

## FACTORS THAT ENCOURAGE COMMUNITY INTEREST IN USING QUICK RESPONSE CODE TO DONATE FOR ZIS IN BAZNAS CIREBON DISTRICT

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### Abstract

This study aims to explore the factors driving the public interest in using Quick Response Code (QRIS) as a means to donate Zakat, Infaq, and Sadaqah (ZIS) to the National Amil Zakat Agency (Baznas) in Cirebon Regency. The research method employed was qualitative. Data collection involved administering questionnaires to 126 respondents, conducting direct interviews with 8 community members, and interviewing an expert in zakat and waqf management. The findings of the study highlight several key factors influencing public interest in donating ZIS via QRIS, including the level of trust in Baznas and the QRIS system, the proximity of QRIS donation locations facilitating access, the convenience and ease of use of QRIS, civil servant status, and well-organized ZIS donation programs. The implications of these findings indicate the necessity for Baznas in Cirebon Regency to enhance public trust in the institution and the QRIS payment system, expand the network of QRIS donation locations in easily accessible areas, ensure comfortable and user-friendly QRIS usage, involve civil servants in promoting and implementing ZIS donation programs via QRIS, and organize ZIS donation programs in a planned and structured manner. By taking these steps, it is hoped that public interest in using QRIS to donate ZIS to Baznas in Cirebon Regency will significantly increase, ultimately supporting the institution's revenue growth and poverty alleviation efforts in the region.

**Keywords:** Zakat Infaq Sedekah; Quick Response Code; National Amil Zakat Agency; Community.

**Mu'amalah : Jurnal Hukum Ekonomi Syariah**

Website : <http://e-journal.metrouniv.ac.id/index.php/muamalah/index>

Received : 2024-06-12 | Reviewed : 2024-05-28 | Published : 2023-06-30.

DOI: <https://doi.org/10.32332/muamalah.v4i1.9426>



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## Introduction

The use of technology in various aspects of life has undergone rapid development,<sup>1</sup> including in terms of donation and zakat collection.<sup>2</sup> One increasingly popular technology in the process of donation and zakat collection is QRIS (Quick Response Code Indonesian Standard).<sup>3</sup> QRIS is a QR code-based payment system that allows individuals or organizations to conduct transactions quickly and easily using smartphones.<sup>4</sup> QRIS has also been implemented by Baznas (National Amil Zakat Agency) in Cirebon Regency as one of the methods to raise zakat donations.<sup>5</sup>

However, despite QRIS offering convenience and speed in the donation process, the public interest in using QRIS for donating ZIS (Zakat, Infaq, and Sadaqah) to Baznas Cirebon Regency still needs to be further investigated. The specific factors influencing the public's interest in adopting QRIS technology for donating ZIS need to be identified and understood. Therefore, this research aims to identify the factors influencing the public's interest in using QRIS for donating ZIS to Baznas Cirebon Regency.

Although Baznas Kabupaten Cirebon has implemented QRIS as a method of donating Zakat, Infaq, and Sadaqah (ZIS), the level of acceptance and usage of QRIS in donating ZIS has not yet reached the expected potential. This indicates the existence of several issues affecting the public's interest in using QRIS for donating ZIS. Some of the identified issues include the level of public awareness of QRIS as an efficient payment and donation method for ZIS, the public's perception of security and privacy in using QRIS, the technological knowledge and skills of the public regarding the use of QRIS for donating ZIS, the ease of accessibility and availability of QRIS technology infrastructure in the Kabupaten Cirebon region, as well as social and cultural factors influencing the public's interest in donating ZIS through QRIS.

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<sup>1</sup> Manas Wakchhaure, B.K. Patle, A.K. Mahindrakar, "Application of AI Techniques and Robotics in Agriculture: A Review," *Artificial Intelligence in the Life Sciences*, Vol. 3, No. 100057 (2023): 1.

<sup>2</sup> Juliana Nasution, Nurhayati, Marliyah, "Campaigning Zakat on Social Media: The Role of Message Strategies in the Decision to Pay Zakat," *Jurnal Asosiasi Pendidikan Tinggi Ilmu Komunikasi*, Vol. 8, No. 1 (2023): 53.

<sup>3</sup> Suryananda Khameswara, Ricky Pratama, Valentino Maximilian Mulyadi, "Analysis of Intention to Use Factors Using Quick Response Code Indonesia Standard (QRIS) in Indonesia," *International Conference on Computer Science, Information Technology and Engineering (ICCoSITE)* 903–908 (2023).

