

Strategi Fundraising Zakat, Infaq dan Sedekah Melalui Sistem Berbayar Non-Tunai Quick Response Code Indonesian Standard (QRIS) di Baznas Kota Palopo

Nurul¹, Nispa², Andika³

^{1,2,3} Universitas Muhammadiyah Palopo,

¹nurul.qalbhii2121@gmail.com ²nispasari@umpalopo.ac.id

³andikarusli@umpalopo.ac.id

ABSTRACT

The purpose of this study is to see how far the implementation of the strategy of fundraising zakat funds using the QRIS no-cash paid system and how the flow of zakat payments through QRIS in BAZNAS Palopo City district. This research is a field research with a qualitative descriptive approach, and data collection is obtained from interviews and field observations. The results of the study show that the implementation of the fundraising and zakat strategy using QRIS at BAZNAS Palopo City goes through several stages, namely determining Muzakki's segments and targets, preparing human resources, building a communication system and compiling a service system. Not only that, BAZNAS Palopo City also runs a marketing communication strategy. That is by making interesting programs, creating feelings of empathy, collaborating with other companies, and providing the best service. To process zakat payments with QRIS, muzakki only need to scan the QR code for zakat payments at BAZNAS Palopo City, then follow the next payment steps. In a matter of minutes and without going to the BAZNAS Palopo City office, muzakki can pay their zakat whenever and wherever they are.

Keywords: zakat fundraising strategy; zakat payment; QRIS no-cash paid system

ABSTRAK

Tujuan dari penelitian ini adalah untuk melihat sejauh mana penerapan strategi penggalangan dana zakat menggunakan sistem QRIS *no cash paid* dan bagaimana alur pembayaran zakat melalui QRIS di BAZNAS Kabupaten Palopo City. Penelitian ini merupakan penelitian lapangan dengan pendekatan deskriptif kualitatif, dan pengumpulan data diperoleh dari wawancara dan observasi lapangan. Hasil kajian menunjukkan bahwa implementasi strategi penggalangan dana dan zakat menggunakan QRIS di BAZNAS Kota Palopo melalui beberapa tahapan yaitu penentuan segmen dan sasaran Muzakki, penyiapan sumber daya manusia, pembangunan sistem komunikasi dan penyusunan sistem pelayanan. Tak hanya itu, BAZNAS Kota Palopo juga menjalankan strategi komunikasi pemasaran. Yaitu dengan membuat program yang menarik, menciptakan perasaan empati, berkolaborasi dengan perusahaan lain, dan memberikan pelayanan terbaik. Untuk memproses pembayaran zakat dengan QRIS, muzakki hanya perlu memindai kode QR untuk pembayaran zakat di BAZNAS Kota Palopo, lalu ikuti langkah-langkah pembayaran selanjutnya. Dalam hitungan menit dan tanpa harus ke kantor BAZNAS Kota Palopo, muzakki bisa membayar zakatnya kapan pun dan dimana pun mereka berada.

Kata kunci: strategi penggalangan dana zakat; pembayaran zakat; Sistem pembayaran tanpa tunai QRIS

INTRODUCTION

Economic growth and the development of information technology have brought significant changes in financial governance, including in the management of zakat, infaq, and sadaqah (ZIS) funds. Badan Amil Zakat Nasional (BAZNAS) as the official institution for managing Muslim social funds in Indonesia plays an important role in collecting and distributing ZIS funds to help people in need. In this digital era, the shift towards non-cash payments has become a global trend. The use of non-cash payment systems, especially through QRIS, has accelerated and simplified the payment process, providing significant efficiency and security benefits. The development of cashless transactions continues to increase year after year, not only due to technological advancements, but also due to changes in people's lifestyles and the development of innovations that expand the types of cashless transactions. Practicality is key in this modern world (Rahmathunnisa, 2023).

