relatively**	**Rating**	**Weight x Rating**
1	Lack of Trust in Technology	0.10	3.00	0.30
2	Complexity of Regulation and Legality of Waqf Assets	0.05	2.00	0.10
3	Competition with Other Philanthropic Institutions	0.05	3.00	0.15
4	Infrastructure Challenges in the Regions	0.10	2.00	0.20
5	Resistance to Change in the Internal Organization	0.10	3.00	0.30
Total T (Xte)		**0.40**		**1.05**
	Xe = (Xoe+Xte)	**3.45**		
	Bo = (Xoe/Xe)	**0.70**		
	Bt = (Xte /Xe)	**0.30**		

Source: *data processed (2024)*

The advancement of digital technology presents the most incredible opportunity, with a score of 1.00, indicating significant potential for utilizing technology in organizational development. The potential for crowdfunding and cash waqf (0.45) and regulatory support (0.40) suggest an opportunity to enhance asset management through innovative approaches and support the legality of these initiatives. Benchmarking international waqf institutions (0.40) can be an inspiration to achieve best practices. At the same time, the younger generation's interest in technology (0.15) provides an opportunity for regeneration and innovation within the organization. The total opportunity score (2.40) indicates that *Muhammadiyah* has a strong foundation to expand the scope and quality of its management through these opportunities.

The greatest threats are the lack of trust in technology (0.30) and resistance to change within the organization (0.30), which can hinder the implementation of digital transformation. In addition, infrastructure challenges in the regions (0.20), the complexity of regulations, and the legality of waqf assets (0.10) are obstacles to expanding the impact of *Muhammadiyah* programs evenly. Competition with other philanthropic institutions (0.15) is also an important factor that needs to be anticipated. The total threat score (1.05) is relatively lower than the opportunities, indicating that threats can be overcome if opportunities are utilized optimally.

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With a 70% proportion of opportunities (Bo) compared to 30% of threats (Bt), *Muhammadiyah* is in a superior position to capitalize on the momentum of digitalization and regulatory support in strengthening the management of its waqf and social activities.

B. Matrix TOWS

The TOWS matrix is an effective tool for formulating strategies based on a SWOT analysis (Weihrich, 1982), which identifies internal and external factors that affect an organization. This study uses the TOWS matrix to formulate strategies for implementing and optimizing technology in sustainable waqf governance in *Muhammadiyah*. By combining the strengths of *Muhammadiyah*, such as a strong organizational structure and significant waqf potential, with external opportunities, including technological advances and government regulations, the TOWS matrix helps develop strategies that maximize the use of technology to improve waqf management. In addition, this matrix also highlights internal weaknesses, such as a lack of coordination and limited skilled human resources, as well as external threats that can hinder technology adoption, such as a lack of trust in digital systems. With this approach, the TOWS matrix guides the formulation of strategies that address weaknesses, leverage strengths, and mitigate threats while capitalizing on existing opportunities to create a more efficient and sustainable waqf management system.

Table 3. Interaction of Matrix IFAS-EFAS SWOT

Internal and External Factors of Sustainable Waqf Governance in *Muhammadiyah*	**Strength :** Strong *Muhammadiyah* Organizational Structure SIMAM Application as a Supporting Digital System Great Potential of *Muhammadiyah* Waqf Involvement of *Muhammadiyah* Academics **Weight: 2.00**	**Weakness :** Suboptimal Asset Data Collection Lack of Human Resources Competence in Technology Traditional Management Paradigm Lack of Synergy Across the Council. **Weight: 1.50**
Opportunity : Digital Technology Advancement Crowdfunding and Cash Waqf Potential Regulatory Support International Waqf Institution Benchmark Young Generation's Interest in Technology **Weight: 2.40**	**SO STRATEGIES** Utilize *Muhammadiyah*'s organizational structure to support the comprehensive implementation of SIMAM by requiring its use at all levels. Leverage waqf's great potential to partner with technology platforms (such as crowdfunding and blockchain) that can enhance management efficiency. Involve academic institutions in creating technology-based training relevant to waqf management. **Weight: 4.40**	**WO STRATEGIES** Increase technology-based training to improve HR competency in SIMAM management. Optimize government regulations to facilitate regional improvement in waqf asset data collection and management. Implement a technology literacy program to engage the younger generation in managing waqf assets. **Weight: 3.90**
Threat : Lack of Trust in Technology Complexity of Regulation and Legality of Waqf Assets Competition with Other Philanthropic Institutions Infrastructure Challenges in the Regions Resistance to Change in Internal Organization **Weight: 1.05**	**ST STRATEGIES** Use *Muhammadiyah*'s credibility to build trust in technology in waqf management. Empower organizational structures to accelerate the legalization of waqf assets using technology such as SIMAM. Leverage *Muhammadiyah*'s position as a large organization to build cooperation with technology infrastructure providers. **Weight: 3.05**	**WT STRATEGIES** Enhance cross-council coordination through mandatory SIMAM integration policies as the primary tool for managing waqf assets. Build public trust in technology through SIMAM data transparency and collaboration with trusted external parties. Overcome resistance to change with educational campaigns and open dialogue on the benefits of technology for waqf management. **Weight: 2.55**

Source: *data processed (2024)*

C. Discussion

The SWOT analysis and TOWS matrix results indicate that Muhammadiyah has a strong foundation for developing technology-based waqf management with a strategic approach (Sabbaghi & Vaidyanathan, 2004). The structural advantages and significant waqf potential provide great opportunities to transform towards modern and efficient governance. Within the Resource-Based View (RBV) framework (Barney, 1991; Madhani, 2010), this potential can be considered a "strategic resource" that is rare and can be optimally utilized through technology. However, the effectiveness of using these resources depends on managing internal weaknesses and external threats that can slow down technology implementation.

