



# Fundraising Strategy of Zakat, Infaq, and Sadaqa Funds of BAZNAS Banyumas Regency through QRIS Non-Cash Payment System

Devi Fitriani<sup>\*1</sup>, Rahmini Hadi<sup>2</sup>, Naerul Edwin Kiky Aprianto<sup>3</sup>, Muhammad B. Jasmi<sup>4</sup>

<sup>1</sup>Recipient of BAZNAS Research Scholarship, Indonesia

<sup>2,3</sup>UIN Saizu Purwokerto, Indonesia

<sup>4</sup>Universiti Kebangsaan Malaysia, Malaysia

Email: [devifitriani777@gmail.com](mailto:devifitriani777@gmail.com)<sup>\*1</sup>, [minielhadi@uinsaizu.ac.id](mailto:minielhadi@uinsaizu.ac.id)<sup>2</sup>,  
[naerul.edwin@uinsaizu.ac.id](mailto:naerul.edwin@uinsaizu.ac.id)<sup>3</sup>, [muhammadbjasmi@ukm.edu.my](mailto:muhammadbjasmi@ukm.edu.my)<sup>4</sup>

## Abstract

*The purpose of this research is to find out how it is implemented as well as the success factors and inhibiting factors of the ZIS fundraising strategy through the use of the QRIS non-cash payment system at BAZNAS Banyumas Regency. The type of research used in this research is field research, which is descriptive qualitative. Data collection techniques used in this study are interviews, observation, and documentation. Data analysis used in this study includes data reduction, data presentation, conclusion, and verification. Test the validity of the data in this study using triangulation techniques. This research shows that BAZNAS Banyumas Regency in collecting ZIS funds through the QRIS non-cash paid system, applies four strategies, including 1) The segments and targets of QRIS muzakki are the millennial and z generations, 2) Prepare and provide competent human resources, 3) Building a communication system through social media and print media, 4) Develop and implement online zakat services through QRIS. In its implementation, the program attracts the convenience of transactions through QRIS, fosters a sense of empathy for donors with the mustahik distribution and utilization program, collaborates with BSI, provides good services in the form of zakat consultations, reports on the collection and distribution of ZIS funds to muzakki, proof of ZIS deposits, and pray for and thank you note. The success factors include online zakat services, utilizing social media and print media to promote ZIS payments through QRIS, and QRIS can be accessed 24 hours. The inhibiting factors are the lack of public awareness of paying ZIS, public understanding regarding digital technology, and the lack of special socialization of ZIS payments through QRIS.*

**Keywords:** Fundraising Strategy, Zakat, Infaq, Sadaqa, QRIS

## Introduction

The payment of zakat, infaq, and sadaqa (ZIS) funds has been on going and implemented daily. However, the implementation is still mostly done individually (Subianto, 2004). ZIS funds have enormous potential for the welfare of the community if

managed properly and professionally (Aprianto, 2023; Sayem et al., 2023). Unfortunately, the collection of ZIS funds in Indonesia is still far from its potential.

In 2019, Puskas BAZNAS conducted research on Indicators of Zakat Mapping Potential (IPPZ). The indicators include zakat potential in the agricultural sector, livestock sector, corporate zakat, deposit zakat potential, and income zakat. The results of the IPPZ study show that the potential of zakat in Indonesia in 2019 reached Rp. 233.8 trillion. However, the national collection of ZIS through the official OPZ reached Rp. 10 trillion or still 5.2% of the potential of zakat (BAZNAS, 2020).

To facilitate the obligation to give zakat to Muslims, the government created an institution whose purpose is to manage ZIS funds from muzakki in accordance with applicable legislation, namely Law Number 23 of 2011 concerning Zakat Management (Haykal, 2010). The collection plays a very important role in a series of zakat management activities. This is because the source of ZIS funds is from muzakki, these funds will be used for pentasharufan activities which include the distribution and utilization of ZIS funds to mustahik. The pentasharufan activity cannot be carried out if it is not preceded by the activity of collecting ZIS funds first.

Fundraising activities or ZIS fundraising is the process of collecting ZIS funds. Without fundraising, the zakat institution's program will not run properly because fundraising is very important to support the programs and operations of zakat institutions. To achieve success in fundraising activities, a good, careful, and appropriate strategy is needed. Strategy can be interpreted as a plan to achieve organizational goals, both short-term and long-term goals (Nopiardo, 2017; Aprianto, 2017).

