



Effectiveness of Ziswaf Fundraising Through (QRIS) in Efforts to Increase Institutional Income

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Keywords:

Effectiveness,
Fundraising,
QRIS

Abstract

The aim of this research is to determine the effectiveness of ZISWAF fundraising through QRIS media for the income of institutions in Wahdah, the inspiration for zakat, Makassar city. The research method used in this research uses a qualitative method using a phenomenological approach to see the phenomena that occur in institutions and society with the existence of QRIS media as a fundraising tool at Wahdah zakat inspiration. The results of the research show that collecting funds through QRIS is quite helpful in making transactions easier for people who want to pay zakat or want to donate to the Wahdah Inspiration Zakat city of Makassar. It's just that with the existence of QRIS media, there are still many people who don't trust collecting through QRIS media and don't even know how to do it. its operation. QRIS media has not had a big impact on fundraising because people who donate large amounts use mobile banking and there is a lack of funds generated through QRIS so it can be said to be ineffective.

1. Introduction

Wahdah Inspirasi Zakat (WIZ) is an institution focused on zakat, infaq, and alms collection, serving as an intermediary that connects blessings between muzakki (donors) and mustahik (beneficiaries). As a national amil zakat institution (LAZNAS) based in Makassar, WIZ has adopted innovative fundraising strategies, one of which involves the use of digital media, particularly the Quick Response Code Indonesian Standard (QRIS). QRIS is a digital payment system that standardizes payment transactions through QR codes, facilitating a seamless payment experience (Sihaloho et al., 2020). Developed by Bank Indonesia in collaboration with the Indonesian Payment Systems Association (ASPI), QRIS adheres to the international standard set by EMV Co (Europe MasterCard Visa) to ensure compatibility and security across different payment platforms.

The implementation of QRIS presents an efficient means for WIZ to raise funds, making transactions more accessible for the community. According to Alfani, QRIS not only simplifies the donation process but also encourages more people to engage in transactions (Alfani & Ariani, 2023). Despite its potential, there remains a disconnect between

theory and practice regarding the effectiveness of QRIS in increasing zakat payments. The use of QRIS is predominantly popular among younger demographics, leaving older individuals and those in rural areas less familiar with this payment method. This gap creates challenges in promoting digital zakat payments, as many individuals still prefer traditional methods of giving.

For donors to utilize QRIS effectively, they must possess adequate smartphones and internet access, which poses a barrier to some individuals. Zakat holds a significant place in Islamic teachings, serving as an obligatory act of charity for the welfare of the poor across the eight asnaf categories. The term "zakat" encapsulates the idea of purification and blessings, emphasizing the importance of giving back to the community. According to Allah SWT in the Al-Qur'an, Surah Al-Baqarah, verse 43, it is mandated to establish prayer and pay zakat:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ رُكُوعِهِمْ

Translation: Firmly pray, pay zakat, and bow along with those who bow.

Imam Al-Baghowi, in his commentary on this verse, interprets the act of praying as a five-time daily obligation with specific conditions.



The zakat mentioned here refers to the obligatory contributions that individuals must make.

WIZ began utilizing QRIS for fundraising in 2017, marking a significant shift in how zakat is collected, aligning with their growing initiatives (Ulpah, 2021). The system's foundational development was led by Bank Indonesia and ASPI, focusing on promoting open-source standards that facilitate communication and information sharing among various stakeholders (Widjanarko, 2019).

While some literature has explored digital fundraising methods, the effectiveness of QRIS in enhancing zakat payments remains debated. For instance, Kurniawati's research titled "Zis Fund Collection Strategy through the QRIS Non-cash Paid System in Increasing Donor Interest in Baznas Bali Province" highlighted shortcomings in community engagement with digital QRIS, noting that the benefits of the system were not fully realized by the public (Kurniawati, 2021). In contrast, Aditya Putra Setiawan's research on "Effectiveness of the Implementation of Digital Fundraising in Increasing Zakat Payments in Lazis al Ihsan, Central Java" reported positive outcomes, indicating that digital fundraising has proven effective in that context (Setiawan, 2022). These discrepancies underscore the need for further investigation into the factors influencing QRIS's effectiveness in various settings.

