

# The Effectiveness of Using QRIS in Collecting ZIS Funds During the Covid-19 Pandemic

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**Abstract.** Implementation of Restrictions policy Social Scale Large (PSBB) requires optimization collection of ZIS use support government programs resolve problem affected community pandemic. Existence PSBB policy, OPZ needs to innovate raising ZIS funds. Centralization of QR codes from various digital payment platforms is needed to optimize ZIS fundraising, especially during the pandemic. Therefore, this research aims to measure the effectiveness of using QRIS as a centralized QR code in collecting ZIS funds during the pandemic. This study use method studies descriptive qualitative with case study type. The results of this study show Have you used QRIS at Laznas IZI yet effective according to reject measuring accuracy and objectivity, as well as accuracy time because part big donors and partners Laznas IZI is still used to using bank transfer. Study this expected could give input as well as recommendation for regulators and practitioners zakat manager in effort optimizing digital platforms in particular with QRIS inside ZIS fundraising.

**Keywords:** Effectiveness, Covid-19 Pandemic, Fundraising, QRIS, ZIS.

## 1 Introduction

The world is shaken by the news of the spread of a new type of coronavirus in early 2020 namely the type of coronavirus SARS-CoV-2 or named the congenital disease Covid-19 (Yuliana, 2020). The global spread of the Covid-19 virus continues to increase rapidly over time, resulting in a worldwide pandemic, including in Indonesia. March 2, 2020, was the first time there was a case of the Covid-19 virus in Indonesia (Sumarni, 2020). The government is trying to take strategic policies to protect the community will The growth of Covid-19 cases, the spread of which continues to occur and is considered quite significant (Thorik, 2020). Large-Scale Social Restrictions (PSBB) is believed to be one of the government policies that are considered the most appropriate in suppressing the growth of Covid-19 virus cases. Other digitalization activities have begun to be maximized to harmonize community productivity with government policies so that the use of digital technology and the internet also increases (Munawwaroh, 2022).

Digital technology has entered many aspects of people's lives, one of which is the digital payment system. The public's response to the use of electronic currency can be considered good

and more desirable after the existence of the pandemic because it is considered a type of transaction that is much safer and can support government policies (Annur, 2021). The development of electronic money makes it easy for people to transact, so it can change people's buying behavior as a consumer (Fauzia, 2020). Likewise with the use of electronic money in paying zakat, infaq and alms for Muslim consumers in Indonesia. Distribution of zakat, infaq, and alms is an obligation for the people Muslims who have more wealth to clean up their wealth (Nugraha & Fauzia, 2021). Based on the review law evaluate that distribution of digital zakat is allowed, right because the transaction process is carried out does not violate the rules that have been set by Islam (Hasanah, 2020).

Over time, the digital payment system continues to strive to improve service features, such as the QR code (*Quick Response*) feature to make it easier for the public to conduct transactions. January 1, 2020, was the inauguration of the creation of a standard for the use of QR codes in Indonesia by Bank Indonesia, which was named the *Quick Response Code Indonesia Standard* (QRIS). (Azzahroo & Estiningrum, 2021). The release of the QRIS payment system aims to make the use of QR codes much more practical because no need to use many QR codes by various digital payment platforms in digitally transacting. Procurement of QRIS can be an option in the strategy of maximizing the collection of ZIS funds digitally to provide convenience for the community. Fundraising activities can be interpreted as a process with a destination for affecting the community, which is carried out individually by an individual or person representatives from the community or a particular institution to disburse funds to an organization (Sulistiani, 2021).

Research in the Ninglasari & Muhammad International Journal (2021) with the title *Zakat Digitalization: Effectiveness of Zakat Management in the Covid-19 Pandemic Era* shows that the digitization of zakat can be optimized in collection funds during the COVID-19 pandemic. Therefore, zakat institutions need to increase collaboration with more *financial technology companies* to maximize the collection of zakat funds, enable the provision of services to muzakki, and mustahik without direct face-to-face interaction due to the *social distancing policy* implemented by the government to limit public space (Ninglasari & Muhammad, 2021).

