

Quick Response Code Indonesia Standard in increasing the effectiveness of collecting Zakat, Infaq and Shadaqah Funds

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ABSTRACT

This research aims to explain how effective the quick response code Indonesia standard (QRIS) is in the growth of increasing the collection of zakat, infaq and shadaqah funds in Baznas Kaya Malang. To answer the question above, the research design used is descriptive qualitative research involving three groups of informants (administrators, managers and muzakki or the public). Based on the results of the study, it shows that the level of effectiveness of collecting ZIS funds through digital QRIS is generally not effective. This is evidenced by the level of effectiveness in 2020 and in 2021 the level of effectiveness reached 24%, thus getting the predicate not yet effective. This shows that the implementation of digital QRIS in Baznas Malang City cannot be said to be effective in its collection due to the lack of understanding and trust of muzakki in digital QRIS.

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1. INTRODUCTION

Effectiveness in zakat, infaq and sadaqah institutions has different connotations depending on the context. In the context of fund management, effectiveness means the ability of amil to manage funds appropriately and distribute them according to predetermined targets. This means that the use of funds must be well-planned and efficient to ensure maximum benefits for beneficiaries. According to Jamaludin (2021), there are several indicators of effectiveness measures that can be identified, including goal achievement, integration, and adaptation. The purpose of fundraising activities for a Zakat Collection Unit (UPZ), as described by Febrianti (2022), includes several main aspects. Among them are raising funds, increasing muzakki, building and improving UPZ's image, and increasing muzakki satisfaction. Indicators of collection according to Amri (2022) are determining the segment and target of muzakki, preparing human resources, building a communication system, and building the right service system.

Raising or collecting funds in English is referred to as fundraising (Fitriani, 2022). On the other hand, according to Febriyanti (2022), collecting or raising funds is a process, a way to collect a certain amount of property that is required by Allah to be issued and handed over to those entitled to receive it. Zakat according to shara' is a number of assets that must be given to groups with certain conditions. Zakat is included in the category of worship so that the law of paying zakat is mandatory for Muslim men and women (Anwar & Malikah, 2021). In infaq there is no nishab. Therefore, infaq may be issued by people who have high or low income, in times of plenty or scarcity (Kamal, 2018). Sadaqah, according to Ubabuddin & Nasikhah (2021), refers to various forms of benevolent values that are not only related to amount and time, but also involve non-material aspects.

According to Aminah (2021), the collection of funds by utilizing digitalization, namely SIMBA (Baznas Information Management System), has been implemented effectively, thus helping the institution in relation to the collection of zakat funds. QRIS aims to make digital payments easier for

the public and more supervised by regulators from one door (Hutami et al., 2021). In this digital payment method, the seller / merchant only needs to provide a Quick Response Code or QR code and consumers only need to scan / download the QR code (Saputri, 2020).

Frankiewicz and Chamorro (2020) assert that the essence of digital transformation lies fundamentally in talent. They argue that a successful technological advancement is not solely about the intricacies of the technology itself but also hinges on the possession of appropriate human skills. This involves leadership that sets examples to enhance the capabilities of the workforce, ensuring they are well-equipped to align with the ongoing digital transformation. The acknowledgment that digital transformation is a talent-driven process emphasizes the significance of human capital in the successful implementation and adaptation to evolving technologies. This perspective aligns with the broader trend observed across various sectors, including education, banking, government, and manufacturing, where a pervasive shift towards digital transformation is evident (Verina and Titko, 2019). The convergence of technological innovation and human expertise becomes pivotal in navigating the complexities of these transformations across diverse industries.

In the industrial era 4.0, the transformation of people's lifestyles and behaviours is becoming increasingly visible, where they tend to turn to digital actions and lifestyles in various aspects of daily life (Virdaus & Munif, 2019). This change is not only triggered by technological developments, but also by the need for increasingly complex interactions. To fulfil these demands, synergistic cooperation between various parties is needed, including partners, technology, and the environment (Fatonah, Yulandari, & Wibowo, 2018). The involvement of these various elements is key in creating an environment that supports the development of society in this digital era. For example, close collaboration between individuals, the latest technology, and environmental aspects opens up new opportunities to improve efficiency, creativity, and connectedness in facing the challenges of the industrial era 4.0.

