

DIGITALIZATION OF ZAKAT, INFAQ, AND SHADAQAH (ZIS) THROUGH THE USE OF QRIS (CASE STUDY: GENERATION Z)

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Abstract

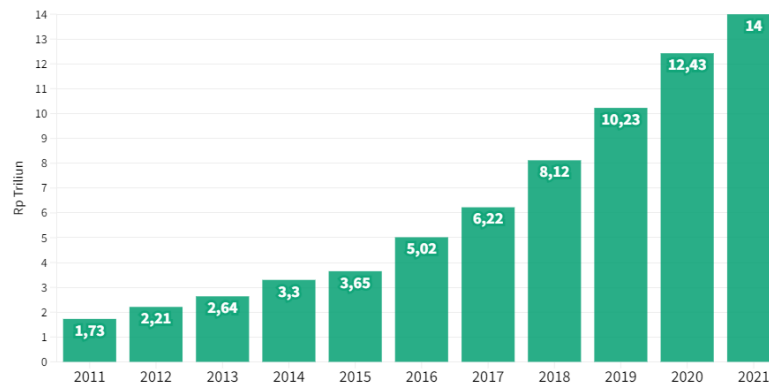
Zakat, infaq, and shadaqah (ZIS) as social financial instruments in Islam have a role in improving the social economy of society. Research results, The BAZNAS strategy as of December 2021 notes that the total potential for zakat in 2020 has reached IDR 327.6 trillion. This potential is supported by the level of generosity of the Indonesian people is high because the majority of Muslims. Charities Aid Foundation (CAF) World Giving Index in 2021 places Indonesia in first place as the country with the most philanthropist in the world. Based on BAZNAS data in 2021, collection ZIS funds have seen an increase of 33% over 2020 in total collected Rp. 513.3 billion or an increase from the initial target. But the amount of the accumulated ZISWAF funds is not comparable to their potential reached IDR 327.6 trillion. In today's digital era, financial transactions on the ZIS instrument are an alternative solution so that the collection of ZIS funds can be maximum. A survey conducted by the Association of Internet Service Providers Indonesia (APJII) in 2021, noted that internet users in Indonesia increased by 11% from the previous year, namely from 175.4 million to 202.6 million users. This has implications for the development of e-lifestyle (lifestyle digital) in the era of society 5.0. This research aims to offer a solution utilization of the use of QRIS in raising ZIS funds in Indonesia. The Deputy Governor of Bank Indonesia stated that throughout 2021 transactions carried out using QRIS reached IDR 27.7 trillion or grew 237% (y-o-y). This study uses the critical literature review method, with review and analyze literature relevant to the research topic. Data used are primary data from surveys on generation Z and secondary data. The results of the study show that the collection of ZIS funds through the use of QRIS has an impact on increasing ZIS fundraising. So, funds ZIS can have a more significant impact in supporting poverty alleviation listed in the Sustainable Development Goals (SDGs).

Keywords: ZIS, QRIS, Generation Z

Introduction

One of the philanthropic instruments in Islam is zakat, infaq, and shadaqah have a high potential in empowering the community. Zakat is wrong the only one that has a very strong religious and social dimension (Sakka & Qulub, 2019). The high amount of potential ZIS funds in Indonesia is a big opportunity to use it as an effort to alleviate poverty. Indonesian society is also known as a generous society. According to Charity Aid data Foundation 2022 which places Indonesia as the first-ranked country most generous in the world. However, the realization of ZIS fundraising does not match the estimated potential. Based on the study center research BAZNAS strategy, the potential for zakat funds per year is estimated to be able to reach IDR 327 trillion.

Figure 1. Realization of National ZIS and DSKL Fund Collection



Source: Badan Amil Zakat Nasional, 2021

This potential is not in line with the realization of zakat collection happening in society. Based on data that the total collection of zakat funds in 2021 reach 14 trillion. Although every year has increased, however, this figure is still far from the expected potential figure (Eka cahyanti, 2020). This creates an imbalance between potential and realization.