Despite the advancements presented by QRIS (Natalina et al., 2021), many individuals, particularly those in rural areas, still find the concept foreign. This disconnect raises important questions about the accessibility and appeal of digital zakat payments. Thus, this article aims to explore the effectiveness of QRIS in enhancing the income of Wahdah Inspirasi Zakat in Makassar city.

2. Literature Review

2.1 Introduction to ZISWAF and QRIS

ZISWAF represents an important component of Islamic financial practices, encompassing zakat, infaq, and sadaqah as vital mechanisms for wealth redistribution within

the community. Wahdah Inspirasi Zakat (WIZ), as a national amil zakat institution (LAZNAS), aims to facilitate these contributions, connecting muzakki (donors) with mustahik (beneficiaries). The adoption of digital payment systems like QRIS has been transformative, allowing for more efficient and accessible fundraising strategies (Sihaloho et al., 2020). QRIS, developed by Bank Indonesia and the Indonesian Payment Systems Association (ASPI), standardizes payment transactions via QR codes, enhancing the donation experience for users (Widjanarko, 2019). Its implementation in ZISWAF fundraising reflects a modern approach to zakat collection, aligning with the increasing digitization of financial transactions (Alfani & Ariani, 2023).

2.2 Effectiveness of QRIS in Fundraising

The effectiveness of QRIS in increasing zakat payments remains a topic of discussion. While some studies indicate positive outcomes, highlighting increased donor engagement and simplified transactions (Setiawan, 2022), others point to persistent barriers. Kurniawati (2021) identified a lack of community engagement with QRIS, suggesting that many potential donors are either unaware of the system or distrustful of digital payment methods.

Research indicates that QRIS is particularly favored by younger demographics, while older individuals and those in rural areas often lack familiarity with this technology (Natalina et al., 2021). This demographic divide raises important considerations regarding the accessibility of digital zakat payments, limiting QRIS's effectiveness in broadening the donor base.

2.3 Challenges in Implementing QRIS for ZISWAF

Despite the advantages presented by QRIS, the Wahdah Zakat institution has faced challenges in realizing its full potential. Many potential donors express skepticism regarding digital transactions, fearing that their contributions may not reach the intended beneficiaries (Amari, 2023). A notable study by



Fadillah Nurlaili corroborates this finding, illustrating a general mistrust towards digital fundraising platforms among the public. Moreover, Wahdah's data reveals that large donors frequently opt for traditional methods, such as SMS banking or direct donations, rather than utilizing QRIS. This preference is evident in the performance metrics over the years, where the targets set by WIZ have not been fully met, indicating a reliance on alternative fundraising methods (Wahdah Zakat Inspiration Annual Report, 2021-2022).

2.4 Fundraising Strategies Beyond QRIS

To address the limitations of QRIS, Wahdah has employed various strategies to enhance its fundraising efforts. Offline initiatives continue to play a significant role in their approach, as highlighted by Zulkifli Tri Darman, who asserts that the potential for offline fundraising remains greater compared to online platforms.

Efforts such as donation campaigns, community socialization, and active engagement through various media platforms have been pivotal in building donor trust and awareness (Pratiwi et al., 2022; Wahyudin, 2018). For instance, the Santri Rice Almsgiving Program exemplifies how tangible outcomes from donations can reinforce trust in the institution and its operations, aligning with research emphasizing the need for transparency in fund management (Lubis & Latifah, 2019).

3. Research Methods

The research was conducted using qualitative methods, specifically employing field methods with a phenomenological approach. This qualitative research utilizes participant observation to gather data aimed at uncovering significant phenomena related to the life experiences of participants. This approach is particularly effective for gaining insights into the process of collecting Wahdah Inspiration Zakat through QRIS media. The study's data were primarily sourced from interviews with muzaki and donors at Zakat

Wahdah Inspirasi in Makassar City (Fadli, 2021). In addition to primary sources, secondary data—predominantly derived from journals, books, articles, magazines, and other literature—were also utilized. It is essential that this secondary data remains relevant to the central discussion of the study (Benuf et al., 2019). The data collection techniques employed in this research included observation and interviews.