Even though the use of QRIS for ZIS fund payments has been implemented by BAZNAS, there are still challenges and opportunities that need to be understood. To explore how the ZIS fundraising strategy uses a non-cash paid system (QRIS) at BAZNAS and what obstacles BAZNAS faces in using QRIS as a means of payment for collecting ZIS funds is an important aspect that requires in-depth analysis. The problems that exist in this study are the lack of public understanding in using QRIS for payment of ZIS funds, as well as technical obstacles in the implementation of QRIS such as problems with the internet network. In addition, there are also other problems related to reporting proof of payment in collecting ZIS funds through the QRIS non-cash payment system. Therefore, this research aims to find out how the ZIS fundraising strategy through the QRIS non-cash payment system at Baznas Palopo City.

the implementation of zakat, fundraising plays an important role in supporting the implementation of programs developed by zakat management organizations. Fundraising or Zakat Fund Collection is the process of collecting Zakat Funds issued by Muzaki. The Zakat Funds are then managed by Amir Zakat organization or institution and forwarded to Mustahik Zakat. Fundraising refers to the ability of individuals, organizations, and businesses to persuade and influence others to increase awareness, concern, and willingness to pay Zakat (Suparman, 2009). Furthermore, funding determines the progress or decline of a zakat management body. Therefore, zakat managers are expected to have the ability to influence those who are already able to pay zakat.

Regarding the Implementation of Zakat (Law 23 Year 2011) regulates that Zakat can be channeled through the National Amir Zakat Agency (BAZNAS) and Amir Zakat Institution (LAZ). This law strengthens the position of BAZNAS as a collector of zakat funds. One of the city-level BAZNAS in Indonesia is BAZNAS Palopo City, which was established based on the decision of the Mayor of Palopo No. 55 of 2003 as a manager of Zakat, Infaq and Sadaqah (ZIS) in Palopo City, with the motto "To be the main institution that improves the welfare of the ummah". BAZNAS Palopo City

continues to develop Zakat funding to support the implementation of operational programs and activities that have been designed and goals that have been set to obtain Zakat funds. There are two methods of collection, the first is direct collection in the form of Zakat collection services or ZIS counter services or the second is indirect or online collection through bank transfers or QRIS.

Several studies that have been conducted by researchers have found different results, for example, such as research conducted by (Jamaludin & Aminah, 2021) with the title Effectiveness of Digitalization of Zakat Fund Collection at the National Amil Zakat Agency (BAZNAS) Tangerang City, the results of which BAZNAS Digitalization of Tangerang City zakat collection has proven effective. However, BAZNAS employees and Muzakki still face several obstacles, including internet network constraints and reporting proof of zakat payment. Other findings or implications of this research are that BAZNAS Tangerang City needs to continue to evaluate human errors that occur in digital systems, strengthen security, and innovate.

In an effort to optimize the collection of ZIS funds, an in-depth analysis of fundraising strategies is needed to maximize the number of muzaki and zakat, infaq and sadaqah. Optimal collection practices are expected to minimize economic problems and social inequality (Fatimah, 2019). The preparation of a ZIS fundraising strategy is considered very important. Because the more funds collected, the greater the impact on economic, educational, social, da'wah and humanitarian programs that can be distributed by zakat institutions. If the funds collected are minimal, the funds flowing into these programs will also be limited (Baznas, 2020). This certainly provides a challenge for zakat institutions and organizations to maximize their performance and support the government's efforts to minimize poverty in Indonesia. So the purpose of this study is to find out how the fundraising strategy for zakat, infaq and alms through the QRIS non-cash payment system at BAZNAS Palopo City.

THEORETICAL STUDIES

Fundraising Strategy

Strategy is an overall plan to achieve organizational goals (Nopiardo, 2018). In addition to achieving organizational goals, the strategy also aims to maintain the sustainability of the organization in the environment in which it operates. Strategy is a potential initiative that requires the consideration of key leaders and the resources of a larger organization or company to achieve long-term goals. (David Fred & Forest, 2016). From this understanding, it can be understood that strategy is a plan to achieve the goals that an organization wants to achieve in the future and how to execute an idea and plan that has been made by the organization.

Fundraising is the activity of collecting money for a specific purpose. In language, fundraising means collecting, collecting, or collecting funds, but according to the term fundraising, funds (zakat, infaq, sadaqah) and others refer to the process of business or activities related to the collection of resources for. Then distributed

and used by those who are entitled to receive it. In addition, fundraising can also be interpreted as any effort made to involve the community in providing support in the form of funds or other resources for a particular activity or what is commonly referred to as a Masu fundraising campaign. Fundraising has five main objectives. Namely: raising funds, attracting donors, attracting supporters, building an organization's brand image, and satisfying donors.