<sup>4</sup> James Elicker, Zachary S. Gold, Aura A. Mishra, Sara F. Lane, "Toddlers' Developmental Trajectories as a Function of QRIS Rated Child Care Quality," *Child & Youth Care Forum* Vol. 51, No. 3 (2022).

<sup>5</sup> Dede Al Mustaqim, Ahmad Alamuddin Yasin, "Strategi Fundraising ZIS Melalui Sistem Berbayar Non Tunai QRIS di Baznas Kabupaten Cirebon," *Jurnal Masile Studi Keislaman*, Vol. 4, No. 1 (2023): 40.

In this research, several previous studies related to the same topic have been conducted. One of them is a study conducted by Risna Hairani Sitompul and Siti Berlian Harahap in a journal titled "Direct Fundraising Strategy with LAZISNU Coin in Padangsidempuan". In their study, it is explained that AZISNU Padangsidempuan City implements various strategies to raise funds. The fundraising strategies used by LAZISNU Padangsidempuan City consist of two methods, namely Direct Fundraising and Indirect Fundraising. Direct Fundraising includes several programs such as Zakat Pickup Service, Personal ZIS, Direct Mail, Nusantara Coin Movement, and LAZISNU Glass Box. Meanwhile, the Indirect Fundraising method is carried out through socialization programs.<sup>6</sup>

Secondly, Muhamad Arief Nugraha and Kurniawati in their journal titled "Zakat Collection Strategy Through Non-Cash QRIS Payment System in Increasing Donor Interest at Baznas Bali Province" demonstrate that BAZNAS Bali Province utilizes offline media such as magazines and brochures, as well as online media such as WhatsApp Broadcasts, Instagram, and Facebook to disseminate their QR Code QRIS. BAZNAS Bali Province's efforts to increase donor interest include making donors feel comfortable by praying for them after donating and building trust through the BAZNAS label as a government institution and the publication of their financial reports.<sup>7</sup>

Thirdly, Miftakhul Amri in his journal titled "Zakat Fundraising Strategy with QRIS System at Baznas Banyumas Regency" explains that BAZNAS Banyumas conducts fundraising and zakat strategies using QRIS through stages such as determining zakat payer segments and targets, preparing human resources, building communication systems, and organizing service systems. BAZNAS Banyumas also implements marketing communication strategies by creating attractive programs, building empathy, collaborating with other companies, and providing good services. The zakat payment process with QRIS involves scanning the QR code for BAZNAS Banyumas zakat payments, followed by subsequent payment steps.<sup>8</sup>

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<sup>6</sup> Risna Hairani Sitompul, Siti Berlian Harahap, "Strategi Direct Fundraising Dengan Koin LAZISNU Padangsidempuan," *JISFIM: Journal of Islamic Social Finance Management*, Vol. 2, No. 2 (2021): 150.

<sup>7</sup> Muhamad Arif Nugraha, Kurniawati, "Strategi Pengumpulan Dana Zis Melalui Sistem Berbayar Nontunai QRIS Dalam Meningkatkan Minat Donatur Di Baznas Provinsi Bali," *Jurnal Nirta: Studi Inovasi*, Vol. 1, No. 2 (2022): 38.

<sup>8</sup> Miftaakhul Amri, "Strategi Fundraising Dana Zakat Dengan Sistem Qris Di Baznas Kabupaten Banyumas," *AT-TIJARAH: Jurnal Penelitian dan Perbankan Syariah*, Vol. 4, No. 1 (2022): 37.

This research introduces several novelties compared to previous studies relevant to the same topic. These novelties include, firstly, the Research Location Focus. Specifically, this study is focused on Baznas Kabupaten Cirebon as the research location. In this regard, the research provides unique insights into the factors influencing the public's interest in using QRIS for ZIS donations in this area, considering the specific characteristics, social context, culture, and demographics of Baznas Kabupaten Cirebon.

Secondly, it involves the Expansion of Considered Factors. This research explores a broader range of factors influencing the public's interest in using QRIS for ZIS donations. In addition to the factors identified in previous studies, this research expands the scope by considering new factors that may have significant influence, such as technological, social, economic, or psychological factors. With these novelties, this research is expected to provide new contributions and added value to understanding the factors influencing the public's interest in using QRIS for ZIS donations in Baznas Kabupaten Cirebon.