As time goes by, technological innovation is growing quite rapidly in various aspects of the digital economy, including the payment sector. One innovation that is developing and starting to be widely used is QR Code-based digital payment services. QR Code Indonesian Standard (QRIS) is a QR Code standard for digital payments through server-based electronic money applications, electronic wallets, or mobile banking (Bank Indonesia, 2019).

The QRIS payment system can be used to collect ZIS funds at zakat institutions. So, ZIS payments can be easier, wherever and whenever you can pay zakat with a low risk of

crime such as counterfeit money fraud, without having to come directly to the office, and by means of this QRIS non-cash payment system no longer using cash or cashless.

BAZNAS of Banyumas Regency is a non-profit organization, based on Decree of Banyumas Regent Number 451/1617/03 dated 22 November 2003, which has the task to carry out zakat management, zakat development, and establishing zakat collection unit (UPZ). The establishment of UPZ by BAZNAS of Banyumas Regency received support from Banyumas Regent with the issuance of Joint Appeal Number 451/2800 on zakat management. This can convince the muzakki to channel their zakat through BAZNAS of Banyumas Regency or through the existing UPZ.

At BAZNAS Banyumas Regency, they use several fundraising methods to raise ZIS funds, namely zakat counter services, zakat pick-up services, and online zakat services (transfer and QRIS). To make it easier for muzakki to pay ZIS funds, BAZNAS Banyumas Regency uses QRIS to raise ZIS funds. QRIS is a method that provides convenience because it does not take time and does not know the distance, so it is very efficient and effective for muzakki who are busy, especially for millennials and Generation Z.

#### **Acquisition of ZIS Funds of BAZNAS Banyumas Regency 2016-2021**

<b>Year</b>	<b>ZIS Revenue</b>
2016	Rp. 6.237.364.537
2017	Rp. 7.091.484.138
2018	Rp. 8.520.001.494
2019	Rp. 9.953.939.950
2020	Rp. 10.652.064.294
2021	Rp. 12.626.872.120

Source: BAZNAS Banyumas Regency (2022)

From the results of the achievement of BAZNAS Banyumas Regency in collecting ZIS funds every year, from 2016 to 2021 it has increased. However, there are still various problems in collecting ZIS funds. For example, low public awareness of paying zakat and a lack of knowledge about zakat. The interest in paying ZIS through the QRIS non-cash payment system is especially low.

In the Socialisation of ZIS Fund Optimisation and Socialisation of Banyumas Regency Regent Instructions in 2020 conducted by BAZNAS Banyumas Regency, it was shown that the ASN Zakat Potential in Banyumas Regency reached Rp. 22,486,696,524. However, the

ZIS collection in 2021 only reached Rp. 12,626,872,120 or still 56% of the ASN Zakat Potential in Banyumas Regency. The gap between zakat potential and realization is still quite high.

The challenge faced by BAZNAS Banyumas Regency is the fundraising strategy for ZIS funds through the QRIS non-cash paid system. BAZNAS Banyumas Regency must be able to maximize the collection of ZIS funds and socialize to the public about ZIS continuously so that public awareness and concern arise and as an effort to increase the trust of muzakki to channel their ZIS funds, so as to increase the acquisition of ZIS funds and increase the interest of muzakki in paying ZIS through QRIS at BAZNAS Banyumas Regency.

## **Literature Review**

### **Fundraising Strategy**

A fundraising strategy is a plan for a process of influencing people to want to do good deeds in the form of donating funds or other valuable resources to be given to people in need. There are four stages of fundraising strategy, namely:

1. Determination of muzakki segments and targets.
2. Human resource preparation.
3. Establish a communication system.
4. Develop and implement a service system (Muhammad, 2011).

According to Sani (2010), an effective fundraising strategy to collect zakat, infaq, and sadaqah funds is a marketing communication strategy. There are four strategies, namely: 1) The institution has an interesting program; 2) The institution is able to touch the hearts of donors; 3) The institution partners with companies in raising funds; and 4) The institution provides excellent service.

### **Zakat, Infaq, and Sadaqa**

According to the language, zakat comes from the root word meaning blessing, growth, development, and purity. When something grows and develops, it is called zakat. Meanwhile, according to the term, zakat is part of the obligatory zakat assets issued to the mustahik (Sahroni, 2018; Aprianto, 2016).

