PENGARUH IMPELEMENTASI CASHLESS SOCIETY TERHADAP OPTIMALISASI WAKAF MELALUI UANG DILEMBAGA DOMPET DHUAFA WASPADA SUMUT

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ABSTRAK

Perkembangan teknologi digital telah mendorong terbentuknya *cashless society* yang mengubah pola transaksi masyarakat, termasuk dalam praktik filantropi Islam melalui wakaf uang. Transformasi ini memberikan peluang bagi lembaga pengelola wakaf untuk meningkatkan efektivitas penghimpunan dana melalui sistem pembayaran digital. Penelitian ini bertujuan menganalisis pengaruh implementasi *cashless society* terhadap optimalisasi wakaf uang pada Lembaga Dompet Dhuafa Waspada Sumatera Utara. Penelitian didasarkan pada Technology Acceptance Model (TAM) yang menjelaskan penerimaan teknologi melalui persepsi kemudahan dan kebermanfaatan, serta Teori Optimalisasi Wakaf Digital yang menekankan pentingnya digitalisasi dalam meningkatkan efektivitas pengelolaan wakaf. Penelitian menggunakan pendekatan kuantitatif dengan data primer yang diperoleh melalui penyebaran kuesioner kepada responden yang dipilih menggunakan teknik *purposive sampling*. Data dianalisis menggunakan uji validitas, reliabilitas, analisis regresi linier sederhana, uji *t*, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa implementasi *cashless society* berpengaruh positif dan signifikan terhadap optimalisasi wakaf uang. Kemudahan akses, kecepatan, keamanan, serta efisiensi transaksi digital mendorong peningkatan partisipasi wakif dan efektivitas penghimpunan wakaf. Dengan demikian, digitalisasi sistem pembayaran menjadi strategi yang efektif dalam mengoptimalkan pengelolaan wakaf uang dan memperkuat peran wakaf sebagai instrumen pemberdayaan sosial ekonomi umat.

Kata kunci: *cashless society*, wakaf uang, digitalisasi, Technology Acceptance Model, Dompet Dhuafa Waspada Sumatera Utara.

THE IMPLEMENTATION OF CASHLESS SOCIETY

IMPELEMENTATION ON OPTIMIZATION OF WAKAF THROUGH

MONEY IN THE WASHINGTON WALLET INSTITUTION OF SUMUT

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ABSTRACT

The rapid advancement of digital technology has accelerated the transition toward a cashless society, transforming the way people conduct financial transactions, including Islamic philanthropic activities such as cash waqf. This transformation presents significant opportunities for waqf institutions to enhance the efficiency and effectiveness of fundraising through digital payment systems. This study aims to examine the effect of cashless society implementation on the optimization of cash waqf at Dompet Dhuafa Waspada North Sumatra. The research is grounded in the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains technology adoption through perceived ease of use and perceived usefulness, and the Digital Waqf Optimization Theory developed by Ascarya (2015; 2023), emphasizing the strategic role of digitalization in improving waqf management. A quantitative research approach was employed, with primary data collected through questionnaires distributed to respondents selected using purposive sampling. Data were analyzed using validity and reliability tests, simple linear regression, the t-test, and the coefficient of determination. The findings indicate that the implementation of a cashless society has a positive and significant effect on the optimization of cash waqf. Digital payment systems, characterized by ease of use, transaction speed, security, and efficiency, encourage greater participation among wakif and improve the effectiveness of cash waqf collection. Therefore, digital payment technology represents an effective strategy for strengthening cash waqf management and enhancing its contribution to sustainable socio-economic development.

***Keywords**: cashless society, cash waqf, digitalization, Technology Acceptance Model (TAM), Dompet Dhuafa Waspada North Sumatra.*