This inequality is caused by several factors, including low Islamic financial literacy. Based on the Ministry of Finance and Literature OJK in 2020 said that the level of financial literacy reached 38.03%, while Islamic financial literacy only reached 8.93%. Indonesia which Indonesia is one of the countries with the largest Muslim population in the world namely as many as 231 million people according to data from the World Population Review for 2021, still have a weak understanding of the concepts of sharia law in economics.

One aspect of the low form of Islamic financial literacy is regarding national zakat literacy. Zakat and waqf literacy index survey results by The Ministry of Religion in 2020 noted that the zakat literacy index in Indonesia reached 66.78% meaning it was still in the middle or moderate category. While the *waqf* literacy index only reached 50.48%, which means still in the low category.

Therefore, a more effective method is needed more optimal collection of Zakat Infaq and Alms funds. In the current digital era Today, the role of technology is very

influential in people's lives. The development of digital technology has accelerated since the pandemic outbreak Covid-19 since early 2020. Informatics Application Director, Samuel Abrijani Pangerapan noted that since early 2020 internet users have reached 196.7 million and increased at the beginning of 2021 by 11%, namely 202.6 million users. This cannot be denied because today's society has more frequent activities in the digital space including in terms of transactions.

Current technological developments need to be utilized as well as possible good in the economic field, which can provide innovation and new creations by providing convenience through the use of technology (Masrurah, 2019). Since the occurrence of the Covid-19 pandemic, the Central Statistics Agency in the second quarter of 2020 recorded a decline in Indonesia's economic growth to negative (-4.19%) from quarter I-2020 or quarter to quarter (QoQ). This matter is due to the mobility restrictions imposed by the government from the start of 2020. People are forced to carry out all activities remotely through digital media while creating new habits by running health protocols to break the chain of the spread of the coronavirus. One of the efforts made is the development of non-cash system payment instruments by Bank Indonesia namely QRIS (Quick Response Code Indonesian Standard).

Literature Review

Zakat, Infaq, and Shadaqah

Law Number 23 of 2011 explains that Zakat management is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat. It is visible that zakat funds are intended to empower people who are entitled to receive them. Zakat itself is the third pillar of Islam, which Every Muslim is obliged to fulfill when he reaches his *nisab*. Whereas *infaq* and *shadaqah* sunnah are for Muslims to do because there is in the *hadith Qudsi*, where Allah says: "O son of Adam, spend (spend out your wealth), I will provide for you." (HR. Muslim).

Zakat itself is a "*maliyah ijtima'iyah*" worship, which is seen as having an important role in executing and strategy on good terms, seen from the side of Islamic teachings and the development of the welfare of the people (Sari, 2021). From the times of the use of digitalization, this can be strategic steps for zakat, *infaq*, and *shadaqah* funds.

Islamic Financial Literacy

In Yasin et al.'s research, (2021) it is explained that according to the Indonesian National Strategy for Financial Literacy guidebook, what is meant by Financial Literacy is a series of processes or activities to increase knowledge, confidence, and skills that influence.

Attitude and behavior to improve the quality of decision-making and financial management to achieve prosperity. Meanwhile, Islamic Financial Literacy is not much different from financial literacy

Additional application according to Islamic law in it, which can have further implications for the realization of *Al-falah* (true success) in this world and the hereafter (Gempita Rizky, 2022).

Based on a survey conducted by OJK in 2013, the financial literacy level of the Indonesian population is divided into four parts, namely:

1. Well literate (21.84%), namely having knowledge and confidence about financial service institutions and financial service products, including features, benefits and risks, rights and obligations related to financial products and services, and having skills in using financial products and services.
2. Sufficient literate (75.69%), has knowledge and confidence about financial service institutions and financial products and services, including features, benefits and risks, rights and obligations related to financial products and services.
3. Less literate (2.06%), only having knowledge about financial service institutions, financial products, and services.
4. Not literate (0.41%), do not have knowledge and confidence in financial service institutions and financial products and services, and do not have skills in using financial products and services.