The aim of this research is to identify the factors driving public interest in using QRIS for ZIS donations in Baznas Kabupaten Cirebon. Additionally, the research aims to analyze the level of influence of these factors on public interest in using QRIS for ZIS donations. Furthermore, the research will provide recommendations to Baznas Kabupaten Cirebon to enhance public interest in using QRIS for ZIS donations based on the research findings. Thus, this research is expected to provide valuable insights for Baznas Kabupaten Cirebon in optimizing the use of QRIS as a method for ZIS donations and increasing public participation in donation activities.

### **Metode**

This research employs a qualitative method.<sup>9</sup> This method involves distributing questionnaires to respondents to understand their comprehension of zakat, QRIS, and trust in Baznas Kabupaten Cirebon. The questionnaire was filled out by 126 individuals. In addition to the questionnaire, the author conducted face-to-face interviews with 8 community members and 1 expert in the field of zakat and waqf management. Furthermore, this research also utilizes secondary data such as journal articles and books discussing zakat in the digital era. Data analysis is conducted using content analysis

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<sup>9</sup> Ahmad Mustamil Khoiro Adhi, Kusumastuti, *Metode Penelitian Kualitatif* (Semarang: Lembaga Pendidikan Sukarno Pressindo, 2019).

method. The researcher evaluates Baznas Kabupaten Cirebon's strategies in collecting ZIS funds through QRIS media based on the responses of 126 respondents. The findings of this research are presented alongside a literature review and discussion to provide a comprehensive understanding of the factors influencing public interest in using QRIS for ZIS donations in Baznas Kabupaten Cirebon.

## Results and Discussion

### The Concept of Zakat, Infaq, and Sadaqah (ZIS) in Islam

Zakat,<sup>10</sup> Infaq,<sup>11</sup> and Sadaqah<sup>12</sup> (ZIS) are important concepts in Islam related to the obligation of providing assistance to those in need.<sup>13</sup> These three concepts are forms of social worship and play a significant role in helping reduce social inequality, alleviating the suffering of the needy,<sup>14</sup> and promoting social justice and empowerment.<sup>15</sup> Zakat is one of the five pillars of Islam and is considered a duty for every eligible Muslim.<sup>16</sup> Zakat is a portion of wealth that must be given by capable individual Muslims to eight eligible groups, such as the poor,<sup>17</sup> widows,<sup>18</sup> orphans,<sup>19</sup> those in debt, and so forth.<sup>20</sup> The main purpose of Zakat is to cleanse one's wealth from the traits of greed,<sup>21</sup>

<sup>10</sup> Willya Achmad, "Corporate Social Responsibility and Zakat: A Model of Philanthropy in the Society Era 5.0," *Jurnal Scientia* Vol. 11, No. 1 (2022): 565–574.

<sup>11</sup> Suptiyadi Dinar Apriyanto, Wahyu Eko Pujiyanto, M Husni Tamrin, "Strategic Renewal and Innovation Model in Zakat, Infaq, and Sadaqah Muhammadiyah (Lazismu) Yogyakarta," *Aplikasi Administrasi: Media Analisa Masalah Administrasi*, Vol. 26, No. 1 (2023): 36–48.

<sup>12</sup> Meichio Lesmana Syamsuri, Wildan Ainun Mardianto, "Strategi Pengelolaan Dana Zakat Pada Lembaga Amil Zakat Infaq Dan Sadaqah Muhammadiyah Dalam Mengentaskan Kemiskinan Di Kabupaten Ponorogo," *Ecoplan*, Vol. 6, No. 1 (2023): 46–55.

<sup>13</sup> Dede Al Mustaqim, Aswati dkk, *Fiqh Muamalah Dalam Berbagai Tinjauan*, ed. M.H. Jefik Zulfikar Hafidz, 1st ed. (Bengkulu: CV Brimedia Global, 2022), 45.

<sup>14</sup> Dede Al Mustaqim, "Development Of Corporate-Based Ziswaf Fundraising Model In Realizing SDGS From Maqashid Fundraising Model in Realizing SDGs from Maqashid Syariah," *INTERNATIONAL ECONOMIC AND FINANCE REVIEW (IEFR)*, Vol. 3, No. 1 (2024): 31–50.

<sup>15</sup> Dede Al Mustaqim and Alfiah Makarrim, "YBM PLN's Strategy in Supporting SDGS through ZIS Potential in Maqashid Syariah Perspective," *International Journal of Islamic Economics*, Vol. 6, No. 01 (2024): 1–17.

