

Effectiveness of QRIS as a Digital Instrument Innovation in Strengthening ZIS Fundraising: A Study at the Muhammadiyah Zakat Institution (LAZISMU) of Makassar City

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Abstract

This study aims to analyze the effectiveness of Quick Response Code Indonesian Standard (QRIS) as a digital innovation instrument in strengthening the collection of Zakat, Infaq, and Sadaqah (ZIS) funds at LAZISMU Makassar. This research employed a qualitative method with a phenomenological approach through interviews, observation, and documentation. The findings indicate that QRIS significantly improves the effectiveness of ZIS fundraising by providing faster transactions, operational efficiency, ease of access, and broader donor participation. QRIS also enhances transparency and accountability in zakat management through real-time digital transactions. However, several challenges remain, including limited digital literacy, inadequate technological infrastructure, and low public awareness regarding digital payment systems. To optimize QRIS utilization, LAZISMU Makassar implemented digital campaigns, institutional collaborations, and continuous public education programs. The study concludes that QRIS is an effective digital instrument for strengthening ZIS fundraising and supporting the transformation of modern Islamic philanthropy in the digital era..

INTRODUCTION

The rapid advancement of digital technology has significantly transformed various sectors of society, including the financial and philanthropic sectors. One of the most influential innovations in Indonesia's digital payment ecosystem is the Quick Response Code Indonesian Standard (QRIS), introduced by Bank Indonesia as a standardized digital payment system that enables fast, secure, and efficient cashless transactions (WULAN, 2023). The implementation of QRIS has grown rapidly in recent years and has become an essential instrument in supporting Indonesia's digital economic transformation (LESTARI, 2025).

The increasing adoption of QRIS can be observed from the significant growth of digital payment transactions in Indonesia. Data from Bank Indonesia show that national digital payment transactions reached 4.43 billion transactions in August 2025, increasing by 39.79% year-on-year. Among various digital payment channels, QRIS recorded the highest growth, reaching 145.07%, surpassing mobile banking and internet banking transactions (Budiyono, Anton, 2025). This substantial increase indicates that society is becoming increasingly familiar with digital payment systems due to their practicality, accessibility, and efficiency. The rapid expansion of QRIS usage demonstrates its strong potential not only in commercial transactions but also in the management of Islamic social funds such as Zakat, Infaq, and Sadaqah (ZIS) (Rahmadani et al., 2021).

In the context of Islamic philanthropy, digital transformation has become increasingly important in improving the effectiveness and efficiency of ZIS fundraising. Traditionally, ZIS collection relied heavily on manual and cash-based transactions, which often limited accessibility and operational efficiency. The presence of QRIS offers a modern solution by allowing donors

(muzakki) to make contributions anytime and anywhere through mobile banking and e-wallet applications without the need for physical cash or complicated bank transfer procedures. This convenience is expected to encourage greater public participation in charitable giving while simultaneously enhancing transparency and accountability in zakat management institutions (Rahman & Lasena, 2024).

As one of the prominent Islamic philanthropic institutions in South Sulawesi, LAZISMU Makassar has adopted QRIS as part of its fundraising innovation strategy. The institution continuously develops digital-based fundraising mechanisms to strengthen ZIS collection and improve public trust through transparent and professional financial management. Through QRIS integration, LAZISMU Makassar seeks to accelerate transaction processes, reduce administrative burdens, expand donor outreach, and optimize fundraising performance in the digital era (Paramita, Shelma Turna Prajna, 2025).

Nevertheless, the implementation of QRIS in ZIS fundraising also faces several challenges, including limited digital literacy, unequal internet infrastructure, and the persistence of conventional donation habits among certain groups of society. Therefore, evaluating the effectiveness of QRIS in strengthening ZIS fundraising becomes essential to understand its actual impact, identify supporting and inhibiting factors, and formulate appropriate optimization strategies (MARISKA, 2025).

Based on these considerations, this study examines the effectiveness of QRIS as a digital innovation instrument in strengthening ZIS fundraising at LAZISMU Makassar. This research focuses on the implementation mechanism of QRIS, its effectiveness in improving fundraising performance, the challenges encountered during implementation, and the strategies employed to optimize digital fundraising in Islamic philanthropic institutions.

METHODS

This study employed a qualitative research method with a phenomenological approach to examine the effectiveness of Quick Response Code Indonesian Standard (QRIS) as a digital innovation instrument in strengthening the collection of Zakat, Infaq, and Sadaqah (ZIS) funds at LAZISMU Makassar. A qualitative approach was considered appropriate because this study aimed to explore experiences, perceptions, and social phenomena related to the implementation of QRIS in Islamic philanthropic fundraising activities (Fadli, 2021).

