Optimization of Waqf Management in Increasing Public Trust in Nazhir

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Abstract:
Indonesia has the potential for waqf to be able to grow and develop better. However, this potential is not accompanied by good management. This study aims to increase public trust in nazhir by optimizing waqf management. The method used is a literature study method. In identifying research problems using SWOT analysis. This analysis will show the related strengths, weaknesses, opportunities, and threats in waqf management in Indonesia. In terms of strength, the majority of the Indonesian population is Muslim, there are laws and WCP, as well as various waqf instruments. While the aspects of weakness include the lack of transparency of nazhir, the management of waqf is not yet professional, and the promotion and development of waqf is not optimal. There are also opportunities in waqf management which includes a large potential for cash waqf. In terms of threats, it consists of a lack of public understanding, the emergence of moral hazard nazhir waqf, and the presence of other social investments. So, the results of this study will provide several strategies in overcoming the problems of waqf management. Such as by improving the management of waqf management, increasing nazhir certification, and increasing the promotion and marketing of waqf.

Keywords: Waqf, Islamic Social Finance, Islamic Endowment

JEL Classification Code: A13, D64, H00

1. Introduction

Indonesia today can be said to be the country that has the largest Muslim population in the world. According to data from DUKCAPIL in 2021, the percentage of the Muslim population in Indonesia is 86.88%, equivalent to 236.53 million people of the total population (DUKCAPIL, 2021). It means that the majority of the population in Indonesia is Muslim. It will certainly be an advantage for the development of Islamic financial instruments. One Islamic financial instrument with a high potential to continue growing and developing is the waqf. If you look at it, waqf in Indonesia has a fairly large source of waqf assets. Based on data from the Waqf Information System (SIWAK), By the year of 2022 the potential for land waqf reaches 440,512 locations with a land area of 55,259.87 hectares. However, in its utilization, the waqf assets have not been utilized productively (Budiarto, 2021). Nurul Huda, the chairman of the Indonesian Waqf Agency Professional Certification Institute (LSP BWI), stated that with a large Muslim population, Indonesia could potentially have large waqf assets. Even cash waqf in Indonesia can reach Rp 180 trillion. However, in reality, the cash waqf that the Indonesian Waqf Board can collect is still around RP 860 billion (BWI, 2022).
Nazhir, as a waqf collection institution, has an important role and task in collecting and distributing waqf in Indonesia. PP No. 46 of 2006 explains that the duties and obligations of waqf nazhir are very much due to their role and responsibility as a party in collecting cash waqf. Starting from educating the public, managing waqf funds, managing administration, and distributing waqf profits to mauquf ‘alaih.

Waqf in Indonesia is extraordinary in its potential, but there are still many people who do not believe in the practice of nazhir in distributing the social funds they provide. It is in line with the research of Aldeen et al. (2021), which explained that people in Indonesia, especially the millennial generation, still do not believe in the practice of nazhir and are not satisfied with the waqf promotion carried out. In addition, the millennial generation also has a high awareness of cash waqf but is not followed by a low willingness to fulfill cash waqf. Other research also shows that there are still problems in waqf management in Indonesia. Such as research conducted by Yumarni et al. (2020) states that there are three main problems related to the condition of waqf in Bogor regency. Such as the problem of the legality of waqf land, the role of nazhir, which is not optimal, and the lack of professionalism in waqf management. In addition, there has been no effort to develop waqf, so waqf assets are less productive and optimal.

Harahap & Darwanto (2021), in their research, explained that waqf management in the city of Semarang still has problems. Like there are still many waqf assets that do not have complete administration. Due to the lack of professionalism of nazhir in managing waqf and the performance of nazhir, which is still fairly traditional. So, it can be said that nazhir as a human resource that handles and manages waqf is still not optimal and needs improvement. In addition, other studies have also revealed that one of the problems in waqf management is found in the waqf nazhir. Due to the weak understanding of nazhir related to waqf management, the role of nazhir has not been carried out optimally and professionally. This makes one of the factors that have not optimal waqf management in Indonesia (Baharuddin & Iman, 2018; Safitri et al., 2021).

