Integrating Financial Technology Peer to Peer Lending and Cash Waqf Models (FCWM): A Conceptual in Indonesia Context.

**Abstract**

The purposes of the research in this paper is to integrate existing cash waqf concepts in financial technology on peer to peer lending for developing the micro business sector. This paper offers an additional literature on cash waqf and financial technology (fintech) peer to peer lending especially for Indonesian context. The paper proposes viable alternative model for cash waqf as a financing through fintech peer to peer lending. The methodology in this study was reviewed the previous study and drawing on an in-depth review of current literature on cash waqf and fintech peer to peer lending, the article creates the models. The extent literature review on the obstacles of cash waqf faced by the waqf institution in Indonesia, and the problems of financing through fintech peer to peer lending. This model can be enhanced to support fintech lending institution to improve their system. The findings of this research has developed Fintech Cash Waqf Model (FCWM) as one of souce of financing for fintech peer to peer lending institution and also for it will provide and support for waqf institution. This result of study also has implication for government and policymakers to build the ecosystem of waqf and financial technology in Indonesia.

Keywords: financial technology, peer to peer lending, cash waqf, financing