QRIS (Quick Response Code Indonesian Standard)

Currently, the role of the internet is increasingly important in social, political, especially economic life in a globalized world. Every year the internet is increasingly significantly affecting human life. It is undeniable that this technology has rapidly changed world civilization. Seeing the survey results of the Association of Indonesian Internet Service Providers (APJII) in 2019-2020 (Q2), it is stated

That is a total of 196.71 million people, 73.7% of the total 266.91 million people in Indonesia are internet users. It was found that the age of internet users was the most from 20-24 years old, which age belongs to Generation Z.

Along with the rapid development of the internet, this prompted Bank Indonesia to improve the payment system by launching the Quick Response Code Indonesian Standard (QRIS), namely the QR Code standard created by Bank Indonesia to facilitate digital payments through electronic money applications.

Server-based, electronic wallet, and mobile banking (Kurniawati et al., 2021). Of course, Bank Indonesia launched QRIS to provide convenience to the public in making payments online via the application. Currently in Indonesia QRIS has been widely used in various payment applications that have been made by Banks and Non-Banks (Yanti Sahriana & Kamal Rokan, 2022). The ease of payment can trigger a renewal to increase the distribution of *zakat*, *infaq*, and *shadaqah* funds which are still very far from the potential that exists in Indonesia.

Generation Z

According to the Central Bureau of Statistics, Generation Z is the population born in the period 1997-2012 or who are currently aged between 10-25 years, which age should be on average with the status of students and young workers. It can be said that the Z generation is a generation that's close to the daily life of the internet because he was born and raised when the internet was growing rapidly (Gempita Rizky, 2022).

This has also encouraged the rise of a cashless culture which is in demand by Generation Z because of its convenience and provides many benefits (Safarudin et al., 2020).

A lifestyle that is very close to the internet and occurs in Generation Z, has great potential to influence the development of Islamic finance in the use of digitalization, one of which is zakat, *infaq*, and *shadaqah*. This condition allows the synchronization of motor skills, which is owned by Generation Z quite high, especially in the eyes, hands, and ears compared to other generations before them (Hastini et al., 2020).

Previous Research

Researchers conducted a meta-analysis of several literature studies related to previous research. First, the research from Miftaakhul Amri (2022) about Zakat Fundraising Strategy with the System QRIS at Baznas Banyumas Regency has the result showed that the implementation of the fundraising and zakat strategy using QRIS at BAZNAS Banyumas went through several stages, namely determining *Muzakki*'s segments and targets, preparing human resources, building communication systems and develop service systems.

To process zakat payments with QRIS, *muzakki* only needs to scan the QR code for zakat payments at BAZNAS Banyumas, then follow the next payment steps. The other research from Kurniawati (2020) about ZIS Fund Collection Strategy through the Non-Cash Paid System QRIS in Increasing Donor Interest at Baznas Bali Province has the results of the study show that the ZIS fundraising strategy used by the Bali Province BAZNAS in tips on increasing the interest in tithe, *infaq*, and donations of donors through the QRIS non-cash paid system, namely by spreading the QR Code through offline and online media and there are supporting and inhibiting factors in its implementation.

The last, the research by Ikrar Syahdani (2022) about ZIS Fundraising Analysis Through Digital System on Donator Interest in the Covid-19 Pandemic (Study at Baznas City of Bandar Lampung) has the result There is a significant positive influence between the digital transfer system on donor interest during the Covid-19 pandemic. This is evidenced by the value obtained by a coefficient of 0.445 with a significance value of $0.000 < 0.05$. There was a significant positive influence between the QRIS digital system on donor interest during the Covid-19 pandemic.

