

Quick Response Code Indonesian Standard (Qris) As A Non-Cash Payment Instrument An Islamic Economic Perspective

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Abstract

Purpose - This study aims to analyze the use of QRIS as a non-cash payment tool at Pakulinan Central Culinary Taman Ainun Habibie Wonosobo, based on the Islamic economic perspective of DSN MUI Fatwa Number 116/DSN-MUI/IX/2017.

Methodology - The research method uses a qualitative descriptive method with a phenomenological approach, meaning that this research is focused on exploring, understanding and interpreting the meaning of phenomena, events and their relationship with ordinary people in certain situations. The data was collected using interviews and documentation, then analyzed using the Miles Huberman method.

Findings - The results of the study show that the use of QRIS in Pakulinan Central Culinary Taman Ainun Habibie, almost all of them are in accordance with the Fatwa DSN MUI Number 116/DSN-MUI/IX/2017, namely regarding transactions in which *riba*, *gharar*, *maysir*, *tadlis*, and goods traded do not have haram elements. Only in one of the conditions is there something that has not been met, namely related to the storage of money that has not been carried out in Sharia banks.

Implications - This study uses data from QRIS user traders at Pakulinan Central Culinary, Taman Ainun Habibie, Wonosobo.

Keywords: Non-cash Payment Instruments, QRIS, Islamic Economics.

Introduction

Developments in the field of information technology have progressed rapidly, this is inseparable from the existence of the internet. The internet is beneficial for life activities, one of which is in the business world (Rahmadi et al., 2015). Of course, this development also appears in a lot of transactions that are carried out in a online, be it buying and selling, debts and receivables, services, or other transactions. Community activities can be carried out more easily through various technological innovations and the internet, one of which is in terms of *muamalah* (activities carried out by a person with someone or several people in meeting their respective needs). In this modern era of globalization, all human activities are sought to be carried out quickly, easily and efficiently. Human activities are minimized with assistive tools, advanced tools in the form of electronics that are all made to make human work easier (Witono & Hendrayana, 2011).

Technology in offering digital payments has brought new changes with the emergence of digital wallets (e-wallets) which are the successors to electronic money (e-money). In digital wallets, users can store a certain amount of money in digital form in an e-wallet application that can be accessed using smartphones. The advantage of this e-wallet lies in the practicality, convenience and security when using an e-wallet, while the disadvantage is that users must be connected to the internet when making the payment process. The payment mechanism through e-wallets is also easy to use, the seller only provides a Quick Response (QR) code to be scanned by the buyer, then the buyer can enter the payment nominal then choose the payment, then the payment process is automatically completed. The existence of various digital wallet applications results in

sellers having to offer QR code services as many as buyers scan through each of these digital wallet applications. This certainly makes buyers troublesome because the terms and conditions on digital wallets are different. Technological advances in the payment system have shifted the role of cash to non-cash which is more efficient and economical. New innovations have emerged, a kind of transaction method that changes from time to time. Starting with barter system transactions, then using paper money and metal, and currently non-cash payments such as OVO, Dana, LinkAja, Gopay and Quick Response Code Indonesian Standard (QRIS) have emerged that use QR codes.

QRIS (Indonesian Standard Quick Response Code) is standard QR code for e-wallets, Mobile Banking, and server-based electronic money applications (Ningsih et al., 2021). QR code can be used to accommodate different types of payment services, but to ensure interoperability and efficiency, the National Standard QR code Needed. With the adoption of the National Standard QR code, QR codes can be used consistently by various payment service providers, thereby reducing the risk of fragmentation of the payment system industry and making it easier to use national cashless payments.

The existence of QRIS brings many benefits to business people, including softening the transaction process, with QRIS can prevent the circulation of counterfeit money, modern, neater cash registers, and Latest, because only one is provided QR code It is enough to accept various payments. This application simplifies registration, business actors don't need to bother registering business actors anymore, simplifies business financial monitoring and analysis. With QRIS, it can encourage the progress of the MSME sector which of course can accelerate financial access for business actors wherever they are, thereby helping to increase the economic inclusion activities of these business actors (Kusumaningrum, 2020).

