

ABSTRAK

Aulia Nur Azizah. 2026. *Urgensi Transformasi Digital Pengelolaan Sedekah: Analisis Kesiapan Pengurus Masjid Mahallul Ibadah Dalam Adopsi QRIS.* Skripsi, Program Studi S1 Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing I: Dr. H. Haris Faulidi Asnawi, Lc., M.S.I, Pembimbing II: Yusuf Asyabri, S.E., M.E.

Kata Kunci: QRIS, Transformasi Digital, Pengelolaan Sedekah, Efektivitas, Analisis SWOT.

Perkembangan teknologi keuangan digital mendorong pengelolaan dana umat menjadi lebih efektif, termasuk melalui penggunaan Quick Response Code Indonesian Standard (QRIS) dalam pengelolaan sedekah. Penelitian ini bertujuan menganalisis kondisi pengelolaan sedekah dan potensi transformasi digital QRIS, mengukur efektivitas pengelolaan sedekah melalui QRIS, serta merumuskan strategi implementasinya di Masjid Mahallul Ibadah.

Penelitian menggunakan metode campuran (*mixed method*) dengan pendekatan kualitatif dan kuantitatif. Data kualitatif diperoleh melalui wawancara mendalam dengan pengurus masjid, sedangkan data kuantitatif diperoleh melalui penyebaran kuesioner yang dianalisis menggunakan uji validitas, uji reliabilitas, dan skala Likert.

Hasil penelitian menunjukkan bahwa pengelolaan sedekah masih dilakukan secara konvensional, namun pengurus memiliki kesiapan untuk mengadopsi QRIS karena dinilai mampu meningkatkan kemudahan transaksi, akurasi pencatatan, dan transparansi pengelolaan dana. Tingkat efektivitas implementasi QRIS memperoleh nilai sebesar 76% dengan kategori efektif. Analisis SWOT menunjukkan bahwa strategi prioritas adalah Weakness–Opportunity (WO), yaitu memanfaatkan perkembangan teknologi melalui peningkatan sosialisasi dan edukasi guna mengatasi rendahnya pemahaman jamaah terhadap transaksi digital. Dengan demikian, transformasi digital melalui QRIS berpotensi diterapkan dalam pengelolaan sedekah di Masjid Mahallul Ibadah.

ABSTRACT

Aulia Nur Azizah. 2026. *The Urgency of Digital Transformation in Alms Management: An Analysis of the Readiness of the Management of Mahallul Ibadah Mosque in Adopting QRIS*. Undergraduate Thesis, Islamic Banking Study Program, Faculty of Islamic Economics and Business. Supervisor I: Dr. H. Haris Faulidi Asnawi, Lc., M.S.I. Supervisor II: Yusuf Asyabri, S.E., M.E.

Keywords: QRIS, digital transformation, alms management, effectiveness, SWOT.

The development of digital financial technology has encouraged more effective management of religious funds, including the use of the Quick Response Code Indonesian Standard (QRIS) in alms management. This study aims to analyze the current condition of alms management and the potential for QRIS-based digital transformation, measure the effectiveness of QRIS implementation, and formulate appropriate implementation strategies at Masjid Mahallul Ibadah.

This research employed a mixed-method approach combining qualitative and quantitative methods. Qualitative data were collected through in-depth interviews with mosque administrators, while quantitative data were obtained through questionnaires and analyzed using validity and reliability tests and a Likert scale.

The findings indicate that alms management is still conducted conventionally; however, mosque administrators are prepared to adopt QRIS because it is perceived to improve transaction convenience, recording accuracy, and financial transparency. The effectiveness score of QRIS implementation reached 76%, which falls into the effective category. SWOT analysis identified the Weakness–Opportunity (WO) strategy as the priority, emphasizing technological opportunities through socialization and educational programs to address the congregation's limited understanding of digital transactions. Therefore, QRIS-based digital transformation has strong potential to be implemented in alms management at Masjid Mahallul Ibadah.