



Digital-Qris: Optimization Of Zakat Initiative Service In Palembang City To Increase Infak And Shadaqah Fund Collection

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Abstract: This study aims to explore the use of QRIS (Quick Response Code Indonesian Standard) as a payment method to increase the collection of *infak* and *shadaqah* funds at the Indonesian Zakat Initiative (IZI) in Palembang City. With the growing reliance on digital technology in society, QRIS is expected to facilitate the donation process and enhance public participation in charitable activities. The research method used is qualitative with a descriptive approach. Data were collected through interviews with policymakers and IZI staff, as well as through documentation. The findings show that QRIS has been implemented but is not yet fully optimized. Fluctuations in fund receipts through QRIS were observed, with a decline recorded in 2023 and 2024. Nevertheless, this digitalization offers convenience for the public to donate anytime and anywhere, with the potential to increase participation by up to 50%. However, challenges such as low digital literacy, limited access to technology, and delayed fund transfers remain obstacles. Public perception of QRIS is generally positive, although some skepticism persists, particularly among the elderly. This study recommends enhanced education and outreach, active promotion, integration of traditional and digital donation methods, as well as regular monitoring and evaluation to optimize the use of QRIS in fundraising.

Keywords: Digital Technology; Infak; Optimization; QRIS; Shadaqah

INTRODUCTION

Infak and *shadaqah* are two essential instruments of Islamic philanthropy that play a strategic role in improving the welfare of the ummah. *Infak* refers to the voluntary giving of wealth beyond obligatory *zakat*, without any specific time or amount constraints, and is used for public benefit in accordance with Islamic values (Chalis ilham zidny 2023).

Meanwhile, *shadaqah*, also voluntary in nature, is a form of charitable act performed sincerely to seek the pleasure of Allah SWT. Both carry spiritual and social significance, as they not only strengthen Islamic brotherhood (*ukhuwah Islamiyah*) but also serve as vital tools for poverty alleviation and community empowerment (Sami dan Nafik HR 2015). Allah SWT emphasizes the importance of *infak* and *shadaqah* in various verses of the Qur'an, such as Surah Az-Zariyat verse 19 and Surah Al-Baqarah verse 261, which stress that a portion of one's wealth is the right of the poor and that sincere giving will be rewarded manifold. The Prophet Muhammad SAW also highlighted the virtue of *sadaqah jariyah* (ongoing charity) as an act whose rewards continue even after death.

Amid the advancement of digital technology, Islamic philanthropic practices have also undergone transformation. One of the rapidly growing innovations is the implementation of the Quick Response Code Indonesian Standard (QRIS), a practical and efficient non-cash payment method. QRIS has been widely adopted across various sectors, including donation activities in zakat institutions. This development presents both an opportunity and a challenge for zakat management organizations to integrate digital technology in order to facilitate and boost public participation in *infak* and *shadaqah* (Alifia, Permana, dan Harnovinsah 2024).

One of zakat institution that has adopted QRIS technology is the *Inisiatif Zakat Indonesia* (IZI), a nationally recognized Amil Zakat Institution (LAZNAS), officially appointed under the Decree of the Indonesian Ministry of Religious Affairs No. 950 of 2020. IZI began developing its QRIS system in 2020 as part of its effort to streamline digital donation services (Faishal 2022).

According to internal data from IZI's South Sumatra branch, there has been a significant increase in the overall receipt of *infak* and *shadaqah* funds, as outlined below:

Year	Infak/Shadaqah
2019	Rp 25.226.227
2020	Rp 117.423.648
2021	Rp 265.554.318
2022	Rp 442.964.012
2023	Rp 623.247.430
2024 (Oktober)	Rp 454.322.185