Considering that the management of waqf nazhir has an important role, if nazhir does not have a good understanding of waqf management, the management of waqf assets becomes less than optimal. It is not impossible that if the performance of nazhir is still suboptimal, it can result in waqf assets will experience a decrease in value. Thus, based on the explanation above, the authors intend to analyze the problem of the lack of public awareness and trust in waqf nazhir, which makes waqf management in Indonesia until now still cannot be maximized. The research gap can be seen in the data analysis technique using SWOT analysis. In addition, identifying problems using a conceptual approach requires relevant theories to answer the formulated problems. So that the authors can formulate concepts and strategies to increase public confidence in nazhir waqf.
2. Literature Review

General Concept of Waqf

Waqf or Waqafa means to detain. Meanwhile, according to Sharia, waqf is to maintain assets that can be used, but the substance of the goods remains intact, as well as ensuring the use of goods in permitted cases. Regarding the definition of waqf, scholars have different opinions. Like Imam Ahmad ibn Hambal and Imam Shafi’i who argued that waqf means liberating property from the possession of a wakif. In addition, the wakif should also not harm the property that is represented such as the owner's treatment by the owner to others, whether exchanged or not. Meanwhile, waqf in Article 1 of Law Number 41 of 2004, can be interpreted as a legal action carried out by the waqf to separate and/or hand over part of their assets that will be used according to their interests either in the long term or in the short term (Permana & Rukmanda, 2021).

This section explains the theoretical framework that used in this research, a review of the previous research in the area. The legal basis of Waqf is not clearly stated in the Quran, but according to scholars, there is a verse that is the basis of waqf law. First, it is found in Sura Al-Baqarah verse 261. Explaining is related to the multiplied reply to the one who inflicts his treasure in the way of God. In a parable, a man planted a seed that can grow seven stalks. In each stalk, there are 100 seeds, bringing the total number to 700 seeds. It shows that God will multiply on every good done. Secondly, it is contained in the same letter but with a different verse, verse 267. Explaining is related to the call to the faithful to infaq from good results. Third, it is found in Sura Al-Imran verse 92. This verse explains that a person should inflict some of his property on the property he loves. Then God will know about it and give it good in the world and the hereafter. The verses explain that influencing treasures will have multiple rewards and goodness. Another legal basis is the Prophet's hadith, narrated by Ibn Umar Radhiyallahu Anhu. This hadith explains that Umar bin Khattab acquired land in Khaibar. Then Umar asked the Prophet about it. After that, the Prophet replied to hold the land and give alms to it (Permana & Rukmanda, 2021).

In the context of the Indonesian state, the legal basis for Waqf is regulated in Law number 41 of 2004 concerning Waqf. The Law explains that it is related to implementing the conditions that must be met in the implementation of Waqf, including (BWI, 2020):

a. Waqif or person with waqf.

b. Waqf manager can be referred to as nazhir.

c. Waqf assets or assets.

d. Sighat waqf (Waqf’s contract).

e. The allocation of waqf assets or assets based on available assets.
Deadline for the implementation of Waqf.

Types of Waqf

Four types of waqf can be distinguished based on their designation, type of property, time, and use (Siva, 2021).

a. Waqf based on its designation

1) Khairi Waqf is a type of waqf used for good on an ongoing basis. Later, the wakif will require waqf property to be used in providing benefits in the long term. Examples of khairi waqf are mosques, hospitals, schools, and other forms for the community's welfare.

2) Expert Waqf is a waqf intended to provide benefits to the descendants of the wakif. For example, the story of Abu Thalhah, who gave waqf property to his uncle's family.

3) Musytarak Waqf is a waqf that benefits the community and the descendants of wakif in particular.

b. Waqf by type of property

1) The waqf is immovable. In this type of waqf, the wakif will have a waqf land certificate. Examples of property types can be land, buildings, etc.

2) Waqf of movable objects in the form of money (cash waqf)

3) Waqf of movable objects other than money, called the type of property, can be in the form of securities, intellectual property rights, transportation, and others.

c. Waqf by time

1) Muabbad is a type of waqf that aims to provide benefits in the long term. It means that a wakif who has given waqf assets to be managed by the waqf institution cannot take back the assets.

2) Muaqqat is a type of waqf whose management has a time limit. For example, the deadline reaches 20 years, so when the deadline has expired, the waqf will be returned to the waqf giver.

d. Waqf based on its use

1) Mubasyir, or Dzati, is a type of waqf used to provide services to the community, such as hospitals.

2) Mistitsmary is a type of waqf that functions as an investment in services and production following Islamic law.