Infaq according to the language is giving treasure. Meanwhile, according to the term, infaq is giving wealth to fulfill the needs of the recipient of the wealth (Sahroni, 2018). According to the Zakat Law, infaq is property issued by a person or business entity outside of zakat for public benefit.

Sadaqa comes from the lafadz *shodaqa-yashduqu-shidqaa*, which means right. Meanwhile, according to the term, sadaqa is the giving of wealth in a sunnah manner to people in need with the aim of approaching themselves to Allah SWT (Sahroni, 2018). According to the Zakat Law, sadaqa is a number of assets or non-assets issued by a person or business entity outside of zakat for the public good.

## **QRIS**

Quick Response Code Indonesian Standard, commonly referred to as QRIS is a payment QR Code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (Bank Indonesia, 2019).

## **Research Methods**

This research is field research, which is research conducted at the research location by conducting observations about a phenomenon or event in a natural setting with in-depth data collection to obtain the information needed in the research (Hadi, 2004; Azwar, 2016; Emzir, 2011). This research is descriptive, which is research that only describes, describes, writes, and reports a situation, an object, or an event (Sugiyono, 2016; Bungin, 2011). This research is located at BAZNAS Banyumas Regency. The subjects in this research are Amil and Muzakki BAZNAS Banyumas Regency. At the same time, the object of this research is the fundraising strategy for ZIS funds through the use of the QRIS non-cash paid system at BAZNAS Banyumas Regency.

The data used in this study used two data sources, namely primary data and secondary data. The data collection techniques used in this research are interviews, observation, and documentation. Data analysis techniques used in this research are data reduction, data presentation, conclusion drawing, and verification (Miles & Huberman, 1994; Sukandarrumidi, 2006). Triangulation techniques were used to test the validity of the data in this study (Usman & Akbar, 2006; Arikunto, 2013).

## **Result and Discussion**

### **Overview of BAZNAS Banyumas Regency**

Badan Amil Zakat Nasional (BAZNAS) is an official body established by the government based on Presidential Decree Number 8 of 2001, which has the task and function of collecting and distributing ZIS at the national level. BAZNAS together with the government is responsible for overseeing the management of zakat based on Islamic law, trustworthiness, benefit, justice, legal certainty, integration, and accountability.

As the implementer of the mandate of Islamic law as stated in the Qur'an Surah At Taubah verse 60 and Surah At Taubah verse 103, as well as Law Number 23 of 2011 concerning Zakat Management, BAZNAS of Banyumas Regency, is one of the organizations or zakat management institutions in Banyumas Regency that has legal, official, and legal power.

It was established based on Banyumas Regent Decree No. 451/1617/03 on 22 November 2003, and the management for the period 2017 to 2022 was ratified by Regent Decree No. 451/777/17 on 25 September 2017 on the Appointment of BAZNAS Leaders of Banyumas Regency for the Period 2017 - 2022. With this decree, the management of BAZNAS of Banyumas Regency has the duty and authority to collect and distribute ZIS funds and other funds in the Banyumas Regency area.

### **Fundraising Strategy for ZIS Funds Through QRIS Non-Cash Paid System**

Each institution has its own strategy in determining the success of collecting ZIS funds (Aprianto, 2021; Aprianto & Qur'an, 2021). Some of these strategies are the same, and some are different. Using creative, interesting, unique, and friendly strategies will attract potential muzakki to donate. BAZNAS Banyumas Regency as a zakat management agency has a function to collect and distribute ZIS funds.

From the results of researchers' interviews with informants, in carrying out fundraising for ZIS funds, BAZNAS Banyumas Regency uses various methods, namely:

1. Direct Fundraising or offline collection methods, including ZIS counter services and zakat pick-up services.
2. Indirect Fundraising or online collection methods, including online zakat services through Bank Transfer and QRIS.



In this digital era, various innovations that are being and have been carried out by the Zakat Management Organisation (OPZ) include efforts to manage zakat, including the collection, management, and distribution of ZIS funds with technology through digital-based service processes. As an institution that manages public funds, the existence of this technology is very helpful for OPZ in increasing efficiency, transparency, and accountability (BAZNAS, 2020; Hadi, 2020; Hadi et al., 2024).

The development of the times is increasingly sophisticated, BAZNAS Banyumas Regency is trying to respond to the rapid growth of digital technology. This aims to provide more optimal services to muzakki. BAZNAS Banyumas Regency innovates digital technology so that zakat services can be easier and can be trusted by muzakki and prospective muzakki. In building the ease of payment of ZIS funds, BAZNAS Banyumas Regency opened an online zakat service. One of the online zakat services available at BAZNAS Banyumas Regency uses QRIS.