Source: IZI Perwakilan Sumatera Selatan, 2024

Based on the data on *infak* and *shadaqah* receipts at the Indonesian Zakat Initiative (IZI) South Sumatra Representative Office, there has been a significant upward trend from 2019 to 2023, although a decline occurred in 2024 up to the month of October. In 2019, *infak* and *shadaqah* receipts were still relatively low at IDR 25,226,227, with donations made through traditional methods and bank transfers, as the QRIS (Quick Response Code Indonesian Standard) system had not yet been implemented. Fund collection began to rise significantly in 2020, reaching IDR 117,423,648, and continued to increase to IDR 265,554,318 in 2021, IDR 442,964,012 in 2022, and IDR 623,247,430 in 2023. However, by October 2024, a decline was observed, with receipts dropping to IDR 454,322,185. Despite this decrease, the amount remains substantial and is possibly linked to external factors or donation fluctuations during that year. Regarding *infak* and *shadaqah* fund collection, the total donations received by IZI are quite large, although the specific proportion collected via QRIS is not clearly known.

The data on QRIS-based *infak* and *shadaqah* receipts at the Indonesian Zakat Initiative South Sumatra Representative Office are as follows:

Year	QRIS (in Rupiah)
2019	-
2020	Rp 344.666
2021	Rp 1.532.500
2022	Rp 2.569.327
2023	Rp 1.569.200
2024 (Oktober)	Rp 483.720

Source: IZI Perwakilan Sumatera Selatan, 2024

Based on the data collected, QRIS *infak* and *shadaqah* funds through the Indonesian Zakat Initiative (IZI) South Sumatra Representative Office show fluctuations in QRIS fund receipts for *infak* and *shadaqah* from 2020 to 2024. However, the data indicates a significant decline in 2023 and 2024, which may be due to a shift in public preference towards other donation methods or because QRIS has not developed as expected. According to interviews with IZI staff (Indonesian Zakat Institute), some key factors contributing to the low interest in using QRIS for *infak* and *shadaqah* include, first, the lack of transparency regarding the flow of donor funds. Donors often feel uncertain about where their funds are directed after payment is made. Without clarity, many opt for other methods or direct donation methods they consider more transparent.

However, the issue with QRIS usage may not be entirely related to its placement, as for offerings made via WhatsApp, people tend to prefer direct transfers. QRIS is more suitable for use in stores or offices with high foot traffic, but currently, the number of partner stores and offices supporting QRIS is still limited. Based on the background outlined above, the research problems are as follows:

1. How is QRIS used in the *infak* and *shadaqah* services at IZI (Indonesian Zakat Initiative) Palembang?
2. How can QRIS-based services be optimized to increase *infak* and *shadaqah* funds at IZI (Indonesian Zakat Initiative) Palembang?

LITERATURE REVIEW

This research is based on the Diffusion of Innovation (DOI) theory, developed by Everett M. Rogers. This theory explains the process of spreading and adopting innovations, particularly new technologies, within society. According to Rogers (1990), diffusion is a process in which an innovation is communicated through specific channels over time among members of a social system. The theory covers several important variables that influence the innovation adoption process, namely the attributes of the innovation, the type of innovation decision, communication channels, social structure, and the role of change agents (Everett M. Rogers 2017).

QRIS (Quick Response Code Indonesian Standard) as a digital innovation in the service of *infak* and *sadaqah* can be analyzed through the DOI approach. Features such as relative advantage (ease and speed of transactions), compatibility with users' values

and needs, and effective communication through social media or training are important factors in the adoption of this technology. In addition, social system support, such as increased digital awareness among the community, and the role of zakat institutions as change agents, also affect the level of QRIS adoption (Micke Theresa Bella Alfira dan Susilo 2023).

In the Islamic perspective, the concept of innovation has long been known by the terms *al-jadid* (something new) or *al-ibda'*, and is theologically associated with one of the names of Allah, *Al-Badi'*, which means "The Inovator." In Islam, not all forms of innovation are permissible; only innovations that meet certain criteria are considered valid according to Islamic law. These criteria include: not deviating from Islamic values, containing social benefits, being in line with the needs of the ummah, being carried out with sincere intentions, and utilizing relevant traditional approaches. These concepts align with the principles of innovation in the Quran and the interpretation of the word *al-bid'u*, emphasizing caution in accepting new things to ensure they remain within the teachings of Islam. Therefore, the use of QRIS in the management of infak and sadaqah funds by institutions like Inisiatif Zakat Indonesia (IZI) Palembang can be analyzed through the DOI theory while considering Islamic principles of innovation. This approach provides a strong theoretical framework for understanding how digital financial technology can be accepted, adapted, and optimized within a modern sharia-based zakat ecosystem (Ula 2023).