Nazhir Concept

Management of waqf assets managed by a nazhir. Nazhir himself is someone who has an important role and responsibility in utilizing and managing waqf assets or assets. However, the cleric in his book of fiqh does not mention nazhir waqf as one of the pillars of waqf because waqf is included in tabarruk worship. Even so, nazhir's presence is needed, even becoming its center, because nazhir has obligations to manage, develop, and distribute the results and profits
generated (Choiriyah, 2017). A study conducted by Harahap & Darwanto, (2021) stated that to become a nazhir, some provisions must be met, called by:

a. Muslim
b. Adult (baligh). It means a person who has not baligh is not legal to be a nazhir because he has not been considered capable.
c. Amanah. It means that a nazhir must be trustworthy in managing waqf property.
d. Ability to manage waqf. It means that a nazhir must have responsibility for waqf assets either in management, maintenance, or in terms of their development.

Then the waqf law states that a nazhir has four duties to be fulfilled in managing the waqf (Anohib, 2017). The duties in question include:

a. Managing the administration of waqf assets
b. The administrative process of waqf assets must be carried out in detail and accordance with applicable standards or regulations. So that later reports related to waqf assets can be data and received properly.
c. Responsible for managing and developing waqf assets or assets per their purposes and functions.
d. Protecting and supervising waqf assets
e. The goal is to protect waqf assets, so their value does not decrease, either due to force majeure events or investment losses.
f. Provide reports on the implementation and management of waqf assets to waqf institutions, namely BWI.

In addition, according to BWI, a nazhir, when carrying out waqf management, must pay attention to things that can improve waqf management, including (BWI et al., 2018):

a. Maslahat, meaning that a nazhir must prioritize the maslahat aspect and avoid aspects that are mudarat so that the benefits given to mauquf alaih are more optimal.
b. Transparency means that a nazhir in managing waqf assets must be carried out transparently and follow good governance. Then a nazhir must also update financial statements regularly so the public can easily access them.
c. Productivity, meaning that a nazhir must be able to develop waqf funds productively so that mauquf alaih can get and feel the benefits of the waqf property sustainably.
d. Trusted, meaning that a nazhir must be able to maintain the level of public trust so that it is necessary to avoid business processes and opportunities that can pose moral risks. In addition, a nazhir must also run and manage waqf according to Islamic sharia. So that if this is maintained, the level of public trust will increase.
e. Sustainability, meaning that the management of waqf assets or assets must be managed properly and sustainably, so that waqf assets become more productive.

3. Research Methods

The authors conducting this research use qualitative methods with a literature study approach. A literature study is a data collection technique sourced from books, articles, journals, reports, and notes relevant to the problem being solved. The literature study method is used to identify research problems using a conceptual approach, so relevant theories are needed to answer the problems formulated. In searching for literature, this study modified the concept of the (Sukmana, 2020) and Pimada (2021) research methods. The reason for modifying this method is that there is limited time to conduct research, and there are limitations in accessing journal sources.

The literature obtained is then classified and selected based on specific criteria that have been set. The goal is to get quality literature to provide maximum research results. There are several stages in selecting the selected article or journal, including:

a. Choose a journal database. Due to limited access to journals, the authors only use three eligible journal search engines: Sinta, Garuda, Emerald, and ScienceDirect. In addition, the authors also add reference sources from official websites such as BWI, DUKCAPIL, and electronic mass media that are relevant to the research topic.

b. In looking for references using predetermined keywords, namely waqf management, nazhir, and waqf optimization.

c. Limiting the year of publication. In the search for data, the authors only took the above article in 2017. The goal is to make the selected article more relevant to current conditions.

d. To identify reputable journals, the authors perform elimination of predatory journals by using (https://beallslist.net).

e. The selected research articles are articles that have been indexed by Sinta for national journals and indexed by Scopus for international journals.

This study also used a SWOT analysis. Later this SWOT analysis will take advantage of strengths, correct weaknesses, create opportunities, and pay attention to threats. So that the authors will get an overview of the strengths, weaknesses, opportunities, and threats related to representation systems and institutions in Indonesia. Thus, a strategic solution can be formulated to overcome the waqf problem in Indonesia.
4. Finding and Discussion

Based on the filtration process results as revealed in the research method above, 29 journal articles were found. The authors searching for journal articles use predetermined keywords, namely "Nazhir", "Waqf Management", and "Waqf Optimization". The specifications of the 30 journal articles can be explained in the following table:

Table 1: Journal Article Specifications

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types of Journal Articles</td>
<td></td>
</tr>
<tr>
<td>National</td>
<td>27</td>
</tr>
<tr>
<td>International</td>
<td>3</td>
</tr>
<tr>
<td>Journal Article Index</td>
<td></td>
</tr>
<tr>
<td>Sinta</td>
<td>27</td>
</tr>
<tr>
<td>Scopus</td>
<td>3</td>
</tr>
</tbody>
</table>

Of the 30 journal articles used, 90% are national journal articles, and the remaining 10% are international journal articles. The table also explains that Sinta has indexed all journal articles used for national journals and Scopus for international journals. Then five articles were published in 2017, seven in 2018, five in 2019, four in 2020, eight in 2021, and one in 2022. In addition, the authors also used nine references from the BWI website, DUKCAPIL, and electronic mass media.