Another study compiled by Fauzi & S, (2020) entitled *Infak Fund Raising Strategy Studying the Effectiveness of Digital Applications at the Cirebon City At-Taqwa Center* concluded that the non-cash Infak fund collection strategy used by the Cirebon City At-Taqwa Center was to provide various QR codes of digital payment platforms whose implementation is considered quite easy. However, the QR code used to collect infaq funds is not yet effective value because the acquisition of funds collected has not been significant. This is caused by the habit of donors who are accustomed to donating in cash which is still high and does not have a target in raising funds. In addition, there is no centralized *barcode* so At-Taqwa Center needs to make a switch to the use of QRIS which is expected to facilitate administration and benefit donors because it functions as centralization of many QR codes by digital payment platforms. (Faozi & S, 2020). Based on the results of previous studies, what distinguishes this research is the focus of research on discussing the effectiveness of using QRIS in collecting ZIS funds as a whole during the

implementation of the PSBB policy that maximizes digital activities during the Covid-19 pandemic. In addition, the place of research will also affect the final results because each institution or organization has a different team performance. This study aims to examine the effectiveness of using QRIS in collecting ZIS funds as a whole during the Covid-19 pandemic at the Indonesian Zakat Initiative LAZ (IZI).

## 2 Methods

The method used by the researcher is method study qualitative-descriptive with the use approach of a case study that aims to produce a complete understanding of the research focus, namely the effectiveness of using QRIS in collecting ZIS funds at the Indonesian Zakat Initiative LAZ (IZI). Data collection techniques are carried out with To do interviews, observations and documentation. Research data in the form of primary and secondary data. Primary data was obtained from results from activity interviews and observations, while secondary data originated from ZIS Fund Income Report via QR and Report ZIS Fund Income through Transfer via Bank. Data analysis techniques performed are reducing data, presenting data, and withdrawal conclusion and verification. Study use technique data validity in the form of triangulation source with compare statement party Laznas IZI as QRIS and muzaki provider as QRIS users to raise ZIS funds. In addition, researchers also use the triangulation method to combine the results of the data obtained from technique data collection.

## 3 Results and Discussions

### 3.1 Mechanism Use of QRIS at Laznas IZI

Laznas IZI has released QR Code from the year 2019 to the very beginning year 2020 Laznas IZI start switching to QRIS, namely system payments created by BI as standardization from the QR Code in Indonesia. diversion the aim guana make it an easy collection of ZIS funds at Laznas IZI.

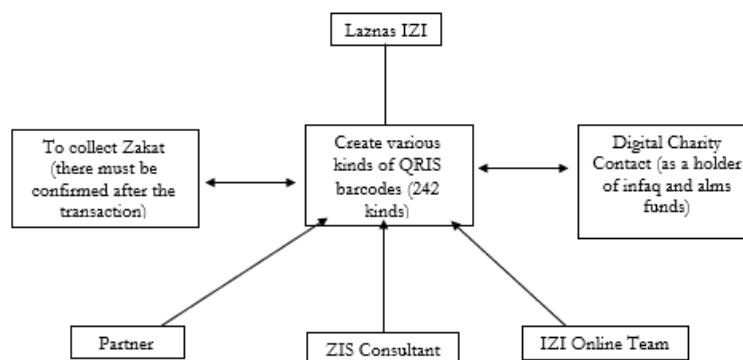


Fig. 1. Mechanism Chart Use of QRIS at Laznas IZI

The use of QRIS at Laznas IZI is enabled as contact useful digital charity for collect infaq funds or charity, and become tool zakat fund collector with require confirmation in the transaction. Laznas IZI has Secrete assortment of top QRIS Request partners, ZIS consultants, and the IZI online team which in 2022 has already as many as 242 kinds. Various like the QRIS include the whole account owned by The same IZI Laznas, so only distinguished in each barcode just To use make it easy checking to results ZIS fund income.