Optimization

Optimization comes from the word "optimal," which means the best or perfect. In general, optimization is the process or action to make something more effective and efficient in order to achieve the best results. According to the Great Indonesian Dictionary (KBBI), optimization is defined as an effort to maximize the performance of a system or program by utilizing resources to the maximum. Optimization combines two important elements: effectiveness (achieving goals accurately) and efficiency (using resources economically without sacrificing results). This process is applied in various fields, such as business, technology, education, and public services, aiming to improve productivity, profit, and satisfaction (Aditya Pramadan Triantoro dan Anggita Isty Intan Sari 2023). In Islamic view, optimization means finding the best solution that follows principles of justice, ethics, and compliance with Islamic law. The goal is to achieve sustainable welfare by prioritizing moral and social values, not just financial profit (Wiyono 2024).

Optimization Indicators According to Siringoringo, there are three important elements to measure optimization, namely:

1. **Goals**

The goal indicators consist of maximization and minimization. Maximization is achieved when there is alignment between the problem and the performance of the service, and with the goal of bureaucratic reform. Minimization is achieved when issues in the learning process are addressed.

2. **Decision Alternatives**

To measure the alternative decision indicators, effectiveness and efficiency are seen in how services are provided and how the process benefits the community. The use of technology and simplification of procedures are considered effective because they increase speed and accuracy in decision-making.

3. **Resources**

The limitations of human resources, support, and facilities must be considered. The lack of appropriate skills and knowledge as well as inadequate facilities like technology and meeting spaces are challenges in supporting bureaucratic reforms. (Rio Febriant Rizaldy, Komang Adi Sastra Wijaya, dan Putu Eka Purnamaningsih 2024).

Service

Service refers to activities or actions taken to meet the needs and expectations of others. According to the Great Indonesian Dictionary (KBBI), service is an effort to assist or prepare something for others. In the context of institutions, service is not limited to providing goods and services, but also includes the quality of interactions, clear communication, as well as the professionalism and responsiveness of service providers toward the recipients. Good service prioritizes a balance between effectiveness in fulfilling needs and efficiency in using resources, aiming to create a satisfying experience for service users (Adimah, Irsyad, dan Oktriawan 2022)

Types of Services

According to (Permatasari 2020), public services can be classified into three main types:

1. **Administrative Service**

Administrative services involve activities like recording, decision-making, documentation, and various other administrative tasks. The outcome of this service is an official document that holds legal or administrative authority. Examples of administrative services include issuing land certificates, building permits, and population documents like ID cards, National ID Numbers (NIK), birth certificates, and death certificates.

2. **Goods Service**

Goods service includes the provision, processing, distribution, and storage of physical goods by service units to the service recipients. The final product of this service is a physical good that holds direct value for the community. Examples include the provision of electricity, clean water, and telephone networks.

3. **Service of Goods**

This refers to services focused on the provision of facilities and infrastructure that provide direct benefits to users, with certain operational systems that are accountable. This service is not in the form of goods, but services completed in a specific period. Examples include transportation, healthcare, and education services.