Internal: Optimizing Strengths and Overcoming Weaknesses

Muhammadiyah has a strong hierarchical organizational structure and is one of the main assets ensuring coordination in implementing technology, such as the *Muhammadiyah* Asset Management Information System (SIMAM) (Luthfi & Hartini, 2022). In systems Theory, this structure allows integration across functions and organizational units to support digital transformation. However, significant obstacles include suboptimal asset data collection, traditional management paradigms, and a lack of HR competency. This can be linked to the Diffusion of Innovation Theory (Rogers, 2003; Miller, 2015), which suggests that innovation adoption is often hindered by resistance to change and a lack of technological knowledge.

Overcoming these weaknesses requires a strategic approach. One important step is to improve technology-based training for Waqf managers under the Capability Building approach. The Technology Acceptance Model (TAM) Theory emphasizes that technology acceptance is influenced by the perception of benefits (Perceived Usefulness) and ease of use (Perceived Ease of Use) (Davis, 1989). Therefore, *Muhammadiyah* must ensure that SIMAM is easily accessible, relevant to the needs of waqf management, and can provide direct benefits to users.

External: Leveraging Opportunities and Managing Threats

Advances in digital technology and regulatory support, such as Waqf Law No. 41/2004, create significant opportunities for *Muhammadiyah* to expand the scope of waqf management. The SO (Strengths-Opportunities) strategy in the TOWS matrix emphasizes the importance of leveraging the potential of *Muhammadiyah*'s waqf through collaboration with Sharia crowdfunding platforms and blockchain technology. This collaboration enhances transparency and efficiency, supporting the development of a waqf ecosystem that adheres to Sharia principles, as exemplified by international benchmarks such as the Islamic Religious Council of Singapore (MUIS).

However, threats like community resistance to technology, regulatory complexity, and infrastructure challenges in the regions require effective mitigation strategies. In Stakeholder Theory (Freeman, 2001), *Muhammadiyah* needs to build community trust in technology-based waqf management through transparency and active involvement of stakeholders. Applying blockchain as a transparent and immutable technology can be a strategic step to build this trust (Mutmainah et al., 2021).

TOWS-Based Strategic Approach

The TOWS matrix results show that the SO strategy is a top priority. *Muhammadiyah* can optimize the potential of waqf and its technological support through steps such as:

1. Implementing SIMAM at all levels of the organization is required, using *Muhammadiyah*'s hierarchical structure as a driver of coordination.
2. Develop technology-based training involving *Muhammadiyah* academics to improve HR capacity.
3. Utilizing digital platforms to integrate productive waqf with opportunities such as crowdfunding and blockchain increases efficiency and management transparency.

At the same time, a WO strategy is needed to address internal weaknesses by utilizing external opportunities. Improving HR competency through regulation-based training and technology-based waqf data integration is a key step. The young generation of *Muhammadiyah* is familiar with technology and can be empowered to accelerate this transformation, supporting a sustainability paradigm that aligns with the Sustainable Development Goals (SDGs) (Groot, 2018; Ibrahim, 2023; Sukmana et al., 2024).

Relevance to the Concept of Sustainable Governance

In sustainable governance, technology-based waqf management creates efficiency and supports long-term economic, social, and environmental benefits (Sukmana et al., 2024). If implemented effectively, SIMAM enables accurate data collection and productive asset management, aligning with sustainability principles emphasizing transparency, accountability, and inclusive participation.

CONCLUSIONS

However, weaknesses such as limited HR competency, suboptimal asset data collection, and traditional management paradigms must be addressed immediately. Threats, such as resistance to change, regulatory complexity, and infrastructure challenges, also require effective mitigation strategies. The TOWS Matrix recommends a priority strategy: utilizing internal strengths to capitalize on external opportunities through a planned, collaborative, and technology-based approach. The application of technology, such as the *Muhammadiyah* Asset Management Information System (SIMAM), has taken a promising initial step but requires further optimization through broader integration, increased human resource capacity, and strengthened public trust in digital systems. With the right strategy, *Muhammadiyah* can become a pioneer in efficient, transparent, and productive technology-based waqf management.

Further research is recommended to explore the effectiveness of implementing technology such as SIMAM in managing waqf, including its impact on transparency, efficiency, and community empowerment. In addition, studies on optimizing productive waqf based on technology, such as blockchain or Sharia crowdfunding, can be a focus for exploring broader innovations. Research can also consider socio-cultural aspects, such as resistance to change and technological literacy, to develop more effective strategies for increasing community acceptance. Comparative studies with international waqf institutions can provide new insights into best practices that can be adapted in Indonesia.

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