

THE EFFECT OF USING QRIS ON THE INTEREST OF THE PEOPLE OF BANJARMASIN CITY IN GIVING IN THE MOSQUE

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Keyword

QRIS (Quick Response Code Indonesian Standard), digital technology, social science, interest, infaq, philanthropy, mosque.

Abstract

Digital financial technology in Indonesia is now growing, one of which is through the Quick Response Code Indonesian Standard (QRIS). The ease of transactions leads to the emergence of opportunities for some organizations to maximize their benefits, one of which is philanthropic institutions. As an institution that collects funds from the community in the form of infaq so that the use of QRIS is expected to streamline the performance of the institution. Supported by the demographics of Indonesia as a country with the largest Muslim majority in the world so that the use of QRIS as a method of collecting infaq funds has great potential. The purpose of this study was to determine the effect of using QRIS on the interest of the people of Banjarmasin city in giving at the mosque. The research was conducted with a descriptive approach quantitative method with primary data sources from distributing questionnaires to the people of Banjarmasin city. This research was conducted to see the use of QRIS through indicators of benefits, convenience and risk of use against public interest in giving using indicators of internal motivation, social motives and emotional factors. The test results show that the use of QRIS has an effect in fostering public interest so that it has an impact on increasing infaq receipts at the Mosque.

INTRODUCTION

Infaq is one of the religious activities that is closely related to the distribution of assets owned with the aim of cleaning assets, avoiding themselves from being miserly and realizing social justice and encouraging community economic growth (Ikram et al., 2023). Infaq in Indonesia has considerable potential, considering that in 2023 the majority of Indonesia's population is Muslim with 240.62 million people (86.7%) of the total population (Annur, 2023). Not only does Indonesia have a majority Muslim population, it is also ranked as the most generous country in the world with a score of 68 according to the World Giving Index 2023 (Salsabilla, 2023).

According to the Directorate of ZIS-DSKL BAZNAS RI in 2022, the potential for ZIS revenue in Indonesia reached 4.3 trillion rupiah, specifically the South Kalimantan region, the potential for ZIS revenue was in the range of 102 billion rupiah (Zaenal et al., 2022). However, in recent years the potential for revenue cannot be maximized. as is the case in BAZNAS South Kalimantan Province, ZIS revenue data in the last year was worth 31.5 billion rupiah or equivalent to 30.8%, this is a question about the challenges and obstacles that occur that cause the inability to maximize the potential for ZIS revenue in South Kalimantan.

The use of cloud, internet and mobile technology signals a transition to a new digital era, coupled with the COVID-19 pandemic in 2020 causing most sectors to reduce movement and interaction (Sadewa & Pratiwi, 2023). This forces various sectors, including the Islamic finance sector, to utilize various digital platforms and digital transformation in their operations. The results of a survey conducted by the Indonesian Internet Service Providers Association (APJII)

noted that internet penetration in Indonesia has reached 79.5% in 2024, this has increased by 1.4% in 2023 (Arif, 2024).

The impact of increasingly sophisticated technological developments, now the payment system does not only use cash, but has begun to shift to non-recurring payment systems such as e-banking, e-money and e-wallet (Ningsih et al., 2021). Based on Bank Indonesia data, electronic money transactions reached IDR 143.71 trillion by March 2023 (Mustajab, 2023). This shows the high public interest in the use of electronic money, coupled with the support of various forms of non-cash payment services, one of which is QRIS (Putri et al., 2022). Quick Response Code Indonesian Standard (QRIS) is a unification of various QR codes from various Payment System Service Providers (PJSP) using the QR Code. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with the QR Code can be easier, faster, and safer (Indonesia, 2020). According to data from the Indonesian Payment System Association (ASPI) at the end of March 2024 QRIS had been utilized by around 48 million users. This number increased by around 50% compared to March 2023 (Ahdiat, 2024).

The implementation of QRIS is not only for buying and selling transactions, but can also be used for collecting infaq funds at the mosque. The purpose of using QRIS as a method of collecting infaq funds is to accelerate the transformation of mosque financial digitization (Husna, 2020). This is in line with the efforts of the government and Bank Indonesia to encourage non-cash transactions, better known as the National Non-Cash Movement (GNNT) (Faozi, 2020).