The research was conducted at LAZISMU Makassar, located in Makassar, South Sulawesi, Indonesia. Data sources consisted of primary and secondary data. Primary data were obtained directly from interviews with fundraising staff, institutional administrators, and muzakki who utilized QRIS for ZIS transactions. Secondary data were collected from institutional documents, books, journals, reports, and other relevant literature related to QRIS and digital Islamic philanthropy (Ajat Rukajat, 2018).

Data collection techniques included in-depth interviews, direct observation, and documentation. Interviews were conducted to obtain comprehensive information regarding the implementation mechanism, effectiveness, opportunities, and challenges of QRIS utilization in ZIS fundraising. Observation was carried out to understand the operational practices of QRIS-based fundraising activities, while documentation was used to support and validate research findings through institutional records and related documents (Sri Apriliyani et al., 2021).

The collected data were analyzed using qualitative data analysis techniques consisting of data collection, data reduction, data display, and conclusion drawing. To ensure data validity and

reliability, this study applied source triangulation by comparing information obtained from different informants and supporting documents. Through this approach, the research aimed to provide a comprehensive understanding of the effectiveness of QRIS implementation in strengthening digital-based ZIS fundraising at LAZISMU Makassar.

RESULTS AND DISCUSSION

The findings of this study indicate that the implementation of Quick Response Code Indonesian Standard (QRIS) has significantly contributed to strengthening the collection of Zakat, Infaq, and Sadaqah (ZIS) funds at LAZISMU Makassar. The integration of QRIS into the institution's fundraising system reflects the adaptation of Islamic philanthropic institutions toward digital transformation in response to the rapid development of financial technology and changes in public transaction behavior.

Implementation of QRIS in ZIS Fundraising

The implementation of QRIS at LAZISMU Makassar was designed to simplify and accelerate donation transactions for muzakki. Through QRIS, donors can conduct ZIS payments using various mobile banking and e-wallet applications such as Dana, OVO, GoPay, ShopeePay, and other digital payment platforms. This system enables all payment services to be integrated into one standardized QR code, making transactions more practical and accessible. This is in accordance with what was conveyed by Rahayu Japar, who serves as an accountant at LAZISMU Makassar City, that:

Since 2019, we have utilized QRIS in the collection of ZIS funds. At that time, the QRIS platforms we used were LinkAja and GoPay, after which we used QRIS from Bank Mandiri Syariah. Until now, the QRIS we currently use are QRIS from Bank Danamon and BSI.

The utilization of QRIS has transformed the conventional fundraising mechanism into a more modern and efficient digital-based system. The fundraising team of LAZISMU Makassar actively promotes QRIS through social media campaigns, institutional partnerships, and direct community outreach programs. This strategy has increased public awareness regarding digital zakat payments and encouraged greater donor participation.

The findings further reveal that QRIS provides operational advantages for the institution. Digital transactions simplify administrative processes, reduce manual recording errors, and support more transparent financial reporting. The real-time transaction system also strengthens accountability and enhances public trust in the management of ZIS funds.

However, the study also found that the utilization of QRIS for zakat payments has not been maximized compared to its use for infaq and sadaqah. This condition occurs because zakat has specific religious requirements and calculations that must be fulfilled before payment, such as nisab, haul, and the determination of zakatable assets. As a result, muzakki often require consultation and careful calculation before paying zakat, making the process less spontaneous compared to infaq and sadaqah transactions.

In contrast, infaq and sadaqah are more flexible forms of charitable giving because they do not require specific conditions, minimum thresholds, or fixed calculation procedures. Donors can contribute at any time and in any amount according to their willingness. This flexibility encourages spontaneous digital transactions through QRIS, especially during social campaigns,

mosque activities, or online fundraising programs. Consequently, QRIS has been more widely utilized for infaq and sadaqah collection than for zakat payments.

In addition, some muzakki still prefer conventional methods of paying zakat directly to amil institutions or beneficiaries due to concerns regarding the accuracy of zakat calculations and compliance with Islamic principles. Nevertheless, QRIS still holds significant potential for supporting zakat digitalization in the future, particularly if accompanied by educational programs, zakat consultation services, and digital zakat calculation features that can assist muzakki in determining their zakat obligations more accurately.

