ABSTRACT

The development of financial technology (fintech) has driven digital transformation in the management of zakat, infaq, and sadaqah (ZIS). The use of fintech through websites, social media, QRIS, bank transfers, e-wallets, and other digital payment systems provides opportunities for ZIS management institutions to improve access convenience, service efficiency, transparency, and the expansion of fund collection outreach. However, its utilization has not been fully optimal due to challenges such as low digital literacy among the public, limited socialization, and the persistence of conventional ZIS payment habits. This study aims to analyze fintech-based ZIS management at LAZISMU, LAZISNU, and BAZNAS in Banjarnegara Regency, focusing on fintech utilization, the implementation of management functions—Planning, Organizing, Actuating, and Controlling (POAC)—and their implications for the constraints and optimization of ZIS collection.

This study employs a descriptive qualitative approach. Data were obtained through interviews, observation, and documentation involving managers of the three institutions, with informants selected based on their involvement and understanding of the subject matter. Data were analyzed through data reduction, data display, and conclusion drawing/verification, with data validity strengthened through triangulation and member checking.

The results show that the three institutions have utilized fintech in different patterns: LAZISMU through its website, social media, bank transfers, and QRIS; LAZISNU combines digital channels with conventional methods; while BAZNAS employs the most diverse digital services, including e-wallets and digital payroll. Based on the POAC management functions, BAZNAS excels in planning and controlling, LAZISMU excels in actuating, while LAZISNU remains dependent on provincial-level policy in terms of organizing. These differences are shaped by each institution's organizational characteristics. Strengthening digital education, enhancing human resource capacity, and optimizing digital fundraising strategies are needed to support the effectiveness of ZIS collection.

Keywords: *financial technology, zakat, infaq, sadaqah, digital fundraising, POAC (Planning, Organizing, Actuating, Controlling), Banjarnegara.*