Identification of Waqf Management Problems

It can be explained using a SWOT analysis to identify problems related to waqf management. This analysis will be very helpful when identifying the advantages and disadvantages of waqf management so that it can provide benefits in terms of minimizing threats and taking advantage of existing opportunities. So, it can be useful in formulating various alternative strategies to overcome problems related to nazhir. Below will be described waqf problems, especially related to nazhir practices using SWOT analysis.

Table 2: SWOT Analysis

<table>
<thead>
<tr>
<th>SWOT</th>
<th>Description</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strength</td>
<td>The existence of a law that can be used as a basis for waqf institutions in managing waqf in Indonesia</td>
<td>(Efendi, 2019; Makhrus, 2018; Riyanto, 2017)</td>
</tr>
<tr>
<td></td>
<td>Varied waqf management instruments</td>
<td>(Irfany, 2020; Makhrus, 2018)</td>
</tr>
<tr>
<td></td>
<td>The existence of waqf management standards, called by the waqf core principle (WCP)</td>
<td>(Aryana, 2021; BWI et al., 2018)</td>
</tr>
<tr>
<td></td>
<td>The majority of the population in Indonesia is Muslim</td>
<td>(Farhand, 2020; Hasanah et al., 2021)</td>
</tr>
<tr>
<td>Weakness</td>
<td>Nazhir is still considered less transparent in providing data related to waqf.</td>
<td>(Astuti et al., 2019; Hasanah et al., 2021)</td>
</tr>
</tbody>
</table>
Maliki Islamic Economics Journal (M-IEC Journal)  
Volume 2 (2), December 2022  
P-ISSN: 2798-0383; E-ISSN: 2797-8125

Waqf management is still not managed professionally  
(Baharuddin & Iman, 2018; Fitri & Wilantoro, 2018; Harahap & Darwanto, 2021; Purwanto, 2017; Yumarni et al., 2020)

The traditional way nazhir works in managing waqf  
(Harahap & Darwanto, 2021)

Waqf promotion carried out by waqf institutions is still not optimal  
(Aldeen et al., 2021; Purwanto, 2017)

The development of waqf assets is still not carried out optimally, so waqf assets are less productive  
(Amania, 2018; Fitri & Wilantoro, 2018; Hak, 2018; Muslim, 2017; Syarief, 2021; Yumarni et al., 2020)

Opportunity

Potential waqf shares in Indonesia  
(Afkar, 2021; Ilmiah, 2019; Yuliana & Hadi, 2019)

Potential of Cash Waqf Development in Indonesia  
(BWI, 2022; Fajariah et al., 2020; Hak, 2018; Lubis, 2020; Prasinanda & Widiastuti, 2019; Siswantoro et al., 2018)

Expanding cooperation with potential institutions or institutions  
(Astuti et al., 2019; Lita & Sandra, 2018; Rahayu & Agustianto, 2020)

Maximizing technology utilization  
(Budiarto, 2021; Safitri et al., 2021)

Threat

The understanding and willingness of the society in fulfilling waqf are still lacking  
(Aldeen et al., 2021; Purwanto, 2017)

The existence of moral hazard nazhir waqf  
(Hasanah et al., 2021)

Other social fund alternatives are more popular with the public  
(Farhand, 2020; Aldeen et al., 2021)

The table above shows several aspects of strengths, weaknesses, opportunities, and threats related to waqf management in Indonesia. The aspect of strength consists of the following:

a. There is a law that regulates waqf management in Indonesia so that it can be used as a foundation for carrying out waqf management.

b. Waqf management instruments are more varied compared to other Islamic social instruments. Currently, waqf instruments have been growing not only in the form of immovable assets such as land but also in the form of waqf money. In addition, there is also cash waqf-linked Sukuk, which can make waqf management more optimal.