<sup>16</sup> Diki S Riwanto, "A Comparative Study of the Perception of Coastal Communities in Developing the Method of Distribution of Marine Zakat," *International Journal of Zakat*, Vol. 2, No. 2 (2017): 29–42.

<sup>17</sup> Saifullah Idris Rosmaini, Warul Walidin, "Baitul Mal Dan Kontribusinya Terhadap Pendidikan Anak Yatim Dan Fakir Miskin Di Kota Subulussalam (Studi Pada Baitul Mal Kota Subulussalam)," *Tadabbur: Jurnal Peradaban Islam*, Vol. 5, No. 1 (2023): 568.

<sup>18</sup> Siti Nurhasanah & Suryani, "Maksimalisasipotensi Zakatmelalui Peningkatankesadaran Masyarakat," *JEBI(Jurnal Ekonomi dan Bisnis Islam)*, Vol. 3, No. 2 (2018): 185–194.

<sup>19</sup> Joni Zuhendra, "Tinjauan Hukum Islam Terhadap Zakat Fitrah Dalam Bentuk Uang," *Jurnal Normative*, Vol. 5, No.2 (2017): 94–105.

<sup>20</sup> Direktorat Pemberdayaan Zakat, "Manajemen Pengelolaan Zakat" (Direktorat Jendral Bimbingan Masyarakat Islam Departemen Agama RI, 2009).

<sup>21</sup> Mochammad Taufik Nur Supto Wardoyo Izzun Khoirun Nissa, "Zakat Dalam Sistem Ekonomi Islam: Mensejahterakan Ukm Di Indonesia," *JASIE: Journal of Aswaja and Islamic Economic*, Vol. 2, No. 1 (2023): 43–55.

reduce social inequality,<sup>22</sup> and strengthen social solidarity within the Muslim community.<sup>23</sup>

"Infaq," in a general sense, refers to giving contributions in the form of material wealth for the common good.<sup>24</sup> In the context of Islam, "infaq" is used more specifically to refer to voluntary contributions given to help those in need.<sup>25</sup> According to Rusmadi Rijal Saleh, Infaq does not have an obligation or a specified amount like Zakat, but it is a recommended form of charity in Islam.<sup>26</sup> Infaq contributions can be used for various social purposes, such as infrastructure development, education, healthcare, and others. Infaq can also be directed to assist groups in need, such as orphans, the poor, and disaster victims.

"Sadaqah" refers to voluntary giving without any specific limit or type.<sup>27</sup> "Sadaqah" can be given in the form of wealth or services to fellow human beings. It has a broad meaning, including providing assistance to the poor, feeding the hungry, helping those affected by disasters, and supporting social projects beneficial to the community.<sup>28</sup> Sadaqah also has a spiritual dimension, where giving sadaqah is considered an act of worship that can draw one closer to Allah SWT and expiate sins.

The concept of Islamic alms (Zakat, Infaq, and Sadaqah) emphasizes the importance of social concern, brotherhood, and collective responsibility in helping others. These instruments play a crucial role in achieving such goals. Besides providing direct benefits to the recipients, Islamic alms also have the potential to stimulate the economy of the Muslim community, strengthen social ties, and build social justice and welfare.

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<sup>22</sup> Ali Maftuhin Dian Pitaloka, Istiani Khasanatan, "Fungsi Zakat Sebagai Jaring Pengaman Sosial Di Tengah Permasalahan Covid-19 Pada Baznas Di Kota Palembang," *Al-Kharaj: Jurnal Ekonomi Keuangan Dan Bisnis Syariah*, Vol. 5, No. 6 (2023): 2999–3006.

<sup>23</sup> Irvan Iswandi Rizal Mashudan Sabilillah, "Praktik Pendistribusian Zakat Mal Ditinjau Berdasarkan Hukum Positif Dan Hukum Islam (Studi Kasus Pada DKM Baitur Rahman Eramas 2000 Jakarta Timur)," *Jurnal Hukum Dan HAM Wara Sains*, Vol. 2, No. 04 (2023): 231.

<sup>24</sup> Siti Ahsanul Haq, Ita Rodiah, "Filantropi Islam Berbasis Media Sosial: Meningkatkan Kesadaran Filantropi Melalui Platform Crowdfunding," *QULUBANA: Jurnal Manajemen Dakwah*, Vol. 3, No. 2 (2023): 1–17.