Observation involves engaging the five senses to perceive an object, distinguishing it from interviews and questionnaires, which are typically conducted with people. In this study, visual observation also encompassed other natural objects (Hakim & Saragih, 2019). Interviews, on the other hand, are characterized by a question-and-answer format where the interviewer and interviewee interact. According to Hakim and Saragih (2019), interviews facilitate the process of obtaining information for research. Johnson and Christensen further elaborate that interviews serve as a data collection method, wherein the researcher, acting as the interviewer, poses various questions to informants (Gumilang, 2016).

4. Results and Discussion

The implementation of ZISWAF fundraising is the most important and basic thing for increasing donors and with the aim of increasing the value of the funds collected annually (Amari, 2023). Wahdah Inspirasi has two types of collection which are carried out by Wahdah Inspirasi Zakat Makassar City which operates offline, while the second operates online, and according to Zulkifli Tri Darman the potential funds that can be raised offline are still greater than those that can be raised online. Wahdah uses the following collection methods. Makassar City Zakat Inspiration.



Collecting funds through QRIS media
Figure 4.1



We can see in Figure 4.1 the QRIS that already exists in Wahdah Inspirasi Zakat, Makassar City to facilitate payments at the Wahdah Inspiration Zakat Institute. This media is used to make donations which are placed in front of the cashier and also attached to the piggy bank in the Wahdah Inspiration office. zakat and also at certain mosques that have collaborated with Wahdah to initiate the zakat. The QRIS is placed in a strategic place and allows donations to be seen, but Wahdah Inspiration Zakat does not stick its QRIS in random places, only in magazines given by regular donors, then at the event at the front or at the entrance to the event. carry out a donation campaign and also be at the Wahdah office itself and provide direction to donors who come directly to Wahdah and then be directed and taught to make donations through the QRIS media.

2.1 Collect funds through the Website

Wahdah's zakat inspiration facilitates what is called a website to make it easier to collect funds online by accessing the website at <https://wiz.or.id/donasi-online/> which uses QRIS to collect funds. People just open the link that has been provided by the Wahdah inspiration for zakat party, then donors can click on how much money they want to put in according to their individual wishes. After the

donor clicks on the amount of funds they are disbursing, the account number and QRIS will appear which will direct you to make the transaction. If the donors have donated their funds, the Makassar City Zakat Inspiration Wahdah party provides information that the funds have arrived. This research is in line with research conducted by (Fauza et al., 2023) related to collecting ZISWAF funds using digital media.

2.2 Raising funds through Flatfrom

Until now, almost everyone is familiar with what is called the internet, which contains images and flat form. The internet has been used in all areas of society where it can provide information and be used as a payment medium. In Indonesia, it has started to progress since the 1990s with nominal amounts a little limited, but now it is very familiar to our ears, so with the existence of the internet, institutions and individuals are developing their business through online media to create advertisements, create banners, create online platforms to reach more people for business development (E-commerce, 2019).

So currently, Wahdah, the inspiration for Zakat in the city of Maxsar, has created a strategy to increase the number of donors, namely through the platform. Sedekah plus.com is an online fundraising platform with several features that enable people living far and near to donate or become regular Zakat donors to Wahda Inspirasi. Giving donations in small or large amounts becomes easier through the Sedekah Plus program.

2.3 Effectiveness of Fundraising Ziswaf Wahdah Inspiration Zakat Makassar City

Achievement is a process undertaken by organizations and individuals to realize their goals, which are often articulated as detailed targets (AL Rahman et al., 2016). Wahdah Inspired Zakat has set an ambitious target of 50 billion per year. However, the implementation of QRIS has not enabled them to meet this goal, as donations continue to be primarily processed through other platforms and websites rather



than QRIS. Many potential donors remain unaware of how to utilize QRIS for their zakat contributions. Furthermore, there is a prevailing lack of public trust in digital payment methods, leading most individuals to prefer traditional methods, such as sending text messages or visiting the Wahdah Zakat Institution directly to make their payments. This aligns with findings from research conducted by Fadillah Nurlaili, which indicated that many muzakki and members of the public do not fully trust QRIS for zakat payments due to insufficient socialization about the digital platform and concerns that their donations might not reach Baznas (Amari, 2023).