Effectiveness of QRIS in Strengthening ZIS Collection

The study found that QRIS has proven effective in improving ZIS fundraising performance at LAZISMU Makassar. Several indicators demonstrate the effectiveness of QRIS implementation, including transaction efficiency, ease of access, increased donor participation, and improved institutional transparency. To examine the extent of the effectiveness of fundraising activities, particularly within the context of digitalization through QRIS, it is necessary to present data on zakat and infaq/sadaqah fund receipts during the 2019–2022 period. This data serves as the basis for analyzing growth trends and measuring the contribution of digital innovation toward improving fundraising performance.

Financial Report of LAZISMU Makassar City

Year	Zakat Fund Receipts	Infaq/Sadaqah Fund Receipts	Total
2019	Rp.490,450,904,-	Rp.275,310,558,-	Rp.765,761,462,-
2020	Rp.233,030,055,-	Rp.287,542,956,-	Rp.520,573,011,-
2021	Rp.242,946,635,-	Rp.440,369,569,-	Rp.683,316,204,-
2022	Rp.616,603,871,-	Rp.335,010,301,-	Rp.951,614,172,-

Source: LAZISMU Makassar City

Based on the data on the collection of zakat, infaq, and sadaqah (ZIS) funds at LAZISMU Makassar during the 2019–2022 period, it can be understood that the total funds collected were not derived from a single payment method, but rather from various fundraising channels, including direct cash payments, bank transfers, donation pick-up services, and digital payments through QRIS.

This indicates that the fundraising system implemented by the institution adopts a multi-channel fundraising approach, in which various payment alternatives are provided to accommodate the diverse preferences of society. Such an approach is in line with modern management principles that emphasize the importance of service diversification in improving fundraising effectiveness. As conveyed by Area Manager Muhammad Imanuddin in his interview, he stated:

If we look at the situation in the field, QRIS does not actually replace the existing methods, such as bank transfers or donation pick-up services. Instead, QRIS serves more as a complementary method. In other words, we provide additional options for donors. Some donors are still comfortable using bank transfers, while others prefer cash payments, but now we also facilitate those who want a more practical

method through QRIS.

First, QRIS accelerates the donation process by enabling instant transactions without requiring donors to visit the office or conduct manual bank transfers. This convenience significantly reduces transaction barriers and improves donor experience. Second, QRIS broadens fundraising outreach because transactions can be conducted anytime and anywhere using smartphones connected to internet services. Third, the implementation of QRIS contributes to increasing donor participation, particularly among younger and digitally literate communities who are more familiar with cashless payment systems. The flexibility and simplicity offered by QRIS encourage more frequent and spontaneous donations. As a result, the volume of collected ZIS funds has shown positive growth following the adoption of digital payment systems. As conveyed by one of the donors who was interviewed regarding this matter, Mr. Usman Jabir stated:

In my opinion, the use of QRIS is very helpful in simplifying the process of distributing zakat, infaq, and sadaqah. As donors, we are no longer limited by distance and time because simply by scanning the QR code, transactions can be carried out anytime and anywhere. This certainly makes the process more practical and encourages us to donate more regularly. In addition, this system also provides a sense of security and transparency in transactions.

In addition, QRIS strengthens transparency and accountability within the institution. All transactions are digitally recorded, allowing easier monitoring and reporting of incoming funds. This digital documentation system improves institutional credibility and reinforces public confidence in LAZISMU Makassar as a professional and trustworthy zakat management institution.

The effectiveness of QRIS implementation is also supported by the increasing trend of digital transactions in Indonesia. The rapid growth of QRIS users nationally indicates that digital payment systems have become an integral part of modern society. Consequently, the adoption of QRIS in Islamic philanthropy represents a strategic step toward optimizing modern ZIS fundraising practices.

Supporting Factors in QRIS Implementation

Several supporting factors contribute to the successful implementation of QRIS at LAZISMU Makassar. One of the main factors is the increasing public familiarity with digital payment systems. The widespread use of smartphones and e-wallet applications has created a favorable environment for the adoption of QRIS-based donations.

Another supporting factor is institutional commitment toward digital transformation. LAZISMU Makassar continuously develops fundraising innovations through digital campaigns, social media promotions, and partnerships with various communities and institutions. The existence of a digital transformation division within the organizational structure also demonstrates the institution's seriousness in strengthening technology-based fundraising strategies. As conveyed by Muhammad Imanuddin, he stated:

The implementation of QRIS in ZIS fundraising is strongly supported by various external and internal factors. From a regulatory perspective, the support from Bank Indonesia provides legitimacy and confidence for institutions to adopt this system. In addition, the high use of smartphones among the public also creates a significant

opportunity, as it makes it easier for donors to access digital payment services. The convenience of distributing QR codes in various strategic locations, such as mosques, offices, and social activities, further strengthens the effectiveness of fundraising. With the combination of these factors, QRIS has become an appropriate solution in supporting the digitalization of ZIS management.