<sup>25</sup> Ulfa Rahmayani Assyfa Hasibuan, Ranah Santri Dongoran, "Kebijakan Pemerintah Sumatera Utara Dalam Mengatur Distribusi Pendapatan Sesuai Ekonomi Islam," *Jurnal Ilmu Komputer, Ekonomi dan Manajemen*, Vol. 3, No. 2 (2023): 2558–2569.

<sup>26</sup> Rusmadi Rijal Saleh, "Pola Distribusi Zakat Infak Dan Sedekah Dalam Mewujudkan Kesejahteraan Sosial," *Al-Aqwal: Jurnal Kajian Hukum Islam*, Vol. 2, No. 01 (2023): 23–40.

<sup>27</sup> Syamsuri, Wildan Ainun Mardianto, "Strategi Pengelolaan Dana Zakat Pada Lembaga Amil Zakat Infaq Dan Sadaqah Muhammadiyah Dalam Mengentaskan Kemiskinan Di Kabupaten Ponorogo," *Ecoplan*, Vol. 6, No. 1 (2023): 46-55

<sup>28</sup> Muhammad Hasan, *Manajemen Zakat: Model Pengelolaan Yang Efektif* (Yogyakarta: Idea Press, 2011).

Therefore, effective and responsible management of Islamic alms becomes the duty of institutions such as the Cirebon District Baznas to ensure that the funds are disbursed with transparency, accountability, and in accordance with Islamic principles to reduce social disparities and advance the welfare of the community.

**QRIS (*Quick Response Code Indonesian Standard*)**

QRIS (Quick Response Code Indonesian Standard) is a QR code standard developed by Bank Indonesia as an innovation in the electronic payment system in Indonesia.<sup>29</sup> QRIS enables various types of electronic payments such as transfers, purchase of goods and services, or bill payments to be made through a single QR code that can be read by digital wallet applications or banking applications.<sup>30</sup> QRIS integrates various existing electronic payment methods, such as e-wallets,<sup>31</sup> mobile banking,<sup>32</sup> and debit/credit cards,<sup>33</sup> into a single QR code that can be accepted by merchants or payment recipients. By using QRIS, payment transactions become easier, faster, and more efficient, without the need to mention an account number or touch Electronic Data Capture (EDC) machines.

According to Anggun Rahmawati and Murtanto, the advantage of QRIS lies in its ease of use and widespread adoption.<sup>34</sup> QRIS can be implemented by various parties, both large-scale businesses and micro, small, and medium enterprises (MSMEs).<sup>35</sup> This allows for more even QRIS usage across all economic sectors and accelerates the digital transformation process in Indonesia's payment system. QRIS also provides other benefits, such as increasing transaction efficiency, reducing administrative costs, and speeding up

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<sup>29</sup> Bank Indonesia, *Mengungkap Potensi Sistem Pembayaran Bagi Perekonomian* (Jakarta: Bank Indonesia, 2012).

<sup>30</sup> BANK INDONESIA, "Peraturan Anggota Dewan Gubernur Nomor 21/18/PADG/2019 Tentang Implementasi Standar Nasional Quick Response Code Untuk Pembayaran.," 2019.

<sup>31</sup> Riza Amalia Rifani, "Penerapan Sistem Pembayaran QRIS Pada Sektor UMKM Di Kota Parepare," *AMSIR: Accounting & Finance Journal*, Vol. 1, No. 1 (2023): 16–23.

<sup>32</sup> Nurbaiti Askur Hamid Nst, Elya Rosa Maharani Sembiring, Putri Andini Al-Khoiri, "Persepsi Nasabah Universitas Islam Negeri Sumatera Utara Terhadap Layanan Fitur Mobile Banking BSI," *Trending: Jurnal Manajemen dan Ekonomi*, Vol. 1, No. 1 (2022): 114–122.

<sup>33</sup> Pitri Yani Afiatur Rahimah, "The Effectiveness Of Qris Payments In An Islamic Perspective Based On PADG NO.24/1/PADG/2022," *An-Nuqud: Jurnal of Islamic Economics*, Vol. 2, No. 1 (2023): 34–39.

<sup>34</sup> Anggun Rahmawati, Murtanto, "Pengaruh Persepsi Manfaat Dan Persepsi Kemudahan Penggunaan Uang Elektronik (QRIS) Pada Mahasiswa Akuntansi," *Jurnal Ekonomi Trisakti*, Vol. 3, No. 1 (2023): 1247–1256.