c. The existence of Waqf Core Principles (WCP) issued by the Indonesian Waqf Board as a form of guidelines for waqf institutions or nazhir to create healthy waqf management. This WCP is a form of cooperation between BWI, BI, and the Islamic Development Bank (IDB).

d. The majority of the population in Indonesia is Muslim. It can be seen from the percentage of the Muslim population, which reaches 86.88% of the total population in Indonesia. With this large percentage, it can be seen that the share of the waqf market in Indonesia is very large.
To the strength aspect, there is also a weakness aspect that is the source of the problem of waqf management in Indonesia. These weaknesses include the following:

a. Waqf management is currently still considered less transparent. It shows that nazhir in managing waqf assets is still not carried out transparently and following good governance. Because nazhir did not open to providing information, for example, in financial statements. In addition, there are still nazhirs who have not regularly made updates related to financial statements. So that the community, especially wakifs, have difficulty accessing this.

b. Waqf management is still not managed professionally. It is because nazhir knowledge is still limited, causing creativity in waqf management to be lacking. Then many still make nazhir a side job instead of the main job. In addition, in the appointment process, nazhir is still based on voluntary feelings, not on the ability possessed.

c. The way nazhir works is still traditional. Because nazir's mindset and work ethic in managing waqf is still limited to the development of worship facilities only, in addition, in terms of recording waqf assets, it is still manually due to the limited understanding of nazhir. So, the administration and management have not been managed properly and neatly. Thus, it will impact the suboptimal management of waqf assets.

d. Promotion and socialization of waqf carried out by waqf institutions are still not optimal. Waqf institutions in promoting and socializing have not implemented good digital marketing. Thus, the information provided has not been conveyed properly, so the public's understanding of waqf is still somewhat lacking.

e. The development of waqf assets is still not carried out optimally, so waqf assets become less productive. It happened because most property types today are immovable assets such as land and buildings. In addition, in its use, most of them are still used for worship and religious facilities such as mosques. So, its utilization is still not productive because waqf assets have no added value. Thus, waqf assets have a less economic impact on the community.

On the other hand, some opportunities can be utilized by waqf institutions in managing waqf. These opportunities include the following:

a. The potential application of stock waqf in Indonesia. It happens because the number of investors and public interest in Sharia stocks has increased yearly. In 2018, the number of investors was recorded at 44,536. This number increased from the previous year, which only reached 23,207. In addition, it is also supported by the majority of people in Indonesia who are Muslims. So that with this it will have good potential for the future.
b. The potential for the development of waqf money or cash. The high potential of waqf money that reaches 180 trillion rupiahs must be utilized and managed optimally.

c. Expand cooperation with potential institutions or institutions. Such as the issuance of cash waqf-linked Sukuk, a form of cooperation between BWI, BI, the Ministry of Finance, the Ministry of Religious Affairs, and banks that BWI has appointed as operational banks. By doing cooperation, it can have a positive impact on the development of waqf in Indonesia.

d. Maximize the use of technology. This strategy can help strengthen digital-based waqf by using E-wallets, Fintech, Crowdfunding Platforms, and E-commerce Platforms. Utilizing this can make it easier in terms of transactions and promotions carried out.

In addition, some threats need to be considered by waqf institutions in managing waqf. These threats include the following:

a. The community's understanding and willingness to fulfill waqf is still lacking. It will certainly be a threat because if the public's understanding of waqf is still lacking, the potential of waqf will not be maximized.

b. The existence of moral hazard nazhir waqf. It will threaten waqf management because if nazhir commits a moral hazard, it can be ascertained that waqf management will not run optimally.

c. People prefer other social fund alternatives besides waqf. Because in Indonesia, there are many options for distributing social funds that the community can do. For example, people still tend to choose to allocate their assets to other forms of social funds such as zakat, infaq, and alms because people's literacy regarding waqf is still relatively low.

**Strategies for Overcoming Waqf Management Problems**

From the results of the SWOT analysis, it can be seen that there are several problems in waqf management. Therefore, a strategy is needed to minimize these problems so that it can maximize aspects of strengths and opportunities and overcome aspects of weaknesses and threats in waqf management. The strategies and solutions carried out in this study are by improving waqf management, certifying nazhir, and increasing waqf promotion.

a. Improving Waqf Management

Judging from the SWOT analysis, the weakness in waqf management lies traditionally nazhir works and nazhir, which is considered less transparent in managing waqf assets. So, development is needed by maximizing the use of technology in order to help strengthen digital-based waqf. In addition, in the management of waqf a nazhir must have good planning in managing his assets or waqf assets. Then a nazhir must also have an entrepreneurial spirit. Because by having an entrepreneurial spirit, a nazhir can develop unproductive waqf assets to be more useful and can be used sustainably. Furthermore, nazhirs also need to have the
ability in terms of risk management so that threats in waqf management can be resolved.

b. Improving Nazhir Certification
From the results of the SWOT analysis, it can be seen that the weakness of waqf management lies in the waqf nazhir. Because in practice, nazhir is considered unprofessional, and there is no transparency in waqf management. So, it is necessary to develop and improve the competence of nazhir in waqf management. It can be done with nazhir certification programs through training and coaching.