### 3.2 Effectiveness of Using QRIS at Laznas IZI

Identification of effectiveness of ZIS fundraising through QRIS at Laznas IZI using theory effectiveness from (Handoko, 2015) which mentions 6 criteria for assessment effectiveness, namely; usability, accuracy and objectivity, scope, cost effectiveness, accountability as well as punctuality.

**Utility.** Related indicators with flexible, stable, continuous, and simple service. Flexible value is linked with the use of QRIS which provides freedom as well as convenience to muzaki in distributing ZIS funds. QRIS usage is assessed as more practical because convenience feature services provided such as; no need to write number account goal, so only need To do *barcode scanning* just many choices of digital payment platform in one barcode for To do the transaction so that could customize with needs and circumstances community, as well as all transaction via QRIS no charge admin fee to its users. Stable value could be linked with QRIS capabilities to generate ZIS funds from time to time. Laznas IZI does recording by thorough on transaction via QRIS along with results income from year to the year experienced increase nominal amount insignificant.

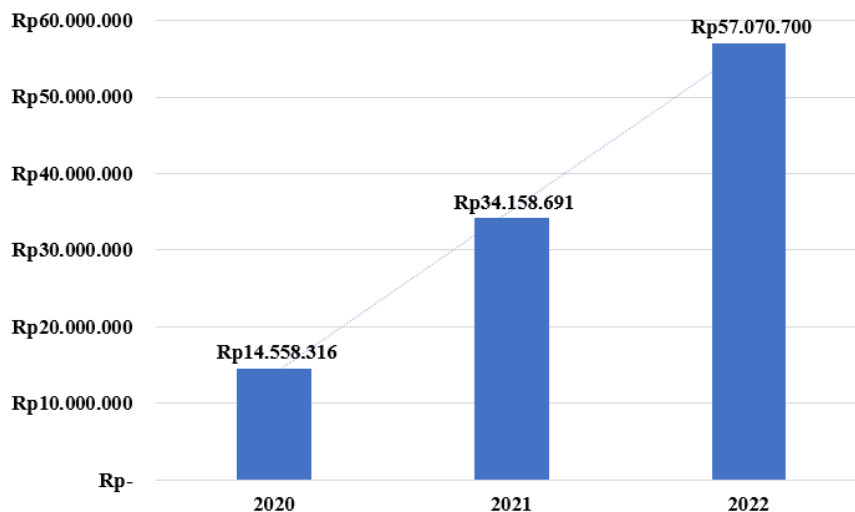


Fig. 2. ZIS fund income through QRIS in 2020-2022

There is an increased income of 19,600,375 in the period February 2020 to December 2021, which also experienced an increase in the year next amounted to 22,912,009 in the period January 2021 to May 2022. A sustainable and simple value that can be linked with the ability Laznas IZI to plan something development to QRIS service so you can innovate and be sustainable, where at the beginning the use of QRIS in 2020 which at the time that not yet any kind of if compared with the number of QRIS in 2022 that has been reached 242 QRIS. Laznas IZI innovates multiply QRIS above Request collaborating partners with Laznas IZI for results ZIS fund income can also the more increase. Besides that, easy QRIS *barcode* for dissemination because only the form of one QR Code can be connected by many digital payment platforms.

**Accuracy and Objectivity.** Related indicators with activity recapitulation report income and business evaluation for knowing accuracy to something planning. Recapitulation to ZIS fund income through QRIS has conducted routine every a month once covering amount incoming transaction to account Laznas IZI and with the amount the funds. For knowing the accuracy of the use of QRIS as one of the tools for ZIS fundraising at Laznas IZI during the Covid-19 pandemic, researchers do a comparison of data acquisition of funds through QRIS with manual bank transfers.