Islam is often regarded as a comprehensive and pure religion, distinguished by not only its well-structured set of teachings but also its holistic belief system that encompasses all aspects of life. According to Sule (2020), the influence of Islam extends beyond the spiritual domain, reaching into various spheres, including politics, economy, society, and culture. The teachings of Islam provide a comprehensive framework for individuals to navigate the complexities of daily life, guiding their actions and decisions in a manner that aligns with the principles of the faith. This integrative approach underscores the idea that Islam is not merely a religious doctrine but a way of life that seeks to instill ethical and moral values across diverse facets of human existence.

Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management, that what is meant by zakat management is the implementation, organization, planning, supervision, of the collection of funds for the distribution and utilization of zakat. (Hayatika *et al.*, 2021). Zakat has an important role in the concept of social justice and care for others. In the view of Febrianti (2022), the concept of collecting or raising funds related to zakat refers to the process and method of collecting a number of assets that have been obliged by Allah. Sadaqah, according to Ubabuddin & Nasikhah (2021), refers to various forms of benevolent values that are not only related to amount and time, but also involve non-material aspects.

In order to know the potential of zakat, it is necessary to manage zakat funds that handle the concept of management appropriately by paying attention to several factors that can affect the pattern of zakat implementation. If it can be managed properly, the success of zakat, infaq and sadaqah will be able to improve the welfare of the community, increase the work ethic of the community as economic equality. (Hayatika *et al.*, 2021;). In general, currently there are two methods of paying zakat, namely, digital payment (muzakki utilizes zakat payment services using *fintech*) and the second is traditional (zakat payment is given directly to amil). From these two options, muzakki can choose to use one of the existing payment methods. (Irhamisyah, 2019; Agustia, Muthi'ah, & Indrarini, 2022)..

In 2021, the National Amil Zakat Agency (Baznas) in Indonesia as a whole has 1,508,904 million customers with a distribution of financing of 14.2 trillion rupiah and has received a collection of zakat, infaq, sadaqah, and other religious social funds reaching 517.3 billion rupiah. When compared to the collection target at the beginning of the year, namely 503.2 billion rupiah, the percentage of Baznas' collection achievements in 2021 reached 102.9% which is spread throughout the country, The number of Baznas in Indonesia is 34 at the provincial level and as many as 464 at the district / city level (baznas.go.id).

Baznas Malang City has made a digital zakat payment service with innovation through the Quick Response Code Indonesian Standard (QRIS) system. This QRIS payment system can be used to raise funds for zakat, infaq, and alms at zakat institutions. So that the payment of zakat, infaq, and sadaqah is now easier digitally by using electronic money applications, *mobile banking*, electronic wallets. Muzakki do not need to come directly and face to face but can *scan* QRIS owned by Baznas in Malang City (Sartika, 2021; Agustia, Muthi'ah & Indrarini, 2022). In this case, it is hoped that it can

reduce the risk of crimes such as counterfeit money because it is done with a non-cash payment system and does not use *cash* then report the collection of zakat, infaq, sadaqah funds and their distribution to muzakki on the collected zakat funds (read Faozi, 2020).

Baznas Malang City faces one of the challenges, namely *fundraising* or collecting zakat, infaq, sadaqah (ZIS) funds through the QRIS system (Amri, 2022). Where Baznas Malang City must be able to maximize the collection and socialize to the public about zakat, infaq, sadaqah continuously and continuously so that awareness of public concern and awareness arises and becomes an effort to be able to increase the trust of muzakki in channeling their funds so as to increase the collection of zakat, infaq, sadaqah funds. This includes increasing the interest of muzakki in paying zakat. Therefore, it is necessary to socialize over time to the people of Malang, especially for muzakki who have registered with Baznas Malang City and become priority targets in collecting ZIS funds (read further Djayusman, et al 2017). With this QRIS system, the collection is expected to improve the performance results of Baznas Malang city in collecting zakat funds and providing facilities for muzakki in paying zakat through Baznas Malang city.