<sup>35</sup> Endah Sulistyowati Intan Aprillia Zhabilla Manuputty, "Strategi Untuk Pelaku Bisnis Dalam Mempertahankan Sistem Penjualan Di Era New Normal," *Jurnal Ilmu dan Riset Akuntans*, Vol. 12, No. 2 (2023): 1–13.

payment processing. Additionally, QRIS can enhance transparency in transaction recording and supervision for relevant authorities.

In the context of ZIS (Zakat, Infaq, Sadaqah) donations, QRIS is also used to facilitate the process of electronic donations. With QRIS, the public can easily use their digital wallets or banking applications to donate ZIS through QR codes provided by Baznas (National Amil Zakat Agency) or other zakat institutions. The use of QRIS in ZIS donations simplifies and speeds up the payment process while increasing transparency in the management of ZIS funds. Overall, QRIS represents a significant innovation in the electronic payment system in Indonesia. With widespread adoption and ease of use, QRIS has the potential to accelerate digital transformation across various economic sectors and facilitate more efficient payment processes, including in the context of ZIS donations.

### **Baznas (National Amil Zakat Agency) Cirebon Regency**

Baznas (National Amil Zakat Agency) of Cirebon Regency is an institution responsible for managing and collecting zakat in the Cirebon Regency area, West Java, Indonesia. As part of the Baznas network throughout Indonesia, Baznas Cirebon Regency plays a crucial role in coordinating the collection of zakat funds and distributing them to those eligible to receive them. Baznas Cirebon Regency's main function is to ensure the effective, efficient, and fair implementation of zakat. The institution strives to raise awareness among the public about the obligation of zakat and provide good services to the muzakki (those who give zakat) and mustahik (those eligible to receive zakat). One of the main goals of Baznas Cirebon Regency is to increase community participation in ZIS donations (Zakat, Infaq, Sadaqah) by utilizing various modern payment methods, including the use of QRIS (Quick Response Code Indonesian Standard).

Baznas Cirebon Regency has implemented QRIS as one of the efficient methods for ZIS donations. QRIS allows the public to easily make zakat payments through digital wallet applications or banking applications that support QRIS. By using QRIS, the process of donating ZIS becomes faster, more convenient, and transparent. People can easily scan the QRIS code provided by Baznas Cirebon Regency and make zakat payments with their desired amount. Furthermore, Baznas Cirebon Regency also plays a role in educating the public about the importance of zakat and the use of QRIS in donations. Through training programs, socialization, and promotional campaigns, Baznas Cirebon Regency provides information to the public about the benefits of donating ZIS

through QRIS, including the convenience, security, and transparency in the payment process.

Baznas Cirebon Regency also has a role in supervising and managing the collected zakat funds. The institution is responsible for ensuring that the zakat funds collected are used appropriately according to religious provisions and are used to help mustahik fairly. Baznas Cirebon Regency periodically reports on the use and distribution of zakat funds to the relevant authorities and to the public to ensure transparency in fund management. With the efforts and role of Baznas Cirebon Regency in managing zakat, using modern payment methods such as QRIS, and involving the community in the donation process, it is hoped that awareness and interest in the Cirebon Regency community to participate in giving zakat will increase. Through collaboration with various parties, Baznas Cirebon Regency strives to improve social welfare and alleviate poverty in the region.

### **Factors that Encourage Public Interest in Using QRIS to Donate ZIS at Regency Baznas**

Based on the questionnaire results with 126 respondents, there are several factors that encourage public interest in using QRIS (Quick Response Code Indonesian Standard) to donate ZIS (Zakat, Infaq, and Sadaqah) at the Regency Baznas (National Amil Zakat Agency) in Cirebon District. These factors include:

#### 1) Trust Factor

The factor of trust plays a crucial role in encouraging public interest in using QRIS to donate ZIS. People are more inclined to use QRIS if they believe that the Regency Baznas Cirebon is a trustworthy institution and has transparency in managing ZIS funds. This trust can be built through information provided by Baznas regarding the use of ZIS funds and also positive experiences from others who have used QRIS to donate.

#### 2) Location Distance Proximity Factor

The proximity factor also encourages people's interest in using QRIS. If the Baznas location that receives ZIS donations with QRIS is closest to the respondent's residence or place of work, they will most likely be more inclined to use QRIS. The proximity of the location will provide easy access for the public to visit Baznas and carry out the donation process using QRIS.