Objectives of Services

According to Dwiyanto Agus (2006), the objectives of public service are:

1. To provide adequate, easily accessible, and equitable service for all segments of society in need.
2. To provide accountable services in accordance with applicable laws and regulations.
3. To create services that are adaptive to the situation and capabilities of both service providers and recipients, while maintaining principles of efficiency and effectiveness.
4. To encourage active community participation in the process of providing public services, taking into account the needs, aspirations, and hopes of the community.
5. To ensure equality of rights for all citizens, without discrimination based on ethnicity, race, religion, class, social status, or other factors.
6. To balance the rights and obligations between service providers and recipients, in order to create fairness in the service process

Rights and Obligations in ZIS (Zakat, Infak, Sadaqah) Service

There is a reciprocal relationship between the *muzakki* (donor) and *mustahik* (recipient). The *mustahik* has the right to receive ZIS funds according to Islamic law and applicable regulations, including the right to transparent information and fair treatment in the distribution of funds. Meanwhile, the *muzakki* has the obligation to fulfill zakat, infak, and sadaqah correctly, ensuring that the distribution is made to the rightful parties through trustworthy institutions. Compliance with sharia principles and honesty in the distribution process are important aspects of quality service in managing ZIS funds (Atmaja, Anggraini, dan Syahriza 2021).

QRIS

Quick Response Code Indonesian Standard (QRIS) is a digital payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS serves as the national standard for QR-based cashless transactions, aiming to unify various payment system providers to make transactions easier, faster, and more secure. The use of QRIS in economic activities, including zakat, infak, and sadaqah collections, is part of efforts to digitize sharia financial services (Nainggolan, Silalahi, dan Sinaga 2022).

How QRIS Works

To use QRIS, follow these simple steps:

1. Open your desired payment app.
2. Select the QR scanner feature.
3. Ensure that the store you are using is legitimate.
4. Enter the required payment amount.

Advantages of QRIS

- Efficient cashless transactions: Users no longer need to carry cash, just their phones to make payments, which speeds up and simplifies the process.
- Transaction security: Reduces the risk of theft or loss of cash and minimizes criminal activities during transactions.
- Broad accessibility: Can be used by a wide range of people, including the younger generation and lower-income individuals, due to its easy-to-understand interface.

Disadvantages of QRIS

- Dependency on the internet and technology: Not all regions have adequate digital infrastructure, limiting the use of QRIS.
- Digital security risks: There are still potential threats such as hacking, online fraud, or system errors that could harm users.
- Uneven digital literacy: Some people may still struggle to understand or operate digital technology for transactions.

Therefore, the implementation of QRIS in infak and sadaqah services holds significant potential for improving the efficiency of fund collection but requires educational assistance and supporting infrastructure to optimize its use.

Increasing Revenue

Increasing revenue is a process aimed at increasing the income or earnings of individuals or organizations. In the context of zakat, infak, and sadaqah (ZIS), increasing revenue is related to strategic efforts by zakat management organizations to maximize their fundraising potential from muzaki. This can be done through optimizing services, utilizing digital technology like QRIS, and applying approaches in line with sharia principles. In a terminological sense, "increasing" means improving or developing certain aspects to be better, in terms of quality, quantity, or usefulness. Unlike "raising," which directly refers to a position change, "increasing" focuses more on process and sustainable outcomes (Nur Aini dan Mundir 2020).

In Islamic economics, increasing revenue for zakat institutions also means expanding welfare distribution and supporting the sustainability of social programs through the productive and transparent management of ZIS funds.

Revenue Increasing Indicators

According to Fitroh (2019), revenue increase can be identified through several indicators:

1. Monthly income, i.e., total earnings received regularly by an institution or individual.
2. Types of work, reflecting financial stability and long-term income potential.
3. Number of dependents, which affects purchasing power and welfare levels.

Thus, the implementation of QRIS as a tool for digitizing ZIS payments is expected to enhance service efficiency, expand donor reach, and support the significant and sustainable increase of zakat institution revenues, aligned with the principles of justice and transparency in Islam.

Infak and Sadaqah Funds

Infak

Infak comes from the Arabic word "anfaqa-yunfiq," which means to spend or expend. In the Islamic context, infak refers to spending a portion of one's wealth or income for a good purpose, in accordance with Islamic teachings. Infak is not merely an expenditure, but a giving made with sincere intentions for social and humanitarian purposes. In practice, infak is carried out for various objectives, such as helping the poor, orphans, those in need, or supporting missionary activities and other social welfare programs.(Enghariano 2020).