Furthermore, QRIS offers practical advantages through its standardized and integrated payment system. Donors are not required to use specific banking applications because one QR code can accommodate multiple payment platforms. This flexibility increases accessibility and simplifies the donation process for various groups of society.

Challenges and Inhibiting Factors

Despite its effectiveness, the implementation of QRIS also faces several challenges. One major obstacle is the limited level of digital literacy among certain segments of society, particularly older donors who are still accustomed to conventional payment methods. Some donors experience difficulties in using digital payment applications, which affects the optimization of QRIS utilization (MARISKA, 2025).

Another challenge is the unequal availability of internet infrastructure. Stable internet access is essential for QRIS transactions, yet some areas still experience connectivity limitations that hinder smooth digital payment processes. Technical disruptions in digital payment systems occasionally become obstacles during fundraising activities. This was also conveyed by the Area Manager, Muhammad Imanuddin, who stated:

The support from the banking sector in the implementation of QRIS has been very helpful, both through training, customer service, and the ease of integrating payment systems. This has made it easier for institutions to operate and develop digital donation services. However, in its implementation, there are still several challenges encountered. Technical disruptions, such as unstable internet networks, sometimes hinder the transaction process. In addition, the unequal level of digital literacy among the public, particularly among older age groups, also presents its own challenges. On the other hand, the transaction recording system, which is still conducted manually, needs to continue being developed in order to become more integrated and efficient. Therefore, continuous efforts are needed to overcome these obstacles so that the implementation of QRIS can run more optimally.

In addition, public understanding regarding digital zakat payments remains relatively limited. Some people still perceive zakat payments as activities that should be conducted directly and conventionally. Therefore, continuous education and socialization are necessary to increase public acceptance of digital fundraising systems.

Discussion

The findings demonstrate that QRIS serves not only as a payment instrument but also as a strategic innovation in modern Islamic philanthropy. The implementation of QRIS at LAZISMU Makassar illustrates how digital technology can improve fundraising efficiency, expand donor participation, and strengthen institutional transparency.

The results also confirm that digital transformation in zakat management is increasingly important in responding to contemporary societal needs. In the digital era, Islamic philanthropic institutions are required to adapt by providing practical, accessible, and accountable fundraising

services. QRIS offers an effective solution by integrating technological innovation with Islamic social finance practices (LESTARI, 2025).

However, the success of QRIS implementation depends not only on technological availability but also on institutional readiness, public awareness, and continuous digital education. Therefore, strengthening digital literacy, improving technological infrastructure, and expanding public outreach programs are essential for optimizing the future development of QRIS-based ZIS fundraising (Rahman & Lasena, 2024).

Overall, the study concludes that QRIS has become an effective digital innovation instrument in strengthening ZIS fundraising at LAZISMU Makassar. Its implementation contributes positively to improving fundraising performance, institutional professionalism, and the modernization of Islamic philanthropic management in Indonesia.

DISCUSSION

The findings of this study can also be analyzed through several relevant theoretical perspectives related to technology adoption, digital innovation, and Islamic philanthropy management.

First, the findings are closely related to the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains that an individual's acceptance of technology is influenced by two main factors, namely perceived usefulness and perceived ease of use. In the context of this study, QRIS is perceived as useful because it simplifies donation transactions, accelerates fundraising processes, and improves transaction efficiency. At the same time, QRIS is also considered easy to use because donors only need to scan a QR code through mobile banking or e-wallet applications. These factors encourage greater donor participation, particularly among younger and digitally literate communities who are already familiar with cashless transactions (Davis, 1989).

The findings also support the Diffusion of Innovation Theory developed by Everett Rogers (2003), which explains how technological innovations are adopted within society over time. According to this theory, innovations that provide relative advantage, compatibility, simplicity, trialability, and observability are more likely to be accepted by the public. QRIS demonstrates these characteristics because it offers practical advantages, aligns with modern digital lifestyles, is relatively easy to use, and produces visible transaction efficiency (Hoffmann, 2011). The increasing adoption of QRIS in ZIS fundraising indicates that Islamic philanthropic institutions are adapting to technological developments in order to remain relevant in the digital era (Arfiany Sepyanty Putri Nasution, Isnaini Harahap, 2025).

From the perspective of Islamic philanthropy theory, the implementation of QRIS reflects the modernization of zakat management while maintaining the core principles of Islamic social finance. Efficient, transparent, and accountable management of ZIS funds is essential because public trust significantly influences fundraising sustainability. The use of QRIS strengthens accountability through real-time digital transaction records, thereby reducing administrative errors and increasing transparency in financial reporting (Dede Al Mustaqim, 2023).