The phenomenon described above, researchers are interested in knowing how the strategy of collecting ZIS funds through digital QRIS with the formulation of the problem: 1) Does the use of digital QRIS have an impact on the collection of ZIS funds, and 2) Is the use of digital QRIS effective in collecting ZIS funds. The purpose of this research: 1) To determine the impact of using digital QRIS on collecting ZIS funds, and 2) To determine the effectiveness of using digital QRIS in collecting funds.

2. RESEARCH METHOD

This research uses a research method with a descriptive qualitative approach (Sugiyono, 2018). This approach is used in this study to measure the level of effectiveness of an institution, at Baznas Malang City as the object of research. Meanwhile, the descriptive approach is used to describe, detail, or explain the performance contained in Baznas Malang City which is the focus of the research. Qualitative data analysis is divided into 4 stages as follows; 1) Data *collection*, 2) Data reduction (*data reduction*), 3) Presentation of data (*data display*), 4) Drawing conclusions or verification (*conclusion and verification*). Informants who are used as data sources in this study are administrators, managers and muzakki Basnaz Malang city. Choosing a good informant should fulfill five requirements, namely: 1) full enculturation, 2) Direct involvement, 3) Unknown cultural atmosphere, 4) sufficient time, and 5) Non-analytical (Spradley, 1997).

3. RESULTS AND DISCUSSIONS

a. Digital QRIS and ZIS Fund Raising

Raising ZIS funds by utilizing digital QRIS has a significant impact. This digital use simplifies and accelerates the ZIS payment process, increases administrative efficiency, and provides better transparency through real-time transaction monitoring and reporting. Baznas Malang City has considered these positive impacts and uses QRIS in collecting ZIS funds. This shows the efforts of Baznas Malang City in utilizing technology to increase effectiveness and transparency in the management of ZIS funds. This is in line with Sulthon Hanafi's (one of the informants) explanation, "using digital QRIS as one of the tools for collecting funds, it is because in terms of convenience because all you have to do is scan it, and also in terms of the admin is only zero" (Informant, 2023).

Digital QRIS provides convenience to muzakki with a payment process that only requires scanning the QR code, and from an administrative perspective the admin fee is zero making QRIS an efficient choice. The target of using digital QRIS is done to reach all circles according to the results of an interview with the Collection and Distribution Section of BAZNAS Malang City, Imam Muslich (informant). Imam Muslich said "in paying ZIS for all groups, because if infaq sadaqah there is no limit or requirement for haul and nisbah, if zakat is of course those who are already obliged to give zakat" (Informant, 2023).

Payment of ZIS funds, with an inclusive approach and open to all communities. This is due to the different characteristics between the three types of ZIS. Infaq and sadaqah do not have certain limitations or conditions such as haul and nishab that apply to zakat. The convenience of *online* zakat services through QRIS is a new thing in the world of zakat. Baznas Malang City has used the method of paying zakat, infaq and sadaqah funds through digital QRIS in collaboration with Bank Syariah Indonesia bank.