The people of Banjarmasin city are known as a religious society. Many community cultures are in line with Islam and are still maintained (Jannah, 2022). Based on data from the Banjarmasin City Statistics Agency, in 2023 the people of Banjarmasin city who are Muslims are 650,387 people or around 96.22% of the total 675,915 people (Handayani, 2024). According to the Ministry of Religious Affairs of Banjarmasin City, there are 224 mosques in the city as of January 2024. As part of the South Kalimantan region, which in 2024 was awarded the BI Awards 2023 for its achievement as the region with the best implementation of QRIS usage in the Kalimantan region (Arief, 2023). This makes the city of Banjarmasin have great potential in collecting infaq funds at the mosque. Then the results of several mosque surveys conducted by the author, there are at least 51 mosques in Banjarmasin city that have used QRIS as a method of collecting infaq. When viewed from the magnitude of the potential that exists, the use of QRIS should have a significant impact on the collection of infaq funds, especially in mosques.

METHOD

This research is a quantitative type with a descriptive approach used to explore the effect of using QRIS through several approach indicators such as benefits, convenience, and risk of use on public interest in giving at the mosque through indicators of individual self-drive, social motives and emotional factors. This research was conducted by determining certain populations and samples to obtain data for further statistical data analysis with the aim of describing the results of the data collected. The population chosen in this study is the people of Banjarmasin City, totaling 650,387 people, then through probability sampling techniques using the Slovin formula, a minimum sample size of 100 people is determined.

Primary data was obtained directly by the author from respondents' answers through the distribution of questionnaires, both online using Google Form and physically using paper in 5 sub-districts in Banjarmasin City. The questionnaire was made in the form of a statement with a Likert scale (1-5), which is an answer that shows the level of agreement or disagreement of the respondent. The data analysis technique in the study used statistical tools, namely IBM SPSS Statistic Version 25.0 software.

RESULTS

Making payments that are starting to be completely digital is felt to make it easier for the community, especially by using QRIS where people only need to scan barcodes and can do it anytime and anywhere (Agustia et al., 2022). This is also felt to increase public interest in giving using QRIS as a payment method (Amelia et al., 2023). This study explores the use of QRIS on the

interest in giving to the people of Banjarmasin city through distributing questionnaires with the number of respondents obtained 121 people, so that the following results are obtained.

Table 1. Respondent Profile

Variable	Category	Frequency	Presentation
Gender	Male	86	71,1%
	Female	35	28,9%
Age	< 12 years	0	0,0%
	12-25 years	51	42,1%
	26-45 years	50	41,3%
	46-65 years	20	16,5%
	> 65 years	0	0,0%
Education	Elementary School	0	0,0%
	Junior High School	3	2,5%
	Senior High School	30	24,8%
	Diploma	20	16,5%
	Bachelor's Degree	42	34,7%
	Graduate Studies	24	19,8%
	Others	2	1,7%
Job	Student	36	29,8%
	Government Employee	18	14,9%
	Employee	23	19,0%
	Government-Owned Corporation Employee	7	5,8%
	Entrepreneur	14	11,6%
	Others	23	19,0%
Domicile	North Banjarmasin	30	24,8%
	South Banjarmasin	25	20,7%
	Central Banjarmasin	21	17,4%
	West Banjarmasin	22	18,2%
	East Banjarmasin	23	19,0%

Based on table 1 shows that 86 people (71.1%) are male. The people of Banjarmasin City who are the most respondents are those aged 12-25 years, namely 51 people or (42.1%), this identifies that the majority of ages who often give using QRIS are from 12-45 years old.

Respondents who have the latest education Bachelor (S1 / D4) are 42 people (34.7%), then the second and third most respondents are those who have the latest high school / equivalent education, namely 30 people (24.8%) and Postgraduate (S2 / S3) as many as 24 people (19.8), this shows that in general respondents have a fairly high education.