Quick Response Code Indonesian Standard (QRIS) is a payment QR code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) and a QR code standard for digital payments through server-based electronic money applications, electronic wallets, or mobile banking. Bank Indonesia released the rules of the QRIS game through Board of Governors Regulation Number 21 of 2019 concerning QRIS Implementation for payments. According to the regulation, all Payment System Service Providers (PJSP) can use one type of QR code.

#### QR Code Overview



Source: Bank Indonesia Documentation

From the results of researchers' interviews with informants, BAZNAS Banyumas Regency has been using QRIS since 2020 in April on their own initiative. The existence of online zakat services through QRIS is to facilitate muzakki in paying ZIS at BAZNAS Banyumas Regency..

### QRIS BAZNAS Banyumas Regency

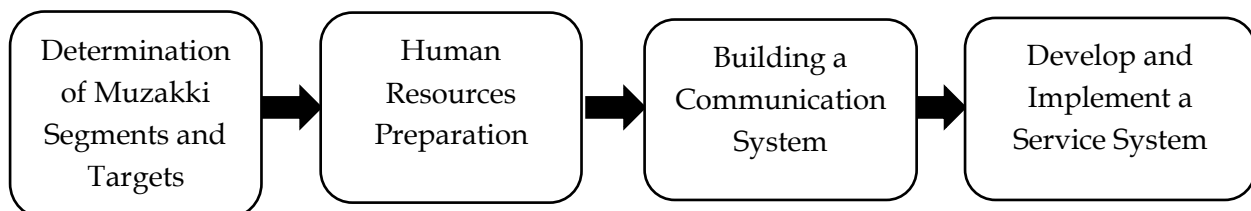


Source: Banyumas Regency BAZNAS Documentation

The picture above shows QRIS for ZIS payment of BAZNAS Banyumas Regency. QRIS is very easy to use, just scan the QR code and immediately select the payment method owned by the muzakki. This QRIS has a variety of payment methods, which can accept payments through digital wallets and M-Banking.

According to Muhammad and Abubakar HM, there are four stages of fundraising strategy. The following is a mapping of the four stages of the fundraising strategy:

### Stages of Fundraising Strategy



The four stages of the fundraising strategy are used by BAZNAS Banyumas Regency in its implementation of collecting ZIS funds through QRIS, namely:

#### 1. Determination of Muzakki Segments and Targets

Determination of muzakki segments and targets to facilitate amil BAZNAS Banyumas Regency in carrying out activities to collect ZIS funds through QRIS. Mapping



the zakat potential of muzakki groups shows that there is comprehensive data and information about Muslims from the economic, educational, cultural, and geographical aspects in Banyumas Regency.

The target muzakki at BAZNAS Banyumas Regency to carry out activities to collect ZIS funds through QRIS are muzakki who have assets that have reached nishab and haul such as the ASN profession, Doctors, Lawyers, Police, Entrepreneurs, and other professions. The Millennial Generation and Generation Z are around 20 - 40 years old. They are a generation that already understands the development of technology and financial technology. The target is Banyumas Regency residents who have a lot of activities, so there is no time to pay ZIS directly to the office or those who are outside Banyumas Regency.

