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QRIS as A Fundraising Strategy of ZIS Funds

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Abstract: This research wants to examine how the potential for zakat infaq and alms (ZIS) can be maximally absorbed by using a digital-based fundraising strategy, namely QRIS (Code Indonesian Standard). BAZNAS Banyumas Regency is present in providing qualified services by maximizing technological developments through QRIS. Because by looking at the positive trend phenomenon of BAZNAS fundraising since 2016-2021. This could be a great potential that must be developed. This research is a field research that is descriptive in nature, that is, the researcher describes and reports a situation related to the events that occurred. Researchers conducted observations, interviews, and documentation of QRIS users, especially the people in Banyumas, which were then collaborated with data from Amil and Muzakki BAZNAS Banyumas district. The results of the study show that BAZNAS in Banyumas Regency seeks to collect, manage and distribute zakat, infaq and alms funds using technology through a digital-based service process, namely QRIS. While the fundraising strategy carried out by BAZNAS Banyumas Regency is to determine the segments and targets of muzakki, prepare human resources, build a communication system, and compile and implement a service system.

Keywords: *fundraising strategy; zis; qris*

A. INTRODUCTION

Zakat is the third pillar of Islam which is characterized by socio-economic characteristics, basically in fulfilling zakat, infak, and alms has become a common thing for every Muslim to do based on Puskas BAZNAS data, the potential for mapping zakat nationally is in the agricultural sector, livestock, companies, deposits, and income. The greatest potential for zakat is income zakat due to government regulations regarding zakat deductions for zakat management units in each institution. This

research wants to examine how the potential for zakat infaq and alms (ZIS) can be maximally absorbed by using a digital-based fundraising strategy, namely QRIS (Code Indonesian Standard).

Fundraising in raising ZIS funds is defined as an effort made to collect ZIS funds from the public, both individuals, groups and organizations that will be distributed to mustahik (Istiqomah & Fauzi, 2021) to be able to maximize collection and ZIS requires a good strategy that is careful, and right on target . The goals of a zakat institution must



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be forward-oriented in the short, medium and long term. Good results will be obtained if carried out with careful planning, professional implementation and continuous evaluation. In this case it is a joint obligation to follow and implement existing technological advances. This includes the use of QRIS as a fundraising strategy.

QRIS is used to make it easier to collect ZIS funds anywhere so that excellence in effectiveness and efficiency can be realized, and also to encourage the government to make the non-cash movement a success.

This study took a sample of respondents at BAZNAS Banyumas Regency because based on ZIS data BAZNAS Banyumas Regency it is known that the acquisition of ZIS funds in 2016-2021 is increasingly experiencing a positive trend in 2016 the acquisition of ZIS funds Rp. 6,237,364,537, in 2017 Rp. 7,091,484,138 in 2018 Rp. 8,520,001,494 in 2019 Rp. 9,953,939,950 in 2020 Rp. 10,652,064,294 while in 2021 the acquisition and ZIS is Rp. 12,626,872,120 (Document BAZNAS Banyumas Regency 2016-2021, n.d.)

But the positive trend is a very good achievement for BAZNAS Banyumas Regency AND it is also a big potential that must be explored. However, there are still problems in collecting zakat funds, namely the lack of knowledge about ZIS and low awareness in paying ZIS, which still has to find a solution .

The development of advanced technology has made BAZNAS compete to provide services that make it easier for muzakki to pay zakat, one of which is by using QRIS. QRIS is one of the solutions offered by Bank Indonesia to be implemented as a way to make it easier for muzakki to pay zakat anytime and anywhere. This research will examine how QRIS is one of the fundraising strategies for ZIS funds.

B. MATERIALS AND METHOD

1. Strategy

Strategy is a long-term plan to achieve a goal by using action. Strategy must be done based on management. So that the purpose of strategic management is to look at the long term, be oriented to the future, and be supported by existing economic resources (Nopiardo, 2018).