The findings of this study also align with the concept of good governance in Islamic institutions, particularly in terms of transparency, accountability, and efficiency. Digital payment systems contribute to more professional financial management because all transactions can be monitored and documented automatically. This condition strengthens institutional credibility and increases public confidence in LAZISMU Makassar as a trustworthy zakat management institution.

However, the study also reveals several obstacles related to digital literacy and cultural factors. This finding can be analyzed using the concept of digital divide, which explains the inequality of access, knowledge, and technological capabilities among different groups of society. Older generations who are less familiar with digital systems tend to prefer conventional payment methods because they feel more comfortable and secure with face-to-face transactions. This indicates that technological innovation alone is insufficient without continuous education and socialization efforts.

In addition, cultural and behavioral resistance toward digital zakat payments demonstrates that religious practices are still strongly influenced by traditional values and habits. Some people perceive zakat as a form of worship that should be conducted directly with amil institutions. Therefore, digital transformation in Islamic philanthropy should not only focus on technological advancement but also consider cultural adaptation and public understanding of sharia compliance in digital transactions (Zidan, 2023).

From an Islamic perspective, the implementation of QRIS in ZIS fundraising is in line with Islamic teachings that encourage ease, efficiency, and the optimization of charitable giving for the welfare of society. Allah SWT states in Surah Al-Baqarah verse 148:

وَلِكُلِّ وُجْهَةٌ هُوَ مُوَلِّبُهَا فَاسْتَثْبِقُوا الْخَيْرَاتِ ۗ أَيُّنَ مَا تَكُونُوا يَأْتِ بِكُمْ اللَّهُ جَمِيعًا ۗ إِنَّ اللَّهَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

Meaning: For every community there is a direction to which it turns. So compete with one another in doing good deeds. Wherever you may be, Allah will bring you all together (on the Day of Resurrection). Indeed, Allah is All-Powerful over all things.

This verse emphasizes the importance of facilitating charitable activities and encouraging Muslims to increase social contributions. The use of QRIS can be interpreted as a modern instrument that supports the acceleration and accessibility of charitable giving in contemporary society.

In addition, transparency and accountability in managing zakat funds are also supported by Islamic principles as stated in Surah An-Nisa verse 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا ۗ بَصِيرًا

Meaning: Indeed, Allah commands you to render trusts to their rightful owners. And when you judge between people, judge with justice. Indeed, Allah gives you excellent instruction. Indeed, Allah is All-Hearing and All-Seeing.

This verse highlights the importance of trustworthiness and accountability in managing public funds, including zakat, infaq, and sadaqah. Through digital transaction systems such as QRIS, zakat institutions are able to strengthen transparency and ensure that fundraising management is conducted more responsibly.

Overall, the findings confirm that technological innovation through QRIS not only improves operational efficiency and fundraising performance but also supports the modernization of Islamic philanthropy while remaining aligned with Islamic ethical values and principles.

CONCLUSION

The findings of this study indicate that the implementation of Quick Response Code Indonesian Standard (QRIS) has proven to be an effective digital innovation instrument in strengthening the collection of Zakat, Infaq, and Sadaqah (ZIS) funds at LAZISMU Makassar. QRIS provides convenience, efficiency, transaction speed, and broader accessibility for donors in carrying out digital-based charitable contributions. In addition, the implementation of QRIS enhances institutional transparency and accountability through real-time transaction recording systems, which ultimately contributes to increasing public trust and donor participation.

The study also reveals that the success of QRIS implementation is supported by the growing use of digital payment systems in society, institutional commitment toward digital transformation, and active fundraising strategies through digital campaigns and collaborations. However, several challenges remain, including limited digital literacy, infrastructure constraints, and the persistence of conventional donation habits among certain groups of society.

Furthermore, the utilization of QRIS has been more optimally implemented in infaq and sadaqah collection compared to zakat payments. This is because zakat possesses specific requirements and calculations related to nisab, haul, asset ownership, and categories of zakatable wealth that require deeper understanding and verification before payment is made. Consequently, many muzakki still prefer direct consultation and conventional payment methods when fulfilling zakat obligations. Therefore, although QRIS has significant potential in supporting digital zakat payments, its implementation in zakat collection still requires further optimization through education, guidance, and integrated digital services that facilitate zakat calculation and consultation processes.

Overall, QRIS represents an important step toward the modernization of Islamic philanthropy by creating a fundraising system that is more practical, transparent, efficient, and adaptive to the needs of the digital era.

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