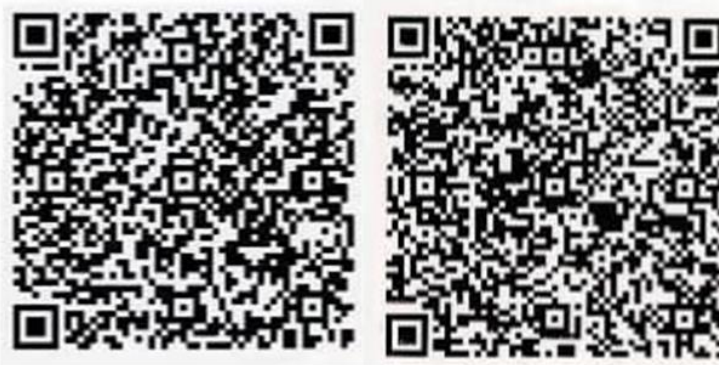


Figure 1. QRIS Baznas Malang City

Source: *Baznas Malang City*

The payment service program through QRIS is socialized and introduced by Baznas Malang City to muzakki and the community through various ways. One of them is through the website, social media (Instagram, WhatsApp, Facebook), and also by opening a stand at every bazaar held in Malang city. This is in accordance with the explanation of Sulaiman (informant of the chairman of Baznas), "the payment program through QRIS is socialized and introduced by Baznas Malang to muzakki and the community in various ways. One of them is by publishing it to social media and sending it via chat to muzakki who have paid zakat at Baznas, through the website, and Instagram, as well as through radio to be directed to the *website*. This is part of Baznas' efforts to simplify the zakat payment process and educate the public about the use of QRIS in paying zakat" (Informant, 2023; see also Ghofur & Ichwan, 2020).

This statement was emphasized by informant Catrina Apriyanti (informant 2023) who stated "I found out about the online payment after getting a WA message from BAZNAS Malang City, I was sent a website link". QRIS is used as a means of payment with a QR code making it easier for anyone to make digital transactions with a better level of security. Confidence from consumers has a significant influence on the successful use of the QRIS digital payment system, people believe that QRIS digital payment technology can be trusted in ensuring the security of consumer transactions.

On the other hand, the use of digital QRIS in collecting ZIS funds has not been fully utilized, this can be seen in; first, the low level of public knowledge of ZIS payments using digital QRIS at Baznas Malang City. Second, people still do not believe that paying ZIS funds using QRIS does not go to Baznas. This was conveyed by Catrina Apriyanti (informant, 2023) who stated that several muzakki had conveyed the following "I have never made a payment using digital QRIS because I am afraid of being wrong and not understanding. At first I did not believe in using digital QRIS, but after the education from Baznas to the community said that paying zakat using QRIS is very easy, safe and fast, I immediately tried it and it turned out to be true".

b. Effectiveness of Using Digital QRIS on Fund Raising

Based on the informant interview above, there are findings that based on the sub-indicators of the timeframe and targets, it shows that the goal of raising funds through digital QRIS in Baznas Malang City has been achieved. *Quick Response Indonesian Standard (QRIS)* Baznas Malang City began operating in 2020. Its use has not been carried out optimally because only some pay ZIS using digital QRIS. In addition, digital zakat was introduced in 2019, and digital QRIS has only been used in 2020 until now.

Digital QRIS can be used by all people to pay ZIS with digital payment applications (e-payment), such as OVO, Gopay, Link aja, Shopee pay, and Mobile Banking. ZIS payment through digital QRIS aims to make it easier for muzakki to pay ZIS only by scanning the QR Code, so there is no need to come to the Baznas service office and can be done quickly anywhere and anytime, and save time. This was conveyed by one of the muzakki named Mutmainnah (informant, 2023) "in my opinion it is quite easy, it can be done anywhere with many payment options such as shopepay or mobile banking. With the current sophisticated era, we don't need to bother coming to Baznas but just scan the QR Code via cellphone".

Measurement of effectiveness in integration there are two indicators, namely the socialization process and procedures that show the QRIS digital socialization process and show the procedure for using digital QRIS. The Socialization Process according to Mutmainnah (informant, 2023) revealed regarding the collection of ZIS funds with QRIS "I know from seeing the bazaar stand at that time and there I saw that there was a zakat payment through QRIS". Nur Habibah (informant, 2023) further stated "I found out from the radio broadcast in the morning, that you can pay zakat at Baznas via transfer and QRIS". Another informant, Imam Muslich (Collection Division), stated: "first

Baznas conducts socialization to UPZ Baznas, to the community and to muzakki who often pay zakat on the spot, we also send via WhatsApp, then make posters, radio, web and disseminated through other social media".