## 2. Human Resource Preparation

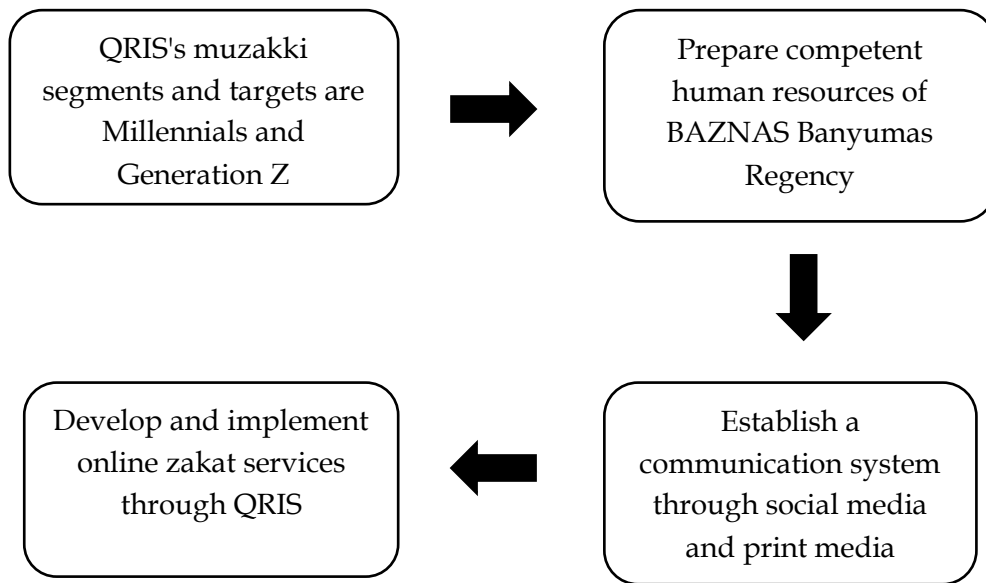
In preparing competent human resources as an effort to carry out their duties and authorities properly, BAZNAS Banyumas Regency upholds the basic principles or values taught by Rasulullah SAW in order to gain public trust, namely shidiq, istiqomah, fathonah, amanah, tabligh, and taqwa. In addition, amil BAZNAS Banyumas Regency is equipped with training, including: 1) Amil certification; 2) SIMBA and RKAT training; 3) ISO 9001:2015 SOP training; 4) Internal Audit Training; 5) Archive Management Training; 6) ZCD Training; 7) BTB and LAB training; 8) Ambulance Driver Training.

## 3. Building a Communication System

In terms of building a communication system, BAZNAS Banyumas Regency is more aggressively promoting ZIS payments through QRIS through social media than print media. In the current era, social media plays an important role in successfully promoting a product or service owned by an institution. The social media used are WhatsApp, Instagram, Facebook, and website. Then, print media, such as leaflets and banners, was used.

## 4. Develop and Implement a Service System

The online zakat service system through QRIS is a form of ZIS fundraising strategy service used by BAZNAS Banyumas Regency. This service is intended to make it easier for muzakki BAZNAS Banyumas Regency to pay ZIS funds.



According to Sani (2010), fundraising strategies to be effective use marketing communication strategies. The fundraising strategy is used by BAZNAS Banyumas Regency in implementing activities to collect ZIS funds through QRIS, namely:

#### 1. Engaging Programme

To attract muzakki to spend some of their wealth to pay ZIS, BAZNAS Banyumas Regency has created an interesting program, one of which is an online zakat service program through QRIS. The payment service program through QRIS is introduced and offered by BAZNAS Banyumas Regency to the public and muzakki through campaigns, including the website, social media (Instagram, Facebook, and WhatsApp), and print media of BAZNAS Banyumas Regency. BSI also campaigned through broadcasts to its customers if they wanted to pay ZIS to BAZNAS Kabupaten Banyumas.

This program is certainly attractive to muzakki in this digital age because it is efficient and effective because of the convenience and benefits felt by muzakki, Especially for muzakki who are busy and constrained by distance, such as being outside Banyumas Regency or who cannot come directly to the Banyumas Regency BAZNAS office to deposit at the ZIS counter directly. Muzakki will get an NPWZ card, which is proof that the muzakki is a muzakki of BAZNAS Banyumas Regency.

### NPWZ Muzakki Card BAZNAS Banyumas Regency



Source: Banyumas Regency BAZNAS Documentation

## 2. Fostering Empathy in Donors

In order to foster a sense of empathy for muzakki, BAZNAS Banyumas Regency has created various programs to distribute zakat funds to mustahik (eight groups of ashnaf). The mustahik distribution and empowerment programs offered by BAZNAS Banyumas Regency are as follows:

- a. Banyumas Sejahtera (Economic Sector).
- b. Banyumas Cerdas (education sector).
- c. Healthy Banyumas (Health sector).
- d. Banyumas Taqwa (Da'wah and advocacy sector).
- e. Banyumas Peduli (Humanitarian field).
- f. BAZNAS Active Service.
- g. BAZNAS Disaster Response.