Since the introduction of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia in 2020, the use of digital payment systems in Indonesia has experienced significant development. QRIS is designed to bring together various digital payment services into one QR code standard that can be used by various payment service providers, both banks and non-banks. This aims to facilitate transactions and support financial inclusion throughout Indonesia.

One of them is in Wonosobo which is an area with great MSME opportunities, this has an impact on the welfare of the community through the MSME sector which is a potential that must be developed. Many business actors in Wonosobo, from small stalls to large stores, have begun to adopt QRIS to facilitate fast and secure payments. This adoption is also driven by promotional programs from payment service providers that offer incentives to business actors who use QRIS. One of them is at Pakulinan Central Culinary Taman Ainun Habibie Wonosobo, which is in the area of the Great Mosque of Jami', at the culinary center There are 70 traders. And there are 46 traders who have used QRIS (E. Efendi, personal communication, 2025).

Along with the development of technology, the development of payment systems has undergone changes and has changed significantly. Although physical money is still widely used by the world community as a means of payment, in line with the rapid development of payment system technology, the pattern of cash payments is gradually shifting to non-cash payments. Related to the above, Bank Indonesia (BI) also encourages the less cash society (LCS) movement or the use of electronic money as a substitute for cash payments in Indonesia. And the National Sharia Council-Indonesian Ulema Council (DSN-MUI) in September 2017 (MUI, 2017) issued Fatwa No: 116/DSN-

MUI/IX/2017 concerning Islamic electronic money (Santika, 2024). That is explaining that electronic money can use wadiah, qard, ijarah, jualah, wakalah bil ujah contracts. The next one can be used as a guide in the use of QRIS.

Several previous studies can be used as a comparison in this study. Research Destianingsih (2021) stated that QRIS can be done if electronic money is available on all applications. Ariyani (2022) stated that the use of QRIS as a non-cash payment instrument on RM Nasi Uduk Mr. Dar is in accordance with the function of money in Islam as a medium of exchange and in accordance with sharia principles. Muhammad states that the transaction contract used includes ijarah a'mal and buying and selling mutlaq.

Departing from previous problems and research, this study examines the Quick Response Code Indonesian Standard (QRIS) as a non-cash payment instrument from an Islamic economic perspective and focuses on the study at the Pakulinan Central Culinary Taman Ainun Habibie.

Literature Review

Indonesian Standard Quick Response Code (QRIS)

Indonesian Standard Quick Response Codes or (QRIS) is the unification of various types of QR from various Payment System Service Providers (PJSP) using QR Codes. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with QR Codes can be easier, faster, and more secure. All Payment System Service Providers who will use Payment QR Codes are required to implement QRIS. QRIS is a standard QR code for mobile banking e-wallets, and server-based e-money applications. However, there are transaction fees or Merchant Discount Rates (MDR). MDR is a fee charged by PJSP to business actors for every transaction made through QRIS. The amount of QRIS MDR is set by Bank Indonesia at 0.3% for micro enterprises, 0.7% for regular transactions, 0.6% for education transactions, and 0.4% for petrol station transactions and social assistance.

According to Susanti (2024) QRIS provides payment methods Cashless more efficiently through a single QR code, so that merchant there is no need to have several types of QR codes from different sources. On the bank Indonesia website, payment applications have several benefits from standardization QR code with QRIS, among others, for fast and contemporary users, don't bother carrying cash, and don't bother thinking about whose QR is installed, and are protected because all PJSP QRIS operators already have permits and are supervised by Bank Indonesia. For Merchants/Stores; sales have the potential to increase because they can accept QR-based payments, improve branding, are contemporary, more practical because it is enough to use one QRIS, reduce cash management costs, no need to provide cash back, transactions are recorded automatically and can be viewed at any time, separate money for business and personal, facilitate reconciliation and potentially prevent fraud from cash transaction bookkeeping, and build credit profile information to make it easier to obtain credit in the future.

