

# ***IMPLEMENTATION OF DIGITAL WALLETS BY MUZAKKI IN EFFORTS TO COLLECT ZAKAT, INFAQ AND ALMS (ZIS) AT BAZNAS RIAU PROVINCE***

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## ***ABSTRACT***

*This research aims to describe the application of digital wallets by muzakki in the effort to collect zakat, infaq, and sedekah (ZIS) at the Riau provincial baznas. In the digital era, digital wallets have become a modern solution to enhance transparency, efficiency, and convenience in the efforts to collect zakat, infaq, and sedekah (ZIS). However, the implementation of digital wallets has not yet fully replaced the more dominant traditional methods. This research uses a descriptive qualitative approach with data collection techniques through direct interviews with the Riau provincial baznas and documentation. The sampling technique is purposive sampling. The results of this study indicate that the development of ZIS acceptance through digital wallets is still in its early stages and not yet optimal. Community participation in the implementation of digital wallets cannot yet be measured specifically. However, in general, it is dominated by the younger generation, and the older generation is not yet familiar with it. The comparison between traditional methods and digital wallets shows that the implementation of digital wallets is faster and more practical in the effort to collect ZIS. However, traditional methods still excel in terms of the number of recipients. The implementation of digital wallets impacts transparency and efficiency by reducing administrative steps, speeding up donation confirmations, and expanding reach. However, there are challenges in public understanding, payment gateway administrative costs, and data recording and verification issues. Therefore, the Riau provincial baznas needs to develop strategies for digital wallet education, optimize information systems, and collaborate and negotiate with third parties to enhance ZIS collection in the future.*

***Keywords: Digital Wallet, ZIS and Baznas of Riau Province***