### Distribution and Empowerment Programme of Mustahik BAZNAS Banyumas Regency

[Tampilkan semua](#) [PEDULI](#) [SEJAHTERA](#) [CERDAS](#) [TAQWA](#) [BTB](#) [Lainnya](#)



Source: Banyumas Regency BAZNAS Website

### 3. Partnering With Companies

BAZNAS Banyumas Regency collaborates with Bank Syariah Indonesia (BSI) to provide convenience for muzakki in paying ZIS online through QRIS. In addition, the purpose of this collaboration is to fulfill the needs of muzakki in ZIS payment services that are reliable, fast, and easy to do. BAZNAS Banyumas Regency has used the method of paying ZIS funds through QRIS printed by BSI.

BAZNAS Banyumas Regency will continuously strengthen the online ZIS payment service through cooperation with BSI for the payment of ZIS funds through QRIS. The provision of ZIS payment services through QRIS is to facilitate muzakki who want to pay ZIS but are constrained to pay directly to the Banyumas Regency BAZNAS office.

### 4. Provide Good Service

In the process of collecting ZIS funds through QRIS, BAZNAS Banyumas Regency provides services in the form of zakat consultation. If there are muzakki who have difficulty calculating the amount of zakat they have to pay, they can consult first and will be served properly.

When muzakki confirms if they have paid ZIS through QRIS then muzakki confirms to the Banyumas Regency BAZNAS number or fills in the Google form that has been available. Then, BAZNAS Banyumas Regency will provide proof of ZIS deposit, thanking and praying for the muzakki.

From the results of the researcher's interview with the informant, the interest in paying ZIS through QRIS at BAZNAS Banyumas Regency is not much, with approximately 1-10 transactions per month. However, this is quite good considering that the payment system through QRIS is relatively new at BAZNAS Banyumas Regency, and there has been an increase in the number of transactions using this QRIS. This means that muzakki is starting to be interested in using QRIS as a ZIS payment method. The following is a table of ZIS acquisitions through QRIS at BAZNAS Banyumas Regency:

#### **Acquisition of ZIS Funds through QRIS BAZNAS Banyumas Regency**

No.	Date	ZIS Acquisition via QRIS
1.	12 June 2020	Rp. 2.000
2.	1 July 2020	Rp. 25.000

3.	6 July 2020	Rp. 5.000
4.	9 Agust 2020	Rp. 23.000
5.	21 September 2020	Rp. 50.000
6.	9 October 2020	Rp. 20.000
7.	17 March 2021	Rp. 500.000
8.	26 March 2021	Rp. 500.000
9.	26 April 2021	Rp. 600.000
10.	11 June 2021	Rp. 178.000
11.	16 June 2021	Rp. 50.000
12.	28 June 2021	Rp. 100.000
13.	29 June 2021	Rp. 500.000
14.	12 July 2021	Rp. 30.000
15.	20 Agust 2021	Rp. 500.000
16.	27 Agust 2021	Rp. 5.000
17.	30 Agust 2021	Rp. 250.000
18.	10 September 2021	Rp. 55.000
19.	24 September 2021	Rp. 1.000
20.	27 September 2021	Rp. 250.000
21.	27 September 2021	Rp. 1.000
22.	27 September 2021	Rp. 1.000
23.	28 September 2021	Rp. 1.000
24.	5 October 2021	Rp. 1.000
25.	7 October 2021	Rp. 50.000
26.	7 October 2021	Rp. 1.000
27.	13 October 2021	Rp. 1.000
28.	15 October 2021	Rp. 1.000
29.	22 October 2021	Rp. 1.000
30.	26 October 2021	Rp. 1.000
31.	1 November 2021	Rp. 500.000
32.	1 November 2021	Rp. 1.000
33.	3 November 2021	Rp. 1.000
34.	5 November 2021	Rp. 1.000
35.	8 November 2021	Rp. 500
36.	11 November 2021	Rp. 75.000
37.	12 November 2021	Rp. 1.000
38.	27 November 2021	Rp. 500.000
39.	29 November 2021	Rp. 1.000
40.	30 November 2021	Rp. 1.000

41.	8 December 2021	Rp. 50.001
42.	9 December 2021	Rp. 54.500
43.	15 December 2021	Rp. 1.000
44.	16 December 2021	Rp. 550.000
45.	30 December 2021	Rp. 2.690

Source: ZIS Acquisition of BAZNAS Banyumas Regency via QRIS

The following is the mechanism for ZIS payment via QRIS at BAZNAS Banyumas Regency:

1. Select and open the digital payment application that muzakki has.
2. Scan the BAZNAS Banyumas QRIS QR code available on the BAZNAS Banyumas website, social media, and print media.
3. Check and make sure the ID name is BAZ KAB BMS ZAKAT or BAZ KAB BMS INFAQ SADAQA.
4. Enter the amount of ZIS to be paid.
5. Click pay.
6. Confirm ZIS payment to BAZNAS Banyumas. Call center number 0822-4356-9561 or use the Google form provided on the website.