**Table 1.** Report ZIS Fund Income through QRIS and Bank Transfer

Year	Information	QRIS	Bank transfer
2020	Income	IDR 14,558,316	Rp 106,857,260,222
	Total Transaction	678	83,601
2021	Income	Rp 34,158,691	Rp 105,536,512,727
	Total Transaction	602	99,062

ZIS fund income along with amount transactions entered during the Covid-19 pandemic through bank transfer at Laznas IZI remote more many and superior if compared with obtaining funds through QRIS with difference acquisition reached 106,842,701,906 in 2020 with amount transaction amounted to 82,923. Meanwhile, in 2021 the difference Between ZIS fund income through QRIS and bank transfers reached 105,502,354,036 with a different amount of incoming transactions of 98,460. The use of QRIS is very minimal at Laznas IZI because still height level partners habits or donors for use bank transfer as tool distribution of ZIS funds through the *service* menu on a bank *virtual account* or manual transfer from an atm.

**Room Scope.** Indicator room scope is the watchful indicator principle of completeness, coherence, and consistency. Principles could be linked with running effort promotions that have been conducted by Laznas IZI to introduce QRIS to society. Strategy QRIS promotions carried out by IZI National School are available many, including;

1. Make many types of QRIS tailored to your needs partners, ZIS consultants, and online teams for disseminating QRIS-owned IZI Laznas,
2. Make content creation, in the form of video *reels* or Instagram, *feeds* about the solicitation program donate or give to charity with deploy QRIS as a tool the payment,
3. Enter QRS *barcodes* as tool payment of zakat on the official website have Laznas IZI namely ZakatPedia.com,
4. Enter QRIS *barcode* on the Zakat *Self Service* machine created by Laznas IZI itself as service calculation of zakat for muzaki,
5. Spread QRIS *barcodes* via *channel* communication to donor i.e. WhatsApp with a system that send a message directly to one by one donor, and
6. Provide *print-out* QRIS for places in places strategic, such as the *front office* of IZI National School.

**Effectiveness Cost.** Indicator effectiveness cost is the relevant indicator with time, effort as well as Genre emotional, which can be linked with the results of the ZIS funds collected through QRIS, must be bigger if compared with cost necessity services, such as admin fee. Bank Indonesia created QRIS with destination to reduce admin fees in the transaction between banks. Laznas IZI is a category social fund *merchant* that gets a *Merchant Discount Rate (MDR)* of 0%.

**Accountability.** Indicator accountability has 2 aspects that are about responsibility for implementation of something plans and responsibilities on its implementation can be linked with responsibility Laznas IZI against effort promotion and development to QRIS service. Form responsibility could be conducted with prepared system supervision to develop QRIS service. One supervision carried out by Laznas IZI is that the CRM division provides a *drive* or database for information-related amount transactions on various QRIS. Besides that, Laznas IZI also created a *self-service* zakat machine to promote QRIS so that the community could use it to pay ZIS funds through QRIS.

**Punctuality.** Indicator accuracy time could link with accuracy something the plans that have been designed in several time certain has walked with good or no. Laznas IZI set a target for collecting ZIS funds thorough from various tool collections, however, is no target for ZIS fundraising through QRIS. Amount The acquisition of ZIS funds through QRIS at Laznas IZI has not yet could achieve the collection target made, even still low once.

**Table 2.** Report Obtaining ZIS Funds through QRIS

Year	Income	Transaction	% with TOTAL PHP
2020	IDR 14,558,316	678	0%
2021	Rp 34,158,691	602	0%
2022	IDR 57,070,700	593	0%

Presentation ZIS fund income through QRIS is still far very below 1% if compared with the annual PHP target figure institution.

## 4 Conclusion

Mechanism use of QRIS in Laznas enabled as box digital charity and tools zakat payment. Laznas IZI has various kind of QRIS that aims to make it easy to check the proceeds of the funds that have been collected. There is a factor supporter of the use of QRIS in collecting ZIS funds at the IZI National Education Center, namely various convenience feature services provided, will but there is also a factor blocker from the use of QRIS in collecting ZIS funds at the IZI National Education Center, namely habit donors who are still channeling ZIS funds via bank transfer. The use of QRIS at Laznas IZI is assessed not yet effective according to reject measuring Accuracy and Objectivity, as well as Timeliness caused by the acquisition of ZIS funds is far bigger originated from bank transfers and make QRIS usage yet capable achieve annual PHP target IZI National School.

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