2. Fundraising

Fundraising can be interpreted as an activity to raise funds and other resources from the community, whether individuals, groups, organizations, companies or the government (Furqon, 2015) which will be used to finance programs and institutional activities to achieve the goals of the institution. Fundraising is closely related to the ability of individuals, organizations and legal entities to influence others so as to raise awareness, concern and motivation to donate. Fundraising objectives are as follows (Furqon, 2015):

a. Fundraising

Fundraising activities are activities that raise funds because fundraising affects the sustainability of the company. Collecting Donors With fundraising, there will also be more donors in a ZIS institution.

b. Gathering sympathizers and supporters

Sympathizers and supporters are things that really help the sustainability of an Institution and the aspect that must be carried out by the Institution is to give a good image to the community. Not only image but also proof of good performance as well. Improving and building the image of the Institution

Reputation is an important factor because a good reputation will also create good trust so as to create muzakki's loyalty in paying their zakat at the ZIS Institution.

c. Satisfying donors

Satisfaction from an institution is measured by the quality of services provided so that trust and loyalty arise to continue to donate

3. Fundraising Method

The following is a method for carrying out Fundraising on and ZIS (Furqon, 2015):

a. Direct Fundraising Method

The method in which the muzakki is directly involved in raising funds An example of this method is Direct mail A written request and offer to remind muzakki and prospective muzakki of zakat. The purpose of this direct mail fundraising method is to find new muzakki, remind existing muzakki and introduce special goals or special programs, planned donations, identify donors, and create potential and promising permanent muzakki

b. Live Presentation (Face to Face)

Meetings involving two or more people, between fundraisers and prospective muzakki to present work programs as a form of activity transparency. Qualified ability to interact, ability to approach, preparation in making real material is the key to success in using this technique

c. Indirect fundraising method

Methods that do not involve muzakki directly. For example by promoting by introducing ZIS

Institutions without directing the public to pay ZIS directly, for example by improving the image of the Institution by establishing relationships using social media as a forum to show what activities have been carried out and conducting media with figures who have influence on society. Each institution usually collaborates with these two methods. Namely direct and indirect methods. Because each has its own advantages and targets. Fundraising Strategy is a planned action taken to provide a stimulus for the community to pay ZIS to Zakat Institutions. The stimulus given must also be carefully planned so that the desired target can be achieved.

There are several strategies in Fundrasing, namely (Abubakar & Handayani, 2019):

a. Define segments and targets

By dividing the community who have the potential to pay ZIS, it will make it easier for ZIS Institutions to raise funds. Funds are needed such as economic, educational, cultural and geographical aspects.

b. Prepare reliable human resources

Mastery of science must directly become a science that is controlled by amil because they are the first gate that will provide education on the importance of zakat but also mastery of science is needed because in the current modern era all will easily access how the institution is present for the community with then the payment process and technology that's clumsy. So that novelty

becomes a mandatory science that must be carried out by zakat institutions

c. Build a communication system

Good communication is needed by building a wide network and creating an adequate data base. With this event, the target that is reminded will be easy to achieve

d. Develop and implement a service system

The services at the ZIS Institution must be well planned, and the community's response to the services provided by the ZIS Institution must be assessed.

4. Zakat, Infaq and Alms

a. Zakat

Zakat is a certain number of assets that must be issued by Muslims or muzakki who have reached the nishab and haul and their allocation to eight groups of asnaf or mustahik. The law of zakat is obligatory. While the foundation of zakat is in Al-Quran surah Albaqarah verse 43 which means establish a prayer, pay zakat and bow down along with those who bow. As well as the Al-Quran letter At Tawbah verse 103 which means Take zakat from some of their property, with that zakat you clean and purify them and pray for them, indeed your prayer (becomes) peace of mind for them, and Allah is All-Hearing, All-Knowing .

While the obligatory conditions for zakat are Islam, independence, maturity, and understanding, and the owner of property. While the conditions for the validity of zakat are the muzakki's intention, and

the choice of ownership and muzakki to mustahik.

There are 8 groups entitled to receive zakat as follows:

- 1) Fakir
- 2) Poor
- 3) Amyl
- 4) Converts
- 5) Riqab
- 6) Gharim
- 7) Fisabilillah
- 8) Ibn sabil

Meanwhile zakat is divided into 2 types, namely:

- 1) Zakat fitrah, namely zakat that is obligatory on every capable individual Muslim man or woman with predetermined conditions.
- 2) Zakat mal, namely Mal comes from Arabic which literally means "treasure". Zakat mal is zakat imposed on assets (mall) owned by individuals or institutions with terms and conditions that have been legally determined (syara)., Zakat mal includes zakat on gold and silver, zakat on professions, zakat on agricultural products, zakat on trade prices, zakat on mining results, and found goods (Riqaz).

b. Infaq

According to the zakat law, infaq is property issued by a person or business entity outside of zakat for the public benefit. The law of

infaq can be obligatory or sunnah. It is said that it is obligatory if it is related to giving a husband to his wife and also children. While the sunnah is infaq in general in the way of Allah SWT.