Fundraising strategy is key in a fundraising activity. Through fundraising strategies, community service organizations can learn the stages that need to be implemented to ensure that fundraising activities can be carried out smoothly and successfully (Rachmasari, Nulhaqim, 2016). In the fundraising strategy, there are four stages that must be achieved, the first is determining and targeting muzakki. This stage is carried out to make it easier for Amil to raise funds. This search requires comprehensive information and data on Muslim communities from various aspects such as education, economy, culture and geography. Second, preparing human resources. This stage is carried out to increase the number of competent human resources. Third, building a communication system. At this stage, it is necessary to have a database of muzakki who will later be used as the object of communication and the right media is needed to build a communication system. Fourth, developing the right service system so that the services provided are maximized (Muhammad & Abubakar, 2011).

Zakat, Infaq and Sadaqah (ZIS)

Gold deposit service product (Rahn) Bank Sulselbar Syariah Palopo. Gold-Backed Products (Rahn) is the physical control of an asset / something of value (gold) from the customer to the bank, which is managed based on sharia collateral principles and used as a guarantee for borrowers against customers. The gold remains in the control and maintenance of the Islamic bank, and for this maintenance the Islamic bank only charges a rental fee in accordance with the ijarah principle. The principle of pawn according to sharia principles eliminates usury. (Fitriani, 2022). Zakat is a social obligation in Islam where a person gives some of their assets to those in need and can be said to be an act of worship that aims to clean one's assets and improve social welfare as a form of social solidarity and fulfillment of the rights of disadvantaged people.

Infaq means spending or spending money, either for personal, family, or other purposes. Infaq is property that is issued as zakat by other people or companies for the public interest. It can also be interpreted as Infaq, which is the expenditure of property for the benefit of something that is not bound by certain conditions. Infaq is the opposite of Zakat. If a property that is issued zakat must meet certain conditions, as well as the person who receives it and the conditions are also determined or determined, but in Infaq the property issued zakat must meet certain conditions applied and no receipt will be recorded (Hidayat fahrul, 2023).

Sadaqah in this sense of the term is money given freely to people who are in need, poor, or entitled. 'Sadaqah' is the same as 'infaq', but 'sadaqah' has a broader meaning and is not limited to giving materials to the poor, but includes all good deeds, both physical and non-physical. (ELZA, 2021). The difference between zakat, infaq and sadaqah is that there are no certain conditions such as the period of payment, the amount, the nisab or the method of delivery, but the conditions of the parties entitled to receive it (Lika Ruhama, 2021).

Non-Cash Paid System Quick Response Code Indonesian Standard (QRIS)

QRIS stands for Quick Response Code Indonesia Standard (QRIS). QRIS is a standardized payment system using QR codes developed by Bank Indonesia to simplify, speed up and ensure the security of the customer payment process (Bank Indonesia, 2019). The theme promoted by Bank Indonesia in developing this standardization is UNGGUL (Sriekaningsih, 2020). The first is universal or inclusive, meaning that payments with this system can be made by anyone, anytime, anywhere, through applications that support payments using this system. Second: Easy. This means that payment transactions using QR codes are relatively easier than direct payment systems. The third is the advantage. You can access it from various applications using only one QR code, making it more effective and efficient. Fourth, direct transactions can be done at the right time or real time so as to make the payment system smoother without the need to queue.

Previous Research

(Jamaludin & Aminah, 2021) with the title Effectiveness of Digitalization of Zakat Fund Collection at the National Amil Zakat Agency (BAZNAS) Tangerang City using qualitative methods by means of interviews, FGD (Focus Group Discussion Method) and also official documentation issued by BAZNAS Tangerang City. The results of the study state that the digitalization of zakat collection at BAZNAS Tangerang City has been effective. However, there are still some obstacles faced by BAZNAS staff officers and Muzakki such as internet network problems and reporting proof of zakat payment.

(Mundir & Uyun, 2023) with the title Optimization of QRIS Digital-Based Services to Increase the Acquisition of Zakat, Infaq and Sadaqah Funds at LAZ Sidogiri using a qualitative approach with a descriptive type. From the results of the study it can be concluded that the optimization of QRIS digital-based services implemented by the Sidogiri Amil Zakat Institution has increased significantly, there are still several obstacles experienced by the Sidogiri Amil Zakat Institution in an effort to collect zakat, infaq and alms funds, therefore some effort is needed in promoting QRIS digital-based services, namely through several media such as social media, so that people are more familiar with LAZ Sidogiri and are moved to pay their ZIS funds through the QRIS service implemented by LAZ Sidogiri.