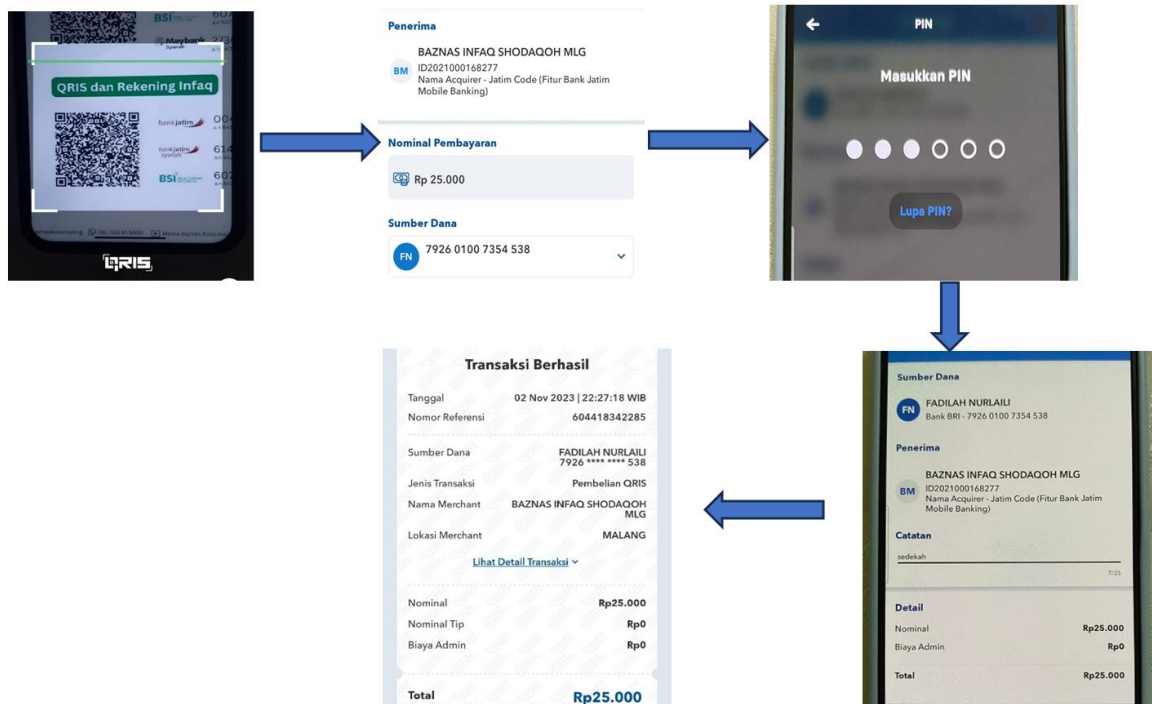


Figure 2. QRIS digital usage procedure

Source: Baznas Malang City

The picture of the QRIS digital usage procedure above provides an explanation of the use of flow or procedures that are effective, accountable and open. This condition can be proven from the official Scan QR code of zakat Baznas Malang city and is available on the *website*, social media or posters of Baznas Malang city. The use of a PIN ensures the security and effectiveness of using QRIS, and the display of proof of payment "Successful Transaction" provides evidence of accountability and ease of administration. On the other hand, as proof of accountability, confirmation and sending *screenshot* evidence of zakat payments that have been made to Baznas Malang City through *Whatsapp* available on the Baznas *website*.

Effectiveness in relation to the adaptation of ZIS payments through the QRIS digital application has two important indicators, the first is infrastructure and capacity building. Based on observations and interviews with informants, the collection of ZIS funds through digital QRIS shows that there are several payment methods available, as well as cooperation with several partners such as ShopeePay, LinkAja, and others. In addition, Baznas Malang City also has its own website, baznas.malangkota.go.id, which facilitates ZIS payments through transfers, m-banking, and through ATM machines. Sulthon Hanafi (informant, 2023; see also Hayatika, Fasa & Suharto, 2021) revealed: "Baznas opens a wide range of services to the community, by cooperating with other means of payment to collect zakat funds and opening up access to very many zakat payments so that it is easy for people to pay zakat. For example, when they have a shopepay balance they can pay zakat through that shopepay".