When viewed from the employment status, the majority of respondents are those who are students, namely 36 people (29.8%) and followed by employment as employees as many as 23 people (19%). While the majority of respondents are those who live in North Banjarmasin, namely as many as 30 people (24.8%), then the second most are respondents who live in South Banjarmasin, namely as many as 25 people (20.7%).

Description Statistics

Descriptive statistics is data processing that aims to describe the various characteristics of data derived from samples (Sujarweni, 2023). Calculation of category intervals with a value range of very low / VL (1.00-1.80), low / L (1.81-2.60), medium / M (2.61-3.40), high / H (3.41-4.20) and very high / VH (4.21-5.00). the questions asked in this study used a Likert scale to measure respondents' responses to various statements related to customer satisfaction and service quality. This Likert scale consists of five levels of agreement: Strongly Disagree (SD), Disagree (Da), Moderately Agree (MA), Agree (Ag), and Strongly Agree (SA). Respondents are asked to indicate the extent to which they agree or disagree with the given statement. The data obtained from this

scale allows us to analyze the overall sentiment of the respondents and identify areas where improvements can be made. This scale also helps in quantifying the subjective perceptions of the respondents into data that can be measured and analyzed statistically, thus providing a deeper insight into the aspects that influence the use of QRIS on the interest in giving.

Table 2. Descriptive Statistics of QRIS Usage Variables (X)

Question Item	Indicators	SD (1)	Da (2)	MA (3)	Ag (4)	SA (5)	Total	Average (Mean)	Desc.
X.1	Convenience	0	1	12	45	63	121	4,40	VH
X.2		0	2	11	42	66	121	4,42	VH
X.3		0	2	10	45	64	121	4,41	VH
X.4		0	1	7	33	80	121	4,59	VH
X.5		0	5	11	43	62	121	4,34	VH
X.6		0	3	12	44	62	121	4,36	VH
X.7		0	3	16	34	68	121	4,38	VH
Overall Ease Indicator								4,41	VH
X.8	Benefits	0	0	5	49	67	121	4,51	VH
X.9		0	0	7	53	61	121	4,45	VH
X.10		0	5	25	53	38	121	4,02	H
X.11		0	3	17	52	49	121	4,21	VH
X.12		1	5	16	48	51	121	4,18	H
X.13		2	5	17	49	48	121	4,12	H
X.14		0	1	15	51	54	121	4,31	VH
Overall Benefit Indicator								4,26	VH
X.15	Risk	0	3	16	45	57	121	4,29	VH
X.16		1	3	25	53	39	121	4,04	H
X.17		0	3	10	52	56	121	4,33	VH
X.18		1	5	29	48	38	121	3,97	H
X.19		1	1	20	54	45	121	4,17	H
X.20		0	0	25	45	51	121	4,21	VH
X.21		0	1	20	54	46	121	4,20	H
Overall Risk Indicator								4,17	H
Overall Qris Usage Variable (X)								4,28	VH

Based on table 2, it can be seen that the lowest average value is in the risk indicator, namely with a value of 4.17. This shows that most people in Banjarmasin City believe and feel safe in using QRIS to give money at the mosque. The perception of the people of Banjarmasin city according to the risk indicator QRIS usage has a high category. Then the highest average value is found in the convenience indicator, namely with a value of 4.41. This means that most people in Banjarmasin City feel that using QRIS to give money at the mosque is easy to understand and easy to use. The perception of the people of Banjarmasin city according to the ease of use indicator QRIS has a very high category. While the overall average value of the QRIS Usage variable (X) is 4.28. This shows that the public perception of Banjarmasin city in using QRIS for giving at the mosque has a very high category.