### **Analysis of Success Factors and Obstacles to ZIS Fundraising Strategies through the QRIS Non-Cash Paid System**

From the results of researchers' interviews with informants, there are success factors and inhibiting factors in the fundraising strategy for ZIS funds through the QRIS non-cash paid system at BAZNAS Banyumas Regency, namely:

#### **1. Success Factors**

##### **a. Have an online zakat service**

The online zakat service, especially with ZIS payment through QRIS, is an innovation in collecting ZIS funds. By utilising this payment technology, it can make it easier for muzakki who have the most busy schedules to pay zakat because they do not have to come directly to the BAZNAS office in Banyumas Regency.

##### **b. Utilizing social media and print media to promote ZIS payments through QRIS**

Social media and print media are very suitable media for promoting ZIS payment services through QRIS. By utilizing these media, many people know that



BAZNAS Banyumas Regency has an online ZIS payment service through QRIS. There are already several muzakki who use the service because it is very easy to use and does not require time and money to come directly to the Banyumas Regency BAZNAS office.

c. QRIS is easy to use and accessible 24 hours

QRIS is very easy to use, scan the QR code for BAZNAS Banyumas Regency ZIS payment. Then, enter the nominal and click pay. The system can be accessed 24 hours non-stop so that it can be used anytime and anywhere. Muzakki pays ZIS. ZIS payments through QRIS are not subject to administration fees.

## 2. Inhibiting Factors

a. Lack of public awareness of the obligation to pay zakat

The lack of public awareness in fulfilling the obligation to pay zakat is the main cause of ZIS fund collection, which is far from its potential. Socialization about the obligation to pay zakat has been delivered to the people in Banyumas Regency, but their awareness has not yet emerged. If awareness of the obligation to pay zakat has emerged in them, then the acquisition of ZIS funds of BAZNAS Banyumas Regency will be maximized.

b. Lack of public understanding of digital payment technology

There are still many people who do not know how to use digital payments. QRIS itself is still unfamiliar to be used in ZIS payments. They tend to pay zakat directly to the BAZNAS Banyumas Regency office or with the zakat pick-up service. Meanwhile, with online zakat services through QRIS, it is very easy for muzakki to pay for ZIS (Rindjani & Hadi, 2022).

c. No socialization specifically for payment of zakat, infaq, and sadaqah through QRIS

Unfortunately, for ZIS payments through the QRIS non-cash payment system, there has been no special socialization from BAZNAS Banyumas Regency. Even though many people still do not understand the mechanism of using QRIS to pay ZIS, BAZNAS Banyumas Regency should hold special socialization related to ZIS payments through QRIS so that the method is optimal and many people are interested in using it and can optimize the collection of ZIS funds.

## Conclusion

Based on the results and discussion of the research, it can be concluded that BAZNAS Banyumas Regency applies four stages of fundraising strategy, namely determining the segment and target of zakat service muzakki through QRIS is the millennial generation and generation z, preparing competent Amil BAZNAS Banyumas human resources with amil training and certification, building a communication system through social media and BAZNAS Banyumas Regency print media, and compiling and implementing online zakat services through QRIS.

In the implementation of ZIS payment through QRIS, BAZNAS Banyumas Regency uses marketing communication strategies, namely creating attractive online zakat services through QRIS, fostering donor empathy with various mustahik distribution and empowerment programs, collaborating with BSI to print the Banyumas Regency BAZNAS QR code and campaigning for online zakat services through QRIS to their customers, as well as providing good service to muzakki with zakat consultation, reporting the collection and distribution of ZIS funds to muzakki through social media and print media as a form of transparency and trustworthiness in managing ZIS funds and will be given proof of zakat deposit and prayers as well as thanks.

The success factors of the fundraising strategy for ZIS funds through the QRIS non-cash paid system, namely having an online zakat service, utilizing social media and print media to promote ZIS payments through QRIS, and QRIS can be accessed 24 hours. The inhibiting factors are the lack of public awareness of the obligation to pay zakat, the lack of public understanding of digital technology, and the lack of special socialization related to the payment of zakat, infaq, and sadaqa through QRIS.

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