METHODOLOGY

This research is a type of field research (field research) with the research location is BAZNAS Palopo City which is located at Jl. Islamic Center Palopo City, Takkalala Village, South Wara District, Palopo City, South Sulawesi Province. This research uses a qualitative approach that describes the ZIS Fundraising Strategy using the QRIS non-cash paid system at BAZNAS Palopo City. The types of data used in this research are primary data and secondary data. Primary data is obtained by direct observation at the BAZNAS Palopo City office, namely conducting interviews with the collection section of BAZNAS Palopo City, while secondary data is obtained from other parties or collected indirectly or through intermediary media, where this secondary data functions as supporting primary data, data collected from several sources such as books, literature, documents, social media and documentation related to the object of research.

List of Informants:

NO	NAME	JOB	KETERANGAN
1.	BAPAK SUMARSONO, S.E.	VICE CHAIRMAN 2	BAZNAS PALOPO CITY
2.	BAPAK H. MUSLIMIN, M.Si	VICE CHAIRMAN 3	BAZNAS PALOPO CITY
3.	BAPAK IBRAHIM, ST.	VICE CHAIRMAN 4	BAZNAS PALOPO CITY
4.	IBU MURNIATI, S.Pd	STAFF ADMIN	BAZNAS PALOPO CITY
5.	BAPAK AHMAD, S.E	STAFF ADMIN	BAZNAS PALOPO CITY

RESULTS AND DISCUSSION

What are the obstacles faced by BAZNAS in Fundraising ZIS funds using QRIS, is its use easier and more effective for muzakki?

According to the first informant: Sumarsono, S.E. Vice Chairman 2 of Baznas Palopo City

"For now there has been no significant increase in the receipt of zakat, infaq, and alms after the QRIS digital service at BAZNAS Palopo City for now the largest zakat revenue is still from ASN zakat and infaq and alms are still from bank transfers, very few ZIS transactions from QRIS digital services every month there are only 4-10 transactions".

What is the QRIS promotion method at BAZNAS Palopo City and expectations for the future?

"So far, the form of marketing that has been carried out is through social media such as Instagram, Facebook and via WhatsApp status, then also distributing pamphlets to several agencies in Palopo City to make it easier to give alms without having to go to an ATM or come directly to BAZNAS Palopo City, then for the future

we have talked about wanting to build a community, for example, such as the cafe community to make a cup of drink cup with the BAZNAS logo with the QRIS barcode so that everyone who sees it can remember to give alms even if it is only 1%".

According to the second informant: Mr. H. Muslimin, M.Si Vice Chairman 3 of Baznas Palopo City

"The obstacle is more to people who do not understand using QRIS, because most of the muzakki are on average older people, while most QRIS users are only reached by young people, therefore muzakki who do not understand using QRIS, prefer to bank transfer or just come directly to the office. "

Based on the results of the interviews of the two informants above, it states that the obstacles are more likely to be people who do not understand in using QRIS and there has also been no increase in the receipt of ZIS funds through QRIS, because for zakat, infaq and sadaqah funds there are still many who prefer to use the transfer method through ATMs or deposit directly to the office rather than using QRIS. Then one of the strategies carried out by BAZNAS Palopo City to optimize QRIS is by marketing through social media such as Instagram, Facebook, WhatsApp status and also distributing sitting pamphlets to several agencies in Palopo City and hopes that BAZNAS Palopo City can quickly build communities with agencies in Palopo City so that the use of QRIS can be optimized.

According to the third informant: Mr. Ibrahim, ST. Vice Chairman 4 of Baznas Palopo City

"Actually, the use of QRIS at BAZNAS is easy and effective for muzakki, because muzakki who want to pay zakat, infaq and sadaqah do not need to go to an ATM, do not need to bother to come to the office, only need to scan the QRIS BAZNAS barcode, the transaction is complete, it's just that QRIS has not been effective because many people do not know this payment method ".