Research Methods

In this study, the authors chose the research object, namely Generation Z in the Greater Jakarta area. Based on data taken by the Central Statistics Agency (BPS) in 2022, the population in Indonesia will reach 270 million people. 75 million or 27.94 percent are Generation Z of Indonesia's population, and the remaining 69 million, or 25.8 percent are the millennial generation. The population in this study is generation Z

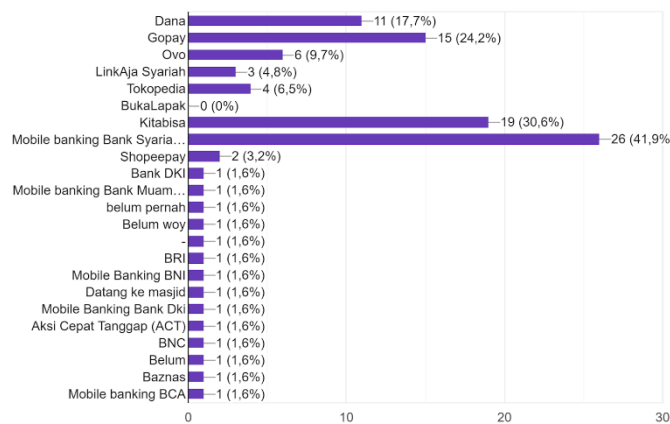
Jabodetabek area. While in research sampling used purposive random sampling technique is sampling techniques with predetermined considerations.

Finding and Analysis

Analysis of Platforms Used by Respondents to Pay ZIS Online

The object of research in this survey is generation Z who come from all regions in Indonesia, without any restrictions on respondents related to religious aspects. The data obtained to support this study used a questionnaire technique with a total of 80 respondents.

Figure 2. Platforms Used by Respondents to Pay ZIS Online



Based on Figure above, it can be seen that the majority of respondents chose the Bank Syariah Indonesia mobile platform as many as 26 respondents (41.9%), the Kitabisa.com platform as many as 19 respondents (30.6%), the Gopay platform 15 respondents (24.2%), Fund platform 11 respondents (17.7%), and the remaining respondents chose other platforms to pay zakat, *infaq* or alms online such as using LinkAja Syariah, Shopee Pay, and other mobile banks.

Analysis of Respondents Who Have Never Paid ZIS Online

Based on Figure 4.9 above, it can be seen that the majority of respondents chose to have never paid zakat, *infaq*, or alms online as many as 16 respondents (36.4%) because they were worried that the distribution of zakat, *infaq*, and alms funds was not on target. In addition, 12 respondents (27.3%) did not know the procedure for paying zakat, *infaq*, and alms online. Meanwhile, 10 respondents (22.7%) did not know the law on paying zakat, *infaq*, and alms online. and the rest choose other reasons for those who have never paid zakat, *infaq*, or alms online.

Results and Discussion Analysis Likert Scale

In measuring the variables of this study, we use the Likert scale method. Likert scale is a scale used to measure the attitudes and opinions of respondents. Through this Likert scale, respondents were asked to complete a questionnaire survey which required them to indicate their level of agreement with a series of questions that had been provided. The level of agreement referred to in this study is a scale consisting of 6 scale options that have a gradation from Strongly Disagree (STSS) to Strongly Agree (SSS). The coefficient of determination test (R²) is used to measure how far the model can explain the variation of the dependent variable.

Table 1. Coefficient Determination Test (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,686 ^a	,471	,457	2,743

a. Predictors: (Constant), X2, X1

From the table above, it can be seen that the resulting coefficient of determination is 0.686 or 68.6%, meaning that ZIS literacy and QRIS services which are independent variables can explain or explain the dependent variable of 68.6%. The value of the coefficient of determination which is only close to number one indicates that some information is needed to predict the dependent variable. While the remaining 31.4% explains other variables not examined in this study.