The following tables illustrate Wahdah's achievements in zakat collection through online media over the years 2021 and 2022.

In 2021, the monthly donations were as follows:

- January: Rp. 873,395,000
- February: Rp. 340,958,800
- March: Rp. 289,056,800
- April: Rp. 456,000,619
- May: Rp. 2,633,791,906
- June: Rp. 759,973,861
- July: Rp. 655,175,639
- August: Rp. 498,329,950
- September: Rp. 553,623,494
- October: Rp. 487,021,298
- November: Rp. 562,282,032
- December: Rp. 764,974,625

Total for 2021: Rp. 8,874,584,024.

In 2022, the monthly donations were:

- January: Rp. 558,536,693
- February: Rp. 554,347,427
- March: Rp. 362,275,229
- April: Rp. 826,836,027
- May: Rp. 1,381,338,612
- June: Rp. 487,113,915
- July: Rp. 676,859,889
- August: Rp. 663,448,930
- September: Rp. 569,169,079
- October: Rp. 461,883,808
- November: Rp. 692,401,589
- December: Rp. 572,383,593

Total for 2022: Rp. 7,806,414,791.

The data from Wahdah Inspired Zakat in Makassar shows that the funds collected over

the past three years have fluctuated, with noticeable increases and decreases. The year 2021 witnessed an increase, while 2022 experienced a decline, attributed to the unstable financial situations of donors. Despite these fluctuations, a significant overall increase can be observed from year to year. However, the organization has not met the target established by the Ministry of Religion, as many individuals opting to donate larger amounts prefer direct methods like SMS banking over QRIS. Wahdah has conducted various activities aimed at collecting donations within the city of Makassar to enhance their zakat collection efforts.

2.4 Collect donations through donation campaigns

The donation campaign is one of the strategies used by Wahdah Inspiration Zakat Makassar City to increase its donations with various programs that they implement, such as the Santri Rice Alms Program (Pratiwi et al., 2022) . This Santri Rice Almsgiving is evidence that will be given to the Regular donors and new donors are proof of the transparency of Wahdah's inspiration for Makassar city zakat so that people can trust them more easily because they provide proof that the funds they have collected have really been realized well and on target . This is in line with research conducted by Fitri Nur Latifa said that Ziswaf funds must be realized correctly and on target (Lubis & Latifah, 2019) .

a. Collect donations using Zakat Socialization

Socialization helps both as members of society and as individuals, people are helped through the socialization process which helps them learn and adapt to the way they act and think. Socialization starts from the family. Children consider their environment to be their own family. The attention they receive from their family affects their self-esteem. People's ways of thinking and living habits change during the socialization process. In the process of socialization, people acquire skills for behaving in society. A person's personality can be formed



in the socialization process, when personality influences a person's social behavior. Thus, socialization in this case is the process of cultural learning of community members in relation to the social system. (Wahyudin, 2018) This socialization activity has been used by WIZ as a form of introducing the institution and the programs there to the public who know about WIZ or Wahdah, the inspiration for zakat in the city of Makassar (Putri et al., 2021) . This socialization is carried out every time there is an agenda. certain times and also when Wahdah, the inspiration for zakat, is holding events or visits to the community in order to provide assistance or in the context of campaigns.

b. Building social activities in fundraising

We can interpret building social activities as a form of interaction carried out by Wahdah inspired by zakat Forming the image of the institution in the minds of the community so that it can have a positive impact and can also make and convince the community so that they make donations at Wahdah Inspiasi Zakat, by providing socialization or building social activities directly to the community, this has a big influence on raising funds at Wahdah Inspiration Zakat City. makssar and increase community confidence that the ZISWAF funds that have been collected are truly realized and useful for the community.

Wahdah, the inspiration for zakat in the city of Maxsar, also established zakat transparency in collecting funds through QRIS media. The form of transparency referred to is the method used by Wahdah Inspiration Zakat to convince its donors who use QRIS that if we make zakat payments, alms and waqf will really be distributed to people in need by providing documentation that is distributed on social media. As for those who collect funds through QRIS, the method used by Wahdah Inspiration for Zakat to create transparency for donors is by providing information to donors via call flashlight or using email. Even though the funds they donated have not yet reached WIZ, it can be said that they have been distributed. so that they can believe that their donation has arrived

even though there is still no recap stage which takes 2 or 3 days before it reaches the Wahdah inspiration zakat account.