Non-Cash Payment Instruments

A means of payment is a good or tool used to move funds from an economic activity. Economic activities such as selling buy It is an activity that cannot be separated from our lives, almost every day we make buying and selling transactions to meet our daily needs. This transaction can take place at a stall, supermarket, markets, to shops online. For this reason, the means of payment used in transaction activities cannot be separated. Each country has a currency that is used to conduct day-to-day transactions.

Currently, transaction activities can not only be carried out in a offline but can be done in a online, either through E-commerce and social media. Electronic Payments It is defined as a means of payment in electronic form where the money used for transactions is stored in the form of electronic media, Electronics payments often referred to as electronic money. How to use the Electronic Money It is also very easy, namely the user has to deposit his money to the issuer to be converted into an electronic money balance in electronic media owned by the user then the user can use the balance to make transactions.

DSN MUI Fatwa Number 116/DSN-MUI/IX/2017

The Indonesian Ulema Council (MUI) through the National Sharia Council (DSN) has issued a fatwa that can be used as a guideline for people who use sharia electronic money, namely DSN MUI Fatwa Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money (DSN MUI, 2017). The DSN fatwa above explains that electronic money can be used as a means of payment with the following conditions:

- a. The facility service fees must be in the form of real costs (to support the smooth process of electronic money implementation) and must be submitted to the cardholder correctly (in accordance with sharia and applicable laws and regulations) in accordance with the principle of ta'widh (compensation)/ijarah.
- b. The use of electronic money must be avoided from prohibited transactions (Transactions that are ribawi, gharar, maysir, risywah, israf, haram objects).
- c. The nominal amount of electronic money at the issuer must be placed in an Islamic bank, because transactions in conventional banks are prohibited interest-bearing loans.
- d. The contract between the issuer and the parties in the implementation of electronic money (principal, acquirer, merchant, clearing operator, and final settlement operator) is an ijarah contract, a ju'alah contract, and a wakalah bi al-ujrah contract, because the products sold by the principal, acquirer, merchant, clearing operator, and final settlement operator are services/kadamat.
- e. The contract between the issuer and the electronic money holder is a wadiah contract or qardh contract, because the nominal e-money can be used or withdrawn at any time.
- f. The contract between the issuer and the digital financial service agent is the ijarah contract, the ju'alah contract, and the wakalah bi al-ujrah contract.
- g. In the event that the card used as an electronic money medium is lost, the nominal amount of money in the issuer must not be lost, because the money belongs to the cardholder.

This fatwa also provides guidance on the criteria for halal products in the context of electronic transactions, including the use of QRIS (Santika, 2024).

Research Methods

This research uses a qualitative descriptive method with a phenomenological approach, meaning that this research is focused on exploring, understanding and interpreting the meaning of phenomena, events and their relationships with people in certain situ breastfeeding (Arikunto, 2010). Qualitative descriptive by describing and interpreting an object according to the data in the field, data obtained from the results of fact-finding and information taken from informants, both traders and users/consumers of Pakulinan Central Culinary Taman Ainun Habibie Wonosobo. The population in this

study is all traders in Pakulinan Central Culiner Taman Ainun Habibie Wonosobo with a total of 70 traders. The sampling technique uses Snowball sampling namely traders who have used QRIS as many as 16 traders. The data collection technique was carried out using observation and structured interviews, namely interviews with traders who had used QRIS at Pakulinan Central Culinary Taman Ainun Habibie Wonosobo. The results of the interviews collected were then tested for the validity of the data using triangulation source. Source triangulation is used to test the credibility of data by checking the data that has been obtained through several sources. The data analyzed by the researcher produces a conclusion, then an agreement is asked members check with data source (Sugiyono, 2019). Furthermore, the data was analyzed using qualitative descriptive with the Miles Huberman model with the stages of reduction, display, verification and conclusion drawing.