According to the Fourth and Fifth informants: Mrs. Murniati, S.Pd and Mr. Ahmad, S.E Administrative Staff of Baznas Palopo City

"What we face or experience in BAZNAS Palopo City, in the survey, there are many people who do not know the name of the digital system, especially like older muzakki, maybe because they don't know how to use cellphones, most of these systems are used outside Palopo, such as Makassar or Jakarta, cities that have developed digitally. So our obstacle at BAZNAS Palopo City is that only a few understand using this QRIS, one of which is from the community itself, many of whom do not know or have not tried it ".

The results of the interview above can be concluded that QRIS has not fully had an impact on increasing zakat, infaq, and sadaqah at BAZNAS Palopo City. Although the use of QRIS is very easy and effective to be used by muzakki, there are still many people who do not understand the use of QRIS, so many prefer to use the transfer method via ATM or deposit directly to the office.

Discussion

1. ZIS Fundraising Strategy with non-cash paid system (QRIS)

The application of QRIS in the ZIS fundraising strategy at BAZNAS Palopo goes through four stages, namely:

a. **Determining Muzakki Segments and targets**

The first stage carried out by BAZNAS Palopo City in carrying out the ZIS fundraising strategy with QRIS is determining the segment and target of muzakki which is used to increase the database and clarify information related to the completeness of muzakki data in the Palopo City area and see how much potential zakat can be obtained from the data collection results. The data collection conducted by BAZNAS is currently still focused on muzakki who are State Civil Apparatus (ASN) in the Palopo area because the largest source of zakat funds currently entering BAZNAS Palopo City comes from ASN muzakki. Data collection is also more directed to muzakki aged between 20 to 40 years or commonly referred to as the millennial generation, with the consideration that these muzakki are easier to understand the QRIS system used by BAZNAS Palopo City in collecting zakat.

b. **Preparing Human Resources**

The second stage carried out by BAZNAS Palopo City in carrying out the strategy of fundraising zakat funds is by increasing the competence of human resources in BAZNAS Palopo City, starting from those who have positions as chairman of BAZNAS to staff and employees in the office. Increasing the competence of human resources in BAZNAS Palopo City is by equipping knowledge and skills in the form of trainings held by the manager of BAZNAS Palopo City in collaboration with other parties who are competent in their fields. Some of the trainings that have been held include training on BAZNAS Management System (SIMBA), Internal Audit and Zakat Community Development (ZCD). The results of the training are expected to improve the quality of human resources in BAZNAS Palopo City.

c. **Building Communication System**

To facilitate the public in accessing information related to zakat collection is to build a communication system. BAZNAS Palopo City is currently promoting zakat payments with the QRIS system through social media such as Instagram, Facebook, WhatsApp status and also distributing pamphlets to several agencies in Palopo City, this is a communication tool as well as a medium for promoting zakat management organizations. This step is considered more effective in conveying information as well as attracting public interest in paying their zakat to BAZNAS Palopo City with the QRIS payment system. In addition to promotion through print media, BAZNAS Palopo City in the future wants to build communities with agencies in Palopo City so that people are interested in distributing their zakat.

d. Developing and Implementing Service System

The service system must be adjusted to the needs of muzakki, so that they can choose between offline or online services when distributing their zakat. One of the service systems at BAZNAS Palopo City in the zakat fundraising strategy is zakat payment with QRIS. This QRIS system is designed in such a way by BAZNAS Palopo City to facilitate the payment of zakat by muzakki, it can be accessed anytime and anywhere as desired by muzakki only by scanning the QR code provided by BAZNAS Palopo City, then following the steps available in the system.

Figure 1. QRIS zakat payment of BAZNAS Palopo City



Sumber: Data primer

2. Zakat Payment Using QRIS Cashless Payment System BAZNAS Palopo City

Zakat payment using QRIS can be done by using several digital payment applications that are currently quite familiar among the public, such as OVO, Dana and also mobile banking installed on gadgets or smart phones owned by muzakki. The following is an example of how to pay zakat at BAZNAS Palopo City using mobile banking application:

- a. First, open mobile banking application on muzakki's smartphone:
 - b. Second, choose Scan menu on mobile banking application
 - c. Third, scan the official zakat code of BAZNAS Palopo City which is available on social media, website or print media of BAZNAS Palopo City.
 - d. Fourth, make sure that the Merchant listed reads BAZNAS KOTA PALOPO.
 - e. Fifth, input the amount to be paid in the zakat payment, then choose "continue".
 - f. Sixth, after selecting "continue", a "confirmation" menu will appear on the display, then select the "continue" menu.
 - g. Seventh, a display will appear to input the security code or mobile pin password, make sure to input the password correctly.
 - h. Eighth, a green check mark will appear on the display and underneath the word "successful". It means the zakat payment made by muzakki has been entered into the account of BAZNAS Palopo City.
- a) Main View of Mobile Banking Application