Table 3. Descriptive Statistics of Interest in Giving Variable (Y)

Question Item	Indicator	SD (1)	Da (2)	MA (3)	Ag (4)	SA (5)	Total	Average (Mean)	Desc.
Y.1	Encouragement from within the individual	0	1	16	35	69	121	4,42	VH
Y.2		0	1	4	46	70	121	4,53	VH
Y.3		0	2	14	42	63	121	4,37	VH
Y.4		0	0	13	48	60	121	4,39	VH
Y.5		0	0	6	57	58	121	4,43	VH

		Overall Individual Self-Drive Indicator						4,43	VH
Y.6	Social motives	0	0	7	63	51	121	4,36	VH
Y.7		0	0	11	60	50	121	4,32	VH
Y.8		0	1	20	51	49	121	4,22	VH
Y.9		0	0	8	55	58	121	4,41	VH
Y.10		0	1	11	50	59	121	4,38	VH
		Overall Social Motive Indicator						4,34	VH
Y.11	Emotional Factors	0	0	5	48	68	121	4,52	VH
Y.12		0	0	4	53	64	121	4,50	VH
Y.13		0	2	17	49	53	121	4,26	VH
Y.14		0	0	5	46	70	121	4,54	VH
Y.15		0	0	19	41	61	121	4,35	VH
		Overall Emotional Factor Indicator						4,43	VH
		Overall Interest in Giving Variable (Y)						4,40	VH

Table 3 shows that the lowest average value is found in the Social Motives indicator with a value of 4.34. This can illustrate that the people of Banjarmasin City are interested in giving because of the very high Social Motive factor. While the highest average value is found in the Encouragement indicator from within the Individual and Emotional indicators with a value of 4.43. This can be interpreted if the perception of the people of Banjarmasin City is interested in giving because of the Encouragement factor from within the Individual Self and Very High Emotional. Overall, the average value of the Interest in Giving (Y) variable is 4.40. This shows that the perception of the people of Banjarmasin city is interested in giving money has a very high category.

Data Quality Test

The validity test is used to determine or describe the level of the instrument concerned is able to measure what will be measured. The high and low validity of the instrument shows the extent to which the data can describe the intended variables (Yuliardi & Nuraeni, 2017).

Based on the test results, it shows that all QRIS Usage variable question item values (X) have r_{count} greater than r_{table} (0.1786) and a significance value smaller than 0.05 (5%). This means that if all the QRIS Usage variable question items (X) are declared Valid. while the test results on the interest in giving variable question show r_{count} greater than r_{table} (0.1786) and a significance value less than 0.05 (5%). This means that if all the items of the variable question of Interest in Giving (Y) are declared Valid.

Reliability Test

The reliability test is used to measure the stability and consistency of respondents in answering things related to questions which are variable dimensions and are arranged in the form of a questionnaire. Questionnaire questions can be said to be reliable or reliable if the answers from respondents have a Cronbach Alpha value > 0.7 (Sujarweni, 2023).

Table 4. Reliability Test Results

Qris Usage		Interest In Giving	
Reliability Statistics		Reliability Statistics	
Cronbach's Alpha	N Of Items	Cronbach's Alpha	N Of Items
.946	21	.916	15

Based on table 4 shows that the Cronbach's Alpha value on the QRIS usage variable is 0.946 and the interest in giving variable (Y) is 0.916, this means that the Cronbach's Alpha value is > 0.7 , it can be concluded that the two variables are declared reliable.

Simplified Linear Regression Analysis

Regression aims to test the influence between one variable and another. Simple linear regression has one independent variable and one dependent variable. The simple linear regression analysis equation model is as follows (Sujarweni, 2023).

Table 5. Simplified Linear Regression Test Results

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	26.924	3.447		7.810	.000		
Usage QRIS	.435	.038	.723	11.424	.000	1.000	1.000

a. Dependent Variable: Interest in Giving

Based on table 5, it shows that the regression coefficient value of the QRIS usage variable (X) is 0.435. The simple linear regression equation in this study is as follows:

$$Y = a + bX \quad (1)$$

$$Y = 26,924 + 0.435X \quad (2)$$

Based on the results of the simple linear regression equation above, it can be interpreted as follows:

1. Constant (a)

The constant value of 26.924 indicates that when the variable QRIS Usage (X) is constant = 0, the variable Interest in Giving (Y) is 26.924.

2. Coefficient (b) QRIS Usage (X)

The QRIS Usage variable (X) has a coefficient value of 0.435. This means that if the QRIS Usage variable increases by one unit, the Interest in Giving (Y) will increase by 0.435.