Table 2. Simultaneous Test (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	516,024	2	258,012	34,302	,000 ^b
	Residual	579,176	77	7,522		
	Total	1095,200	79			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

From the table above, it can be seen that the significance value for the influence of literacy (X1) and QRIS services (X2) on the ease of paying ZIS (Y) is 0.000 < 0.05. This proves that there is an effect of literacy (X1) and QRIS services (X2) which jointly affect the ease of paying ZIS (Y).

That is, if literacy and QRIS services go hand in hand or together or offset each other then it can affect the ease of paying ZIS through the QRIS system. If partially or

individually the literacy variable does not affect the ease of paying ZIS through the QRIS system, then simultaneously or together with other variables literacy and QRIS services affect the ease of paying ZIS through the QRIS system. This is because if good literacy is matched by the convenience of QRIS services that can be used for generation Z, it will result in a decision to pay for ZIS through the QRIS system.

Table 3. Partial Test (T-Test)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6,444	2,576		2,501	,014
X1	,039	,091	,039	,433	,666
X2	,688	,093	,669	7,369	,000

a. Dependent Variable: Y

Based on the table, the multiple linear regression equation can be obtained as follows:

$$Y = a + b_1X_1 + b_2X_2$$

$$Y = 6.444 + 0.039X_1 + 0.688X_2$$

Means:

- Y = Transaction Ease
- a = Constant
- X1 = ZIS literacy
- X2 = QRIS service
- b1, b2 = Regression Coefficient

Based on the above equation, it can be explained as follows:

1. A constant value of 6.444 states that the ZIS Literacy variable (X1) and the QRIS Service variable (X2) are assumed to be zero, so Transaction Ease will be positive.
2. The regression coefficient value (X1) of the ZIS Literacy variable is 0.039 which states that every time there is an increase in units of the ZIS Literacy variable, the Interest in Ease of Transactions will increase by 0.039 assuming the other X variables are fixed or zero. So that there is a unidirectional relationship between the ZIS Literacy variables and Ease of Transactions. So, the better one's ZIS Literacy, the more users will increase the ease of ZIS transactions.

3. The regression coefficient value (X2) of the QRIS Service variable is 0.688 indicating that every time there is an increase in the QRIS Service variable unit, the Interest in Transaction Ease will increase by 0.688 assuming the other X variables are fixed or zero. So that there is a unidirectional relationship between QRIS Services and Ease of Transactions. This is because the better the QRIS service, the more users it will have for the convenience of ZIS transactions.

The influence of each variable can be explained as follows:

- 1 Ease (X1) The t value is $(0.433 < 1.99125)$ and the significance value is $(0.666 > 0.05)$ so it can be concluded that X1 has no significant contribution to Y.
- 2 Trust (X2) The t value is $(7.369 > 1.99125)$ and the significance value is $(0.000 < 0.05)$ so it can be concluded that X2 has a significant contribution to Y.

Conclusion

Based on the discussion of the results above, it can be seen that the variable easiness (X1) The calculated t value is $(0.433 < 1.99125)$ and the significance value $(0.666 > 0.05)$ so it can be concluded that X1 has the same contribution not significant to the variable ease of paying zakat, *infaq* and alms. Meanwhile, the trust variable (X2) t count value is $(7.369 > 1.99125)$ and significance value $(0.000 < 0.05)$ so that it can be concluded that X2 has a significant contribution to the variable ease of paying zakat, *infaq*, and alms.

If ZIS literacy and QRIS services go hand in hand, they balance each other out and can affect the ease of paying ZIS through the QRIS system. This is because if good literacy is balanced with ease of service QRIS can then be used for generation Z so that it emerges interested and decision in paying ZIS through the QRIS system. Moreover, the majority of generation Z are literate regarding digital technology, thus, generation Z plays a role in increasing the collection of zakat, *infaq*, and alms online in today's digital era. Then the conclusion of the research results shows that the collection of ZIS funds through the use of QRIS has a positive impact on increasing the collection of ZIS funds. So, funds of ZIS can have a more significant impact in supporting poverty alleviation listed in the Sustainable Development Goals (SDGs).

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