Figure 2

a) Main View of Mobile Banking Application

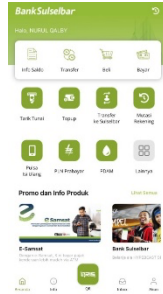


Figure 3.

b) Mobile App Scan Menu Display

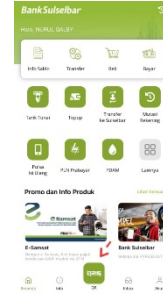


Figure 4.

c) Scan View



Figure 5

d) Merchant View



Figure 6

e) Entering Nominal Numbers



Figure 7

f) Zakat Payment



Figure 8

g) Display for Entering Nominal Numbers

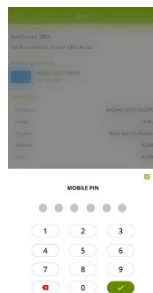


Figure 9

h) Successful display



3. Implementation of Fundraising Strategy for Zakat Funds with QRIS System

BAZNAS Palopo City carries out a marketing communication strategy in implementing the fundraising strategy with the QRIS system, namely by creating attractive programs, collaborating with other companies, and providing the best service (Sani, 2013). The form of implementation of the marketing communication strategy is that BAZNAS Palopo City tries to create programs that attract both muzakki, this aims to make more and more muzakki in the Palopo area interested in distributing their zakat through BAZNAS Palopo City. One of these programs is implementing a zakat payment system using QRIS. Later, muzakki does not need to come directly to the BAZNAS office but simply scan the QR code that has been provided by BAZNAS Palopo City so they can pay their zakat. This convenience should attract the attention and interest of muzakki to pay their zakat through BAZNAS Palopo City in this digital era.

BAZNAS Palopo City is currently collaborating with Bank Sulselbar Syariah and Bank Syariah Indonesia (BSI) in the implementation of fundraising zakat with QRIS. Bank Sulselbar Syariah and Bank Syariah Indonesia act as financial institutions that print QRIS used by BAZNAS Palopo City, besides that BSI also promotes the Zakat payment model with QRIS to BSI customers who want to pay their zakat through BAZNAS Palopo City by sending zakat payment information messages via BSI customer phone numbers.

In creating public welfare as one of the government's efforts to realize the goals of a country, it can be implemented by providing the best service to the community (Nurcholis, 2007). In the process of collecting funds through QRIS, BAZNAS Palopo City provides services in the form of zakat consultation. This is done if there are muzakki who have difficulty in calculating how much zakat must be paid, then muzakki can consult through the Whatsapp number of BAZNAS Palopo City, as conveyed by the Staff of the Collection Section of BAZNAS Palopo City, Mr. Ahmad, he said that muzakki can consult through the Whatsapp number of BAZNAS Palopo City regarding the obstacles faced in paying zakat, whether it is related to how to calculate the amount of zakat that must be issued or other things about the technical payment of zakat through QRIS.

CONCLUSION

Based on the results of the discussion, the fundraising strategy for zakat funds through QRIS is one of the programs being run by BAZNAS Palopo City. QRIS is a means that makes it easier for muzakki to pay zakat. Now muzakki who will pay their zakat to BAZNAS Palopo City can directly pay through digital payment applications owned by muzakki such as mobile banking applications, Dana, OVO, LinkAja and so on. Simply by scanning the QR code for BAZNAS Palopo City zakat payment. Based on the research results, the collection of zakat, infaq, and alms through digital QRIS at BAZNAS Palopo City has not increased the collection of zakat, infaq, and alms. Based on the results of the analysis that BAZNAS Palopo City still needs to carry out

socialization and education activities on how to use QRIS. The weakness of digital QRIS is the lack of socialization and education about QRIS to the public because not all understand about digital payments because they are used to using cash payments. The strength that BAZNAS has is the relationship with several institutions to expand the promotion of QRIS. The use of QRIS makes it very easy for people to make Zakat, Infaq and Sadaqah transactions.

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