Program activities are a form of implementation that has been carried out by Wahdah Inspiration Zakat Makassar City in implementing donations that have been collected by donors. This activity is carried out every time a disaster occurs in various areas that really need help and Wahdah Inspirai Zakat Makassar City has a certain list of places they will visit by coordinating with various other institutions so that the funds they distribute do not accumulate in one point. This is also in line with research that has been carried out by.

2.5 Factors inhibiting fundraising through QRIS media

QRIS in Indonesia has brought many benefits in facilitating electronic payment transactions and increasing efficiency in various aspects of economic life, especially currently in sharia financial institutions, namely Wahdah Inspiration Zakat. However, there are several inhibiting factors that may influence the adoption of QRIS in society (Azzahroo & Estiningrum, 2021) . However, what is an obstacle in raising funds through QRIS is that not all donors like donating through QRIS, but some prefer to come directly to the institution and also Wahdah, zakat inspiration, focuses the QRIS media on certain places, such as the Wahdah office itself. and also when holding a donation campaign and also using the QRIS method there is an admin who is issued by the seller or who has a QRIS of 0.7 in line with research conducted by Aulia Salsabila which said sellers are charged 0.7% and there are no buyers admin fees are charged if you use QRIS media so it is very profitable for the buyer. (ASR Rahman et al., 2023) . Anton also believes that there is still a lack of understanding among the public. During its progress, traders or merchants were found who did not understand how to use QRIS (Subar, 2021) .

The impact felt by the community in general with the existence of QRIS media in collecting zakat funds is less effective compared



to using direct mobile banking or coming directly to the Wahdah Zakat Inspiration Institution. And the public is not easy to find QRIS everywhere, there are only places Only certain places are given QRIS barcodes (Agustia et al., 2022), such as events organized by institutions or at the Wahdah office, which is inspired by zakat, so this becomes an obstacle to fundraising using QRIS media.

4.6 Supporting factors for fundraising through QRIS media

The supporting factors referred to are the factors that are the result of the progress of the QRIS media in collecting funds at Wahdah, the inspiration for zakat. Researchers have found the results of the factors that support the existence of the QRIS media, so that the supporting factor through this QRIS media is the existence of a campaign. donations made by WIZ and also increasing content on social media to invite the public to donate so that with this content and donation campaign it encourages the public to become donors and donate funds through QRIS media in Wahdah, the inspiration for zakat, Makassar city. done by Imas Maelani who said that the existence of QRIS media really helps the community in carrying out transactions while getting socialization and getting the procedures for making donations through QRIS media (Kamal & Shofwa Shafrani, 2022).

5. Closing

The implementation of the ZISWAF fundraising which has been carried out by Wahdah Inspirasi Zakat in Makassar City uses several methods, the first is using QRIS media to collect funds, the second is collecting funds using the website. which has been provided by the Institute so that the public can access the link without having to go to the trouble of trading the Institute to donate, the third one uses a flat from which is not much different from a link, only donating via flat from is easier because there is a certain amount of fund obligation. that you want to distribute.

The effectiveness of ZISWAF's fundraising using QRIS media in Wahdah Inspiration Zakat Makassar City can be said to be ineffective because Wahdah Inspiration Zakat Makassar City has a target of 50 billion per year, but with the existence of QRIS it still cannot reach the target that has been determined, and there are still many People who do not like making payments via QRIS and prefer to use mobile banking are the result of a lack of public trust and a lack of socialization carried out by institutions to provide understanding to the public regarding the ease of collecting funds through QRIS media. So this becomes an indicator of obstacles to collecting through QRIS.

The factor that supports the existence of this media is that Wahdah, the inspiration for zakat, has started to develop QRIS by increasing outreach and also directing its donors to collect funds through digital QRIS. So the author gives his suggestion, namely expanding the channel to the community, increasing the number of places to make donations, not just in the office. and certain mosques but distributed to mosques that have the opportunity to get more donations.

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