

## Implementation of QRIS as a Digital Payment System Based on Sharia Principles

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### Article Info:

Article history: Received, 10/03/2025, | Revision, 20/04/2025, | Accepted, 01/05/2025, | Vol (2), Issue (1), (May, 2025)  
e-ISSN 3063 – 8933 | doi: <https://doi.org/10.61233/zijis.v2i1.37>

### Abstract:

The rapid digital transformation of payment systems has accelerated the shift from cash to more efficient non-cash instruments, notably through the Quick Response Code Indonesian Standard (QRIS) initiated by Bank Indonesia. This study examines the implementation of QRIS as a digital payment system in Tanjung Jabung Timur and evaluates its alignment with Sharia principles. Employing a qualitative phenomenological approach, the research draws on in-depth interviews, direct observations, and documentation involving QRIS users, both merchants and consumers, selected via purposive sampling. Findings indicate that Muslim communities in the region perceive QRIS positively due to its convenience, transactional efficiency, and the transparency and security it provides in financial recordkeeping. Identified constraints include uneven internet infrastructure and limited digital literacy. From an Islamic jurisprudence perspective, QRIS is viewed as consistent with muamalah principles, avoiding *riba*, *gharar*, and *maisir*, and fitting within valid contractual frameworks of sale (*bay'*) and leasing of services (*ijarah*). The study contributes to the literature on integrating financial technology with Sharia compliance and offers practical implications for regulators, payment service providers, and businesses to strengthen Sharia-compliant financial inclusion in Indonesia.

### Keywords:

QRIS; digital payment system; digital; Sharia principles.



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## INTRODUCTION

The development of digital technology has fundamentally changed the global financial system, including the way people conduct transactions. The shift from cash to digital payment systems is a necessity as internet penetration, smartphone usage, and the growth of technology-based financial services (fintech) increase. At the global level, payment digitization is proven to improve efficiency, expand financial inclusion, and strengthen financial system transparency (Ozili, 2023). In Indonesia, this transformation was accelerated with the launch of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia in 2019. Data from Bank Indonesia (2024) recorded a 226.54% surge in QRIS transactions with 50.5 million users and 32.7 million merchants, showing the rapid adoption of digital payments in various sectors, including MSMEs and houses of worship.

Although the development of QRIS shows a positive trend, the gap between technological progress and community readiness is still visible. Low digital literacy is a major obstacle in the

utilization of cashless services, especially in areas with limited infrastructure (Damayanti, 2023). In addition, concerns over data security and the risk of digital fraud are still important issues (Putri & Novitasari, 2024). In the context of the Muslim community, questions also arise regarding the compatibility of QRIS with Sharia principles. Therefore, research on the perceptions and practices of using QRIS from an Islamic perspective is relevant, given the importance of the principles of fairness, transparency, and the prohibition of usury, gharar, and maisir in financial transactions.

Conceptually, this research is based on the Technology Acceptance Model (TAM) and Islamic financial literacy. TAM theory explains that the perceived ease and benefits of a technology influence users' intention to adopt it (Davis, 1989; Venkatesh & Davis, 2000). In the