In Islam, infak is categorized as a highly encouraged form of giving and holds great religious value. Infak can be given in the form of money, goods, or services, and there is no specific limit on the amount or time for its implementation. Moreover, infak helps maintain social and economic balance in society by distributing wealth fairly and assisting those in need.

Shadaqah

Shadaqah, or charity, comes from the Arabic word, which means giving something with the intention of drawing closer to Allah SWT. In Islam, shadaqah refers to voluntary giving performed by a Muslim to others with sincere intention, without any limitations on time, space, or amount. The purpose of giving shadaqah is to earn the pleasure of Allah SWT and rewards, without expecting worldly gains or praise from others. Shadaqah can be given in various forms, such as money, goods, effort, or other forms of assistance. Sincerity is the main principle of shadaqah, which distinguishes it from other forms of charity. This giving is done solely with the intention of gaining rewards and purifying the heart. Shadaqah is highly encouraged in Islam because of its spiritual, social, and economic benefits. It can increase social awareness, strengthen the bonds among the community, and help lighten the burdens of those in need. (Hanik 2021).

RESEARCH METHODS

This research uses a qualitative approach with a descriptive method. Qualitative research aims to describe and analyze phenomena, events, beliefs, attitudes, and social activities occurring at both individual and group levels. This type of research is a field study that seeks to gather in-depth information regarding the use of QRIS in collecting infak and sadaqah donations and its impact on increasing public participation in donations. The data collected in this study was gathered through interviews, field notes, photos, and documentation.

The data used in this study consists of both primary and secondary data. Primary data was obtained through direct interviews with the Head of IZI, Finance Staff, Operational Staff, CRM Staff, and Educational Partnership Staff at IZI Palembang. These

interviews were conducted using pre-prepared questions. Secondary data was used to support the primary data and consisted of documentation and books discussing the increase in the collection of infak and sadaqah funds.

This research was carried out at the representative office of the Indonesian Zakat Initiative (IZI) South Sumatra located in Palembang. The study aims to explore the use of QRIS in the collection of infak and sadaqah donations and to examine its impact on increasing public participation in donations. Data collection in this study was carried out using purposive sampling, where respondents were selected based on specific criteria relevant to the research objectives. Interviews were conducted to gather information from the respondents regarding the use of QRIS to increase infak and sadaqah funds. Additionally, documentation techniques were used to collect data from QRIS donation reports and other relevant documents.

Data analysis was carried out in three main steps. First, data reduction was performed by summarizing, selecting, and focusing on important points while looking for patterns and themes in the data. After the data was summarized, the second step was data presentation, which involves processing raw data into information that is easy to understand and allows for drawing conclusions. In the third step, conclusions were drawn to formulate verified research results and ensure their truth and validity. The conclusions of this study aim to provide an overview of the optimization of QRIS-based digital services in increasing the collection of infak and sadaqah funds at IZI South Sumatra.

RESULTS AND DISCUSSION

Use of QRIS in Infak and Sadaqah Services at IZI (Indonesian Zakat Initiative) Palembang Based on interviews with IZI Palembang, it was found that they have implemented various efforts to obtain infak and sadaqah funds from muzaki (donors) through both traditional and digital strategies. One of the traditional approaches used is utilizing WhatsApp groups as a direct communication medium to encourage communities to donate and build connections with community leaders and high-income donors. IZI also uses an affiliate system similar to that of large e-commerce platforms to expand the donation network. In addition, cooperation with foundations and companies becomes an effective way to introduce IZI's programs to a wider audience.

The use of QRIS as a digital donation medium has become one of the innovations in infak and sadaqah services. QRIS is distributed at various strategic locations such as cafes, mosques, and charity boxes, especially on Fridays after the Friday prayer. This program, known as "Jaga Gerai," aims to facilitate congregants who wish to donate but do not carry cash. Although its use is not yet optimal, QRIS is still used by some of the public and offers ease in making digital donations.