On the other hand, the results of interviews with several muzakki informants regarding the services provided by BAZNAS Malang City stated that "it is very beneficial, because it is very easy for a payment system like that, I don't need to bother anymore, just scan it, I can give alms even though it's not much, as much as I can" Catrina Apriyanti, another informant, said that "in the service, yes, it is quite good, starting when we pay zakat or when we want to donate, everything is well served". Likewise, the informant Nur Habibah (2023) said "it is quite good, by simply scanning QRIS and then sending the proof of the scan to Baznas" (see also Nurdin, Restiti, & Amalia, 2021; Saputri, 2020).

Based on the results of the calculation of the growth of the collection of ZIS funds Baznas Malang City before using digital QRIS (2020) and after using digital QRIS (2021) using formula 35 the growth ratio reached 44%. As the interpretation of the results of the collection ratio states that if

the range is less than 130%, it can be said to be effective ($R > 130\%$: efficient / effective) (read further Anwar and Malikhah, 2021). Based on the results of calculating and measuring the effectiveness and efficiency ratios using the ratio growth formula in 2021 with a result of 24%. The calculation of the growth ratio can be said that it is not yet effective. The more effective the institution conducts the collection, the better the zakat institution (read further Jamaludin & Aminah, 2021).

Discussion

The implementation of QRIS technology can provide administrative efficiency, transparency, and convenience in ZIS payments, especially zakat, infaq, and sadaqah. Although the program has been socialized through various channels, including social media and presence at local events, there are still obstacles related to low public knowledge and trust in the security of digital transactions. Therefore, suggestions for future research include more intensive education strategies to increase public understanding, as well as an in-depth evaluation of the barriers that may be faced in adopting QRIS. Thus, future research is expected to provide deeper insights related to the acceptance and sustainability of the use of digital QRIS in the context of ZIS fundraising, so as to strengthen the positive contribution of this technology to the effectiveness of ZIS fund management by Baznas Malang City.

The results of interviews with informants illustrate that the collection of ZIS funds through digital QRIS at Baznas Malang City has achieved positive goals. Although digital QRIS was only introduced in 2020 and has not yet reached maximum utilization, this service is considered efficient and open by muzakki. Intensive socialization through various communication channels has succeeded in increasing public awareness, and the procedures for using digital QRIS are explained as accountable and effective. The results of the ZIS fund growth calculation show positive growth, reaching a growth ratio of 44%, which can be considered effective. However, there are still obstacles related to the low level of public knowledge and trust, so development suggestions focus on more intensive education strategies and continuous evaluation of barriers to QRIS adoption. Overall, this research provides a positive picture of the effectiveness of digital QRIS in the context of ZIS fund management by Baznas Malang City, with the potential to become a model for the development of similar services in other areas.

4. CONCLUSION

Based on the results of the analysis carried out, it can be concluded: first, the effectiveness of collecting ZIS funds through digital QRIS in general states the achievement of goals, the development of a system that is able to integrate the process properly, the existence of a fast and precise adaptation process. Second, based on data processing and analysis, it can be concluded that the results of measuring the level of effectiveness in 2020 (before using digital QRIS) and in 2021 (after using digital QRIS) the level of effectiveness that has been achieved is only 24% so that it gets the predicate not yet effective. This shows that the implementation of digital QRIS in Baznas Malang City cannot be said to be effective in its collection due to the lack of understanding and trust of muzakki in digital QRIS. Suggestions for future research development are to further explore the factors that influence the level of understanding and public trust in digital QRIS in collecting ZIS funds. Research should focus more on effective education strategies, including the use of social media, workshops, and innovative marketing campaigns. Understanding the perceptions and needs of muzakki in more depth can provide better insights for designing digital QRIS development strategies that are more in line with their preferences and expectations. Continuous evaluation of the constraints and barriers that may be faced by the public in adopting QRIS needs to be the focus of research, and appropriate solutions can be identified to increase the acceptance of this technology. Involving relevant parties, such as financial institutions and digital payment partners, can help strengthen the infrastructure and support for digital QRIS implementation in ZIS fund collection.

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