Hypothesis Test

The Coefficient of Determination is to measure how far the ability of the dependent variable. The Coefficient of Determination (R²) value is between 0-1. A small value (R²) means that the ability of the independent variable to explain the dependent variable is very limited. If the Coefficient of Determination = 0, then the independent variable has no effect on the dependent variable. Meanwhile, if the value of the Coefficient of Determination is close to 1, then the independent variable has a perfect effect on the dependent variable (Sujarweni, 2023).

Table 6. Determination Coefficient Test (R²)

Model	Model Summary ^b			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.723 ^a	.523	.519	4.665

a. Predictors: (Constant), Usage QRIS
 b. Dependent Variable: Interest in Giving

Based on table 6 shows that the R Square value is 0.523. This can be interpreted if the variable QRIS Usage (X) has an influence or contribution of 52.3% to the variable Interest in giving (Y). While the remaining 47.7% can be influenced by other variables outside of this study.

Partial Test (t Test)

Partial test is used to determine the relationship between the independent variable and the dependent variable partially (Sujarweni, 2023).

Table 7. Partial Test Results (t Test)

Model	Coefficients ^a					Collinearity Statistics
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1 (Constant)	26.924	3.447		7.810	.000	
Usage QRIS	.435	.038	.723	11.424	.000	1.000

	B	Std. Error	Beta		Tolerance	VIF
1 (Constant)	26.924	3.447		7.810	.000	
Usage QRIS	.435	.038	.723	11.424	.000	1.000

a. Dependent Variable: Interest in Giving

Based on table 12 shows that the significance value is smaller than 0.05 ($0.000 < 0.05$), then the independent variable (Use of QRIS) has a significant effect on the dependent variable (Interest in Giving). While the calculated t value is greater than the t table ($11.424 > 1.658$), this means that the independent variable (Use of QRIS) has a positive effect on the dependent variable (Interest in Giving). It can be concluded that the hypothesis is accepted.

DISCUSSION

Based on the results of the discussion in the study, it shows that the use of QRIS has a significant and positive effect on interest in giving. This is based on the test results conducted in the partial test (t) where the significant value ($0.000 < 0.05$) and the value of t count > t table ($11.424 > 1.658$). Then the hypothesis (H) is accepted. These results are in line with research conducted by Astuti et al. (2022) on the benefits of using QRIS which has a positive and significant effect on interest in using QRIS for giving and shadaqoh. Then in terms of convenience according to Yusuf & Sarasi (2023), it states that convenience has a positive and significant influence on the interest in paying zakat using QRIS. Research conducted by Ningsih et al. (2021) states that the use of QRIS can minimize the occurrence of risks such as system errors so as to create a sense of security, the use of QRIS will also reduce the risk of losing funds given to the mosque.

People at a young age (12-25 years) and have an education usually tend to follow technological developments and existing trends, one of which is the use of QRIS. The results of descriptive analysis in this study indicate that the use of QRIS as a method of infaq payment at the mosque is easy to understand and easy to use. Based on previous research conducted by (Hafifuddin & Wahyudi, 2022), it states that one of the reasons for the ease of using QRIS is because the majority of millennials almost use smartphones on average so it is very easy to access QRIS. The perception of ease of use of QRIS is also due to the fact that QRIS can be used in various digital wallet, e-wallet and mobile banking applications that have registered and collaborated with QRIS, then almost all applications will display the QRIS feature on the application home screen so that when entering the application it is immediately visible and makes it easier for users. As a mosque administrator, it will also be easier to calculate infaq funds, because there is no need to calculate manually to find out the total infaq funds received.

In terms of benefits, the community feels the benefits of QRIS which is used for collecting infaq funds at the mosque. The use of QRIS has benefits for mosque development both for mosque-owned businesses and the collection of zakat, infaq and alms (Rakhmat, 2023). Giving donations at the mosque by the community is considered because it views the function of the mosque from the perspective of the activities carried out, so this causes an interest in giving (Abioye & Abiola, 2021). The existence of QRIS in the community is felt to be beneficial through the collection of infaq funds at mosques that no longer need to prepare cash. In addition, the community can also see the transaction history of the funds channeled and other benefits that are felt that allow giving anywhere and anytime by storing the QRIS barcode.