By spending, Allah SWT multiplies the reward and brings wealth to those who spend.

c. Alms

Giving property or other things to people who can't afford it.

By paying alms, Allah SWT will give us help, erase prayers, bless the sustenance, Allah will provide a door to heaven, avoid the fires of hell, and multiply the reward.

5. Quick Response Code Indonesian Standard (QRIS)

QRIS is a payment QR Code standard for Indonesia's 32 payment systems developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) (Bank Indonesia, 2019). Qris is used by companies that use financial technology, such as Dana, OVO, Gopay, ShopeePay, LinkAja, etc. With a superior theme that is universal, easy, profitable, and direct'

Literature Review in this study is as follows:

- a. Kurniawati's research, 2020 shows that the ZIS fundraising strategy through QRIS has not been well received because the community still lacks knowledge about QRIS (Erlindawati, 2016).
- b. Research by Istiqomah and Ahmad Fauzi (2021)

The results showed that LAZ Nurul Hayat Kediri used the SWOT strategy to analyze whether their fundraising

strategy was running optimally or not (Istiqomah & Fauzi, 2021)

This research is a field research research that is descriptive in nature, that is, the researcher describes and reports a situation related to the events that occurred. Researchers conducted observations, interviews, and documentation of QRIS users, especially the people in Banyumas, which were then collaborated with data from Amil and Muzakki BAZNAS Banyumas district

The researcher carried out the stages of qualitative data analysis with data reduction, namely summarizing, choosing the main results that focused on QRIS. Then presenting the data either with narrative text, tables or charts that make it easier to analyze, as well as draw conclusions and verification, namely drawing conclusions from the data that has been obtained both from observation, interviews and documentation. Furthermore, the researchers tested the validity of the data using source triangulation and time triangulation techniques.

C. RESULT AND DISCUSSIONS

The results of this study indicate that the BAZNAS of Banyumas Regency in collecting ZIS is carried out by direct or indirect methods, while they distribute zakat in 2 programs, namely consumptive and distributive programs. The Head of the ZIS Fund Collection Agency stated that Baznas Banyumas Regency provides three service facilities, namely directly muzakki coming to the office in this case the services provided are in the form of a ZIS counter, and picking up zakat and indirect or online services in the form of online ZIS services either transfers or via QRIS.

BAZNAS of Banyumas Regency seeks to collect, manage, and distribute zakat, infaq, and alms funds using technology through a digital-based service process because the existence of this technology is very helpful in increasing efficiency, transparency, and accountability.

BAZNAS Banyumas Regency innovates digital technology so that zakat services become easier and can be trusted by muzakki and prospective muzakki. With this digital service, muzakki can monitor the receipt and distribution of zakat, infaq, and alms funds more efficiently and transparently. Efforts are being made through bank transfers and via QRIS. QRIS stands for Quick Response Code Indonesian Standard.

Regulation of Members of the Board of Governors Number 21 of 2019 concerning Implementation of QRIS for payments. According to these regulations, all Payment System Service Providers (PJSP) can use one type of QR Code. So that BAZNAS for Banyumas Regency took the initiative to use QRIS since April 2020. The use of QRIS is fully supported by Bank Indonesia and assisted in its creation. By using QRIS, muzakki can access it anytime and anywhere.

But in implementing QRIS as a fundraising strategy BAZNAS Banyumas Regency uses several stages, namely:

1. Determine the segments and targets of muzakki

BAZNAS for Banyumas Regency has mapped the potential of muzakki from various aspects such as economy, education, geography and culture.

2. Prepare human resources

Competent human resources are needed in order to educate and make people aware of the importance of ZIS

3. Building a communication system

The communication system was developed by promoting the use of QRIS both offline and online

4. Develop and perform service system

Based on the segment and target market targeted by BAZNAS, Banyumas Regency makes a plan for the services provided so that reciprocal benefits can be felt from the satisfaction felt by muzakki in paying ZIS.

D. CONCLUSION

Based on the results of this study it can be concluded that BAZNAS Banyumas Regency seeks to collect, manage and distribute zakat, infaq and alms funds using technology through a digital-based service process, namely QRIS. QRIS is a digital technology innovation to make zakat services easier and can be trusted by muzakki and prospective muzakki. By using QRIS, muzakki can monitor the receipt and distribution of zakat, infaq, and alms funds more efficiently and transparently. While the fundraising strategy carried out by BAZNAS Banyumas Regency is to determine the segments and targets of muzakki, prepare human resources, build a communication system, and compile and implement a service system

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