Results And Discussion

The Use of QRIS as a Non-Cash Payment Instrumen in Pakulinan Central Culinary

The existence of QRIS brings many benefits to business people, including simplifying the transaction process with QRIS, preventing counterfeit money, modernizing cash registers, and Latest, because only one is provided QR code It is enough to accept various payments. With QRIS, it can encourage the progress of the MSME sector which of course can accelerate financial access for business actors wherever they are, thereby helping to increase the economic inclusion activities of these business actors (Kusumaningrum, 2020). Here's how merchant to become a QRIS user:

- 1) If you don't have an account, then open it first by coming to the branch office or registering online with one of the PJSP
- 2) Complete business data and documents requested by PJSP
- 3) Wait for the verification process, creation of Merchant ID, and printing of QRIS codes by PJSP
- 4) PJSP will send a QRIS sticker Install the application as a QRIS merchant
- 5) Then, PJSP will educate merchants on how to receive payments through the QRIS service.

The use of QRIS is very helpful for traders in transactions, because its use is easy to access and learn, and provides a sense of security, is very flexible and facilitates transactions without using cash. QRIS allows users to better control transactions, minimize errors, and increase efficiency in the payment process.

Based on the results of research in the field, QRIS users stated that the use of QRIS brings many benefits, most users say that QRIS is easy to learn and use, users also feel safe because they already have a permit and are directly supervised by PJSP (payment system service provider), flexible in its use, and can be controlled. Of the total number of traders that amount to 70 almost all traders are already using QRIS (E. Efendi, personal communication, 2025). The following is data from several traders who have used QRIS:

Table 1
Data of Traders Using QRIS

Not	Merchant Name	Trading
1	Rmd	Es Dawet Durian
2	Iym	Ocan Crispy Fries
3	Mjm	Es Dawet Durian
4	Hour	Mature Satay

5	Rwy	A Variety of Market Cakes
6	Adv	Melted Block Cake
7	Dw	Gudeg Rice
8	He	Egg Fried Bread
9	Yt	Bandung Chicken Porridge
10	Sdy	Natural Ice
11	Bt	Soto Sokaraja
12	Fr	Thieves
13	Mym	Batagor Siomay
14	Dw	Assorted Sausages
15	Dyn	Noodles Ongklok
16	Swd	Meatballs and Chicken Noodles

Source: Head of Central Culinary Habits, 2025

Based on the table above, almost all traders in Pakulinan Central Culinary have used QRIS as a payment method. This shows a positive development in the use of digital technology in the local trade sector, which makes it easier for customers to make transactions. With the increasing number of merchants using QRIS, it is hoped that the shopping experience will be more efficient and faster. The implementation of QRIS can also expand the market and attract more customers, potentially increasing the income of traders in the region.

Analysis of the Use of QRIS Based on DSN MUI Fatwa Number 116/DSN-MUI/IX/2017

QRIS is a standard QR code developed by Bank Indonesia with payment system associations in Indonesia to facilitate payments and integrate all payment system service providers. QRIS is one of the payment methods for electronic transactions by scanning QR Codes, in the use of QRIS at Pakulinan Central Culinary Taman Ainun Habibie Wonosobo, there are fees charged to traders/merchants who use QRIS products, each trader gets a different fee depending on the function of making QRIS by the trader, fees paid to the bank is given in accordance with the provisions set by Bank Indonesia.

In the DSN MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money, there are several contracts that occur in sharia electronic money transactions. In this fatwa, it is explained that there is an ijarah contract in sharia electronic money transactions. An Ijarah contract is a lease contract to rent a good or service. Ijarah is commonly referred to as a fee or fee. So the concept of providing merchant discount rates (MDR) to merchants is included in the rental fee where the merchant pays the rental fee from the benefits obtained. The Ijarah Agreement contained in the fatwa, explains that the issuer must be allowed to charge the electronic money facility service fee to the money holder correctly in accordance with sharia and the applicable laws and regulations in the nominal electronic money at the issuer must be placed in the Sharia Bank and the cardholder will not lose the nominal amount of money if the card owned by the cardholder is lost. Therefore, the value of the money in the issuer must not be lost.