Then, people believe that there is little possibility of risks occurring when using QRIS, such as the risk of losing cash, the risk of errors in the payment process, the risk of personal data security and the risk of QRIS not functioning when paying infaq. Research conducted by (Alfani & Ariani, 2024) states that the minimum threat of balance security, confidential personal data is guaranteed and always succeeds in making transactions when using QRIS, where these conditions can provide confidence in the QRIS system and service features. The positive effect of risk perception on the use of QRIS shows that when a product has a low risk, people will tend to use it and vice versa (Susanto & Dahlan, 2023). The use of QRIS will reduce the risk of losing cash, this is because people no longer need to carry physical money (cashless) if they use QRIS as a non-cash

transaction method. Regarding the security system, the Director of the BI Payment System Policy Department said that QRIS has been equipped with an international standard security system since its launch (Rachman, 2023). If seen now, the use of QRIS has been widely used among the public. Examples include payments in MSMEs, ZISWAF receipts at amil zakat institutions, vehicle tax payments, parking payments, shopping payments at minimarkets and receipt of Infaq funds at mosques. Indirectly this illustrates that people believe that QRIS is safe to use in transactions.

The Interest in Giving at the Mosque variable has 3 indicators as a benchmark in making questions. The first indicator is the encouragement from within the individual who gets a very high predicate, such as wanting to set a good example to others by giving, becoming a better person and because they want to develop personal spirituality. The second indicator is the social motive that obtained a very high predicate. This shows that most people in Banjarmasin City donate because they want to promote social welfare, help build mosques and want to help with activities organized by the mosque, according to the questionnaire questions. This result confirms that Indonesia is the most generous country in the world, because its people have an awareness of giving. From an Islamic perspective, giving has the meaning of spending part of the property carried out by a person or business entity outside of zakat for the public good (Widiastuti et al., 2022). The last indicator that is the reason for growing interest is the emotional factor which also received a very high predicate. This means that the people of Banjarmasin City give because they feel happy and happy when giving in the mosque, giving a sense of satisfaction and peace, feeling useful for others and the mosque and feeling proud, according to the respondents' answers in filling out the questionnaire.

Support and promotion of QRIS utilization needs to be done by placing barcodes in strategic places such as charity boxes, entrances and notice boards, but there are still mosques that have not done this. During the field study, there were still mosques that did not take care of QRIS so that it was torn and or damaged. In addition, the size of QRIS is not too large so that it is less visible to the people who are at the mosque. A survey conducted by the author, there are at least 51 or 22.7% of mosques in Banjarmasin City that already have QRIS. This shows that there are still many mosques that have not utilized QRIS as a means of giving. so that in general they still rely on charity boxes.

CONCLUSION

Based on the results of the discussion in the study, it shows that the use of QRIS has a significant and positive effect on interest in giving. This is based on the test results conducted in the partial test (t) where the significant value ($0.000 < 0.05$) and the value of $t_{count} > t_{table}$ ($11.424 > 1.658$). Then the hypothesis (H_0) is accepted. People at a young age (12-25 years) and have education usually tend to follow technological developments and existing trends, one of which is the use of QRIS. The results of descriptive analysis in this study show that the use of QRIS as a method of infaq payment at the mosque is easy to understand and use. In terms of benefits, the community feels the benefits of QRIS for collecting infaq funds at the mosque because they no longer need to prepare cash, can see transaction history and allow giving anywhere and anytime by storing the QRIS barcode. Then, people believe that there is little possibility of risks occurring when using QRIS, such as the risk of losing cash, the risk of errors in the payment process, the risk of personal data security and the risk of QRIS malfunctioning during infaq payments.

The use of QRIS as a method of collecting infaq funds at the mosque can be maximized again by socializing to mosque administrators and the community about the uses and benefits of QRIS. Placing QRIS in strategic places, such as near the infaq box, near the entrance to the mosque, or in other places that are easily accessible and seen by the community. The community can also be more sensitive to existing technological developments and increase literacy about digital finance, one of which is the use of QRIS.

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