#### 3) Convenient and Easy Factor

The convenience and ease factor is also a consideration for the public in using QRIS to donate ZIS. People tend to choose comfortable and easy ways to carry out financial transactions, including donating ZIS. If QRIS is easy to use, does not require a complicated process, and can be done quickly, then people's interest in using QRIS will increase.

4) Civil Servant Factor

Civil Servants (PNS) often have a tendency to donate ZIS because of automatic salary deductions. With QRIS as a payment method that can be integrated with the civil servant financial system, it will be easier for civil servants to make ZIS donations directly through QRIS. This factor can increase civil servants' interest in using QRIS to donate ZIS.

5) Organized Factors

Organized factors also play an important role in encouraging public interest in using QRIS to donate ZIS to Baznas Cirebon Regency. If Baznas has an organized system for receiving and managing ZIS donations, as well as providing clear and transparent reports to the public regarding the use of ZIS funds, then this can increase public interest in using QRIS to donate.

From the explanation above, it shows that the factors that encourage people's interest in using QRIS to donate ZIS at Baznas Cirebon Regency include trust factors, proximity factors, convenience and ease factors, civil servant factors, and organized factors. Cirebon Regency Baznas can pay attention to and optimize these factors in an effort to increase public interest in using QRIS as a payment method for ZIS donations.

Then, according to the author's opinion, there are several factors that can encourage public interest in using QRIS to donate ZIS to Baznas Cirebon Regency.

1) Safety Factor

The security factor is very important when considering using QRIS to donate ZIS. People will tend to use QRIS if they feel that transactions via QRIS are safe and not vulnerable to data misuse or leakage of personal information. Therefore, Baznas needs to ensure the security of their QRIS system and provide guarantees to the public that their personal data will be properly protected.

2) Social Factors

## FACTORS THAT ENCOURAGE COMMUNITY ...

Social factors can also encourage public interest in using QRIS to donate ZIS. If people see that the use of QRIS for ZIS donations is supported and promoted by their social environment, such as family, friends, or community, they are more likely to be interested in using QRIS. This factor can be influenced by the level of awareness and education provided by Baznas to the public regarding the benefits and ease of using QRIS for ZIS donations.

### 3) Technology and Accessibility Factors

Technology and accessibility factors also need to be considered. People will be more likely to use QRIS if they have adequate access to devices that support QRIS technology, such as smartphones or other electronic devices. Baznas also needs to ensure that their QRIS application is easy to download, easy to use, and compatible with various types of devices commonly used by the public.

### 4) Incentive Factor

Baznas can provide incentives or rewards to people who use QRIS to donate ZIS, for example in the form of awards or bonus points that can be exchanged for prizes. This factor can provide additional encouragement for people to use QRIS and increase their interest in donating ZIS through this method. In developing the use of QRIS to donate ZIS in Baznas Cirebon Regency, it is important to remember that the factors that influence people's interest can vary from one individual to another. Therefore, Baznas needs to take a holistic approach and combine various strategies to optimize the use of QRIS, including building trust, ensuring convenience and security, providing education, and providing relevant incentives for the community.

Then, according to Zakat and Waqf Management Expert whom the writer interviewed, it is explained that there are still several other factors that can encourage public interest in using QRIS to donate ZIS at Baznas Cirebon Regency, including:

#### 1) Awareness and Education Factors

Awareness and education factors are crucial in encouraging public interest in using QRIS to donate ZIS. Baznas needs to conduct outreach campaigns and education to the public regarding the benefits and advantages of using QRIS for donations. Clear and comprehensive information about the donation process through QRIS, the benefits gained by zakat recipients, and the positive impact

generated will enhance public understanding and motivate them to use QRIS. Furthermore, the availability and diversity of payment methods can also influence public interest. Although QRIS is a popular method, other options such as bank transfers, online payments, or other payment systems are still necessary. Some people may have different preferences in conducting financial transactions, and therefore, Baznas needs to provide flexible options to reach as many people as possible who want to donate.