According to Hanafi scholars, Ijarah is a transaction for a benefit with a reward or fee or benefit exchanger. Like other contracts, Ijarah also has pillars and conditions, namely:

1. The tenant and the tenant, on the condition that they must be puberty, have the ability to control the property, the tenant is able to pay his rent to the renting party, the renting party is able to rent out the rental object, is pleased with each other, and both parties understand the object.
2. The rental object, provided that the rental object can be handed over and can be rented, the benefits of the rental object must be clearly known to both parties so that it does not cause disputes in the future, the rental object does not contradict Islamic terms, the rental object must not be used for the purpose of crime, the tenant can use the rental goods, the rental object in the form of services, is not an individual obligation such as prayer and fasting, and the rental rewards must be clear, specific and appraisal.
3. Sighat, provided that the contract transaction must be clear, both parties understand the contract transaction, the tenant's speech and the answer of the renting party in accordance and the contract can be done orally, in writing, gestures, and making or actions, and can be done electronically in accordance with sharia and applicable laws and regulations.

This fatwa aims to provide guidelines to manufacturers, retailers, and consumers in ensuring that products or services used or offered in electronic transactions meet halal standards in accordance with Islamic teachings. There are also guidelines on the criteria for halal products in the context of electronic transactions such as not containing haram elements, The product or service must be free of ingredients that are prohibited in Islam, such as (pork, alcohol, and their derivatives). Based on the results of the research, the products sold at Pakulinan Central Culinary Taman Ainun Habibie are guaranteed halal and avoid haram elements, because they already have a halal certificate. Apart from the halal aspect, the management and users have considered the use of QRIS at Pakulinan Central Culinary Taman Ainun Habibie which is explained in the fatwa that transactions organized in Islam should not contain elements of *riba*, *gharar*, *maysir*, and *tadlis*.

However, from several points in the fatwa, there is one aspect that is not in accordance with the requirements for the use of electronic money according to the DSN MUI Fatwa Number 116/DSN-MUI/IX/2017. The point is that the amount of money on the issuer must be placed in the Sharia Bank. Based on conditions in the field, not all traders at Pakulinan Central Culinary Taman Ainun Habibie keep their money in Sharia Banks. This shows that of all the conditions that exist in the use of QRIS, there is one condition that has not been met. So it can be concluded that almost all transactions use Indonesian Standard Rapid Response Code (QRIS) is in accordance with DSN-MUI Fatwa Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money, but there is one that is not yet suitable, namely regarding the storage of money that has not been deposited in Sharia Banks.

Conclusion

The use of QRIS brings many benefits to business people, especially MSMEs, the results of research in the field show that QRIS brings many benefits, in the use of QRIS it is easy to learn and use, users also feel safe because they already have a permit and are directly supervised by payment system service providers (PJSP), flexible, and controllable. The use of QRIS at Pakulinan Central Culinary Taman Ainun Habibie Wonosobo has been almost evenly distributed from a total of 70 traders, 46 of whom have used QRIS in transactions, the rest are just waiting for the matching program.

Analysis of the use of QRIS with DSN-MUI Fatwa Number 116/DSN-MUI/IX/2017 states that electronic money issuers can charge service fees to electronic money holders on the condition that they comply with sharia and laws and regulations. Therefore, the concept of providing merchant discount rates (MDR) to merchants is included in the rental fee where the merchant pays the rental fee from the benefits obtained. The halalness of products sold at Pakulinan Central Culinary Taman Ainun Habibie is guaranteed halal, and avoids haram elements, and transactions made do not contain elements of riba, gharar, maysir, and taddis. In this case, it gives confidence to traders and consumers that the transactions carried out are in accordance with Islamic economics. Thus, the use of QRIS at Pakulinan Central Culinary Taman Ainun Habibie has met the halal and sharia standards set by DSN-MUI, but in its implementation there is still one point that is not appropriate, namely regarding its storage that has not been carried out at the Sharia Bank.

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