Later before obtaining the certificate, nazhir will go through various intensive training and coaching related to financial management, administration, collection, distribution, and other matters related to waqf management. In addition to competency training and coaching, nazhir will also be fostered in terms of self-and organizational development to increase the mental resilience of nazhirs in carrying out waqf management. With the implementation of this nazhir certification program, it is hoped that it can create professional and quality nazhir so that public trust in waqf or nazhir institutions can increase.

c. Increase Waqf Promotion and Marketing
In increasing public participation in waqf, nazhir needs to promote and market waqf products. In marketing waqf products, various kinds of effective promotional and marketing strategies are needed to increase sales, public interest, and understanding. The promotion and marketing strategies in this study include the following:

1) Advertising and news media, in increasing waqf promotion, waqf institutions can take advantage of it through print media, such as by making brochures and pamphlets. In addition, waqf institutions that are already large in scope can use advertisements on billboards as a promotional medium to be carried out. With the content of the content presented, it must be interesting and easy to understand by the public so that the information conveyed can be well received.

2) Socialization to the community, waqf institutions can promote by going directly to the field, namely by visiting assemblies and forums and offering to the closest relatives. Then waqf institutions can also participate in social and religious events to promote waqf.

3) Holding seminars or webinars. This activity can be a promotional tool for waqf institutions to increase public interest. Waqf institutions can carry themes with current issues so that the public can be interested and participate in these activities.

4) Search Engine Optimization (SEO), in this strategy, waqf institutions can use SEO as well as email marketing. Implementing SEO can provide benefits in increasing searches for waqf institution websites. So when people enter keywords such as "waqf" in search
engines such as Google, the waqf institution's website will appear at the top of the list (Azkiya, 2021).

5) Email Marketing, in this strategy, waqf institutions can use email marketing. Later, waqf institutions can use email to provide the latest information about waqf and its products to the wakif. That way waqf institutions can build relationships and maintain existing wakifs. So indirectly, the information can increase public trust (Mulyono et al., 2022).

6) Social Media Marketing, in increasing waqf promotion, waqf institutions can use it through electronic media such as Instagram, Facebook, and TikTok. Through this strategy, waqf institutions can use the services of influencers and public figures to increase branding. In addition, using the services of influencers and public figures can make the community feel represented so that trust in waqf institutions can increase.

7) Google Ads, waqf institutions can take advantage of google ads strategies to improve their promotion and marketing. With google ads, waqf institutions could have targets to audiences that match the targets. In addition, it can increase traffic and interest of website visitors accordingly. So that later visitors can be interested in waqf (Mulyono et al., 2022).

This strategy is hoped to maximize strengths, overcome weaknesses, take advantage of opportunities, and minimize threats. So that after everything goes well, waqf management will be optimal and will have a positive impact on various aspects of life.

5. Conclusions

Research reveals that waqf management in Indonesia is still not optimal. Based on the SWOT analysis results, it can be concluded that the aspects of power possessed by waqf institutions are still unable to maximize waqf management due to the lack of quality of human resources and lack of public trust in the nazhir who manages waqf. The existing problems related to the professionalism of nazhir should receive special attention from all parties involved in the management of waqf. So waqf institutions must continue to improve their human resources in terms of competence and quality by improving waqf management, increasing nazhir certification, and increasing promotion and marketing. Then there is a need for synergy from all relevant parties to overcome the problem of waqf management, especially regarding nazhir professionalism. So, when all parties have synergized and have the same goal, waqf management may run optimally so that the potential of waqf in Indonesia can be utilized and developed optimally.
Hopefully, this research can provide solutions and benefits to the problem of waqf management in Indonesia. Then for further research, it is expected to be able to develop research by providing empirical studies based on quantitative methods. So that it can provide updates not only in terms of theory but also statistical results that can strengthen research. Thus, the impact provided will be maximized.

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