IZI has also collaborated with various parties such as companies, clinics, restaurants, and other institutions to expand accessibility and introduce digital donation methods. Social media platforms such as WhatsApp, Instagram, and Facebook are used to spread information about donation programs, including QRIS. At the institutional

level, QRIS is also offered to companies as a more practical method of donation payment. Furthermore, QRIS is starting to be introduced in schools to make it easier for parents to donate infak and sadaqah.

From the digital service side, IZI utilizes the Zakatpedia platform as the main channel for online fundraising. Through this platform, muzaki can donate zakat, infak, and sadaqah using various payment methods such as QRIS, e-wallets, bank transfers, and virtual accounts. Digital ads are also used to introduce QRIS, although its spread is still limited due to some technical issues, such as the fund disbursement process through QRIS that takes 2 to 3 days.

Overall, IZI Palembang has combined conventional and digital strategies to increase public participation in donations. These efforts show adaptation to technological advancements and a commitment to facilitating access to donations for muzaki. Despite facing challenges such as slow QRIS transaction processes and limited digital promotion, these steps reflect ongoing innovation in the management of infak and sadaqah services.

Optimization of QRIS-Based Services for Increasing Infak and Sadaqah Funds at IZI (Indonesian Zakat Initiative) Palembang Based on interviews with IZI Palembang, it was found that the use of QRIS by the Indonesian Zakat Initiative (IZI) South Sumatra has had a positive impact on increasing infak and sadaqah funds. The ease of use and flexibility of QRIS allows donors to donate anytime and from anywhere without having to visit the donation location. Information from IZI states that digital donations, including via QRIS and bank transfers, can increase donation amounts by up to 50%.

QRIS is considered a practical and efficient solution in the digital era, aligning with the modern lifestyle of the community. Furthermore, this system also expands IZI's reach to various community groups and regions. However, the implementation of QRIS also faces challenges. Some members of the community are not familiar with digital technology, particularly the elderly or those who are not used to using digital financial services. Technical issues such as network disruptions and delays in fund recording also occur frequently. The process of recording donations from QRIS to IZI's internal system can take 2–3 days. In terms of promotion, IZI is still constrained by a limited budget to spread information through digital media such as Instagram, TikTok, and YouTube. However, these promotions are crucial for helping the public become more familiar with and use QRIS.

Although digital services have been implemented, IZI continues to maintain traditional methods such as charity boxes and piggy banks to reach those who are not accustomed to donating digitally. IZI also collaborates with various partners such as companies, communities, and community leaders, and uses platforms like e-wallets (OVO, Gopay, DANA, etc.) and Zakatpedia. IZI uses two types of QRIS: static QRIS (where the amount is determined by the donor) and dynamic QRIS (where the amount is

predetermined). Since its introduction in 2020, the use of QRIS has proven to increase donation amounts.

CONCLUSION

Based on the findings and discussions regarding the Optimization of QRIS-Based Digital Services to Increase Infak and Sadaqah Funds at the Indonesian Zakat Initiative (IZI) Palembang, the following conclusions can be drawn:

1. Use of QRIS: QRIS has been implemented as a payment method for infak and sadaqah at IZI. Although its use has shown improvement, it is not yet fully optimized. Data shows significant fluctuations in donations through QRIS from year to year, with a decline in 2023 and 2024.
2. Impact of Digitalization: Digitalization through QRIS and platforms like Zakatpedia has made it easier for the public to donate. Public participation in donations can increase by up to 50% due to the convenience offered by this technology. People can now donate anytime and anywhere without needing to go to a physical location.
3. Challenges Faced: Despite the ease of use, IZI still faces some challenges, such as low digital literacy among the public, limited access to technology, and the 2-3 day delay in receiving funds. This may reduce public interest in using QRIS as a payment method.
4. Public Perception: Generally, the public has a positive view of using QRIS, but there are groups that are still hesitant or not used to using this technology, particularly the elderly. Another identified weakness is the high advertising costs, which limit QRIS promotion.

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