## 2) Reputation and Credibility Factors

The reputation and credibility factors of Baznas are also important in encouraging people's interest in using QRIS to donate ZIS. If Baznas has a good reputation as a professional, transparent and trustworthy institution in managing zakat funds, then the public will feel more confident and motivated to donate through QRIS. Increasing transparency in reporting the use of funds and accountability of Baznas can provide greater confidence to the public. Apart from that, social and cultural factors can also influence people's interest in using QRIS to donate ZIS. If people have a culture of helping each other and caring for each other, and have traditions that encourage donations, then their interest in using QRIS as a tool for donating ZIS can increase. Baznas can utilize these social and cultural values to increase the acceptance and use of QRIS in donating ZIS.

## 3) Regulatory Factors and Government Policy

Regulatory factors and government policies can also play a role in encouraging public interest. If the government provides support and policies that facilitate the use of QRIS in donating ZIS, such as reducing transaction fees or other incentives, people will be more motivated to use QRIS. Baznas can work together with the government in developing policies that support the use of QRIS in donating ZIS.

By considering these factors, Baznas Cirebon Regency can identify areas that need to be improved or improved to increase public interest in using QRIS to donate ZIS. In implementing the use of QRIS, Baznas needs to continue to evaluate and adjust so that it can meet the needs and preferences of the community and obtain wider participation in donating ZIS.

Then, according to the results of the author's face-to-face interviews with the community, 8 people explained that there are several other factors that need to be

## FACTORS THAT ENCOURAGE COMMUNITY ...

considered in encouraging people's interest in using QRIS to donate ZIS to Baznas Cirebon Regency, namely:

### 1) Convenience Factor

The factors of ease of use and sustainability of technology are important in increasing public interest. QRIS must be easy to use, both for users who are familiar with technology and for those who are less experienced. The user interface should be intuitive and responsive, with clear guidance on how to use QRIS to donate. Apart from that, Baznas needs to ensure the sustainability of QRIS technology by updating and improving the applications or platforms used in accordance with the latest technological developments.

### 2) Promotion and Communication Factors

Promotion and communication factors also have an influence in increasing public interest. Baznas needs to carry out an effective marketing campaign and convey the benefits of using QRIS to donate ZIS clearly and attractively. Effective communication through various channels, such as social media, websites or brochures, can reach more people and increase awareness about the use of QRIS in donating.

### 3) Program Sustainability Factors

Program sustainability factors can also influence people's interest in using QRIS to donate ZIS. Baznas needs to show that using QRIS as a payment method for ZIS donations is not just a temporary initiative, but is a sustainable program and has a positive impact in the long term. The public will be more motivated to use QRIS if they see that Baznas has a long-term plan to expand the use of QRIS and increase the effectiveness of ZIS fund management.

### 4) User Experience Factor

User experience factors must also be considered. Baznas needs to ensure that the experience of using QRIS to donate ZIS is fun, smooth and satisfying. The use of well-integrated technology, fast transaction times, and responsive customer service will provide users with a positive experience and encourage them to use QRIS again in the future.

In developing the use of QRIS to donate ZIS in Baznas Cirebon Regency, it is important to consider and integrate the factors mentioned. By understanding the needs

and preferences of the community, and involving them in the process of developing and implementing QRIS, Baznas can increase public interest in using QRIS to donate ZIS and achieve more optimal ZIS fund collection goals.

### **Conclusion**

Based on the analysis of factors influencing public interest in using QRIS to donate ZIS at Baznas Cirebon Regency, it can be concluded that several factors need to be considered. Factors such as trust, proximity of location, convenience and ease of use, civil servant (PNS) factor, organized factor, security, social factors, availability of payment methods, reputation and credibility, awareness and education, promotion and communication, program sustainability, government regulations and policies, user experience, clarity and transparency in the use of ZIS funds, inclusivity, social and emotional factors, support from business partners and other institutions, as well as personal approach, all play important roles in influencing public interest.

Then, the writer proposes suggestions that can be given to Baznas Cirebon Regency to increase public interest in using QRIS to donate ZIS. First, Baznas needs to build public trust through transparency in the use of ZIS funds and demonstrate good performance in managing those funds. Furthermore, outreach campaigns and education need to be conducted to raise public awareness about the benefits and ease of using QRIS to donate ZIS. Baznas also needs to ensure that the use of QRIS is accessible to various segments of the population, including those who do not have access to advanced technology, and can collaborate with business partners and other institutions to enhance QRIS promotion. Inclusivity should also be considered, ensuring that QRIS is accessible to all segments of society. Security and good user experience should also be maintained, prioritizing the security of personal data and providing an enjoyable user experience. Additionally, Baznas needs to comply with government regulations and policies that support the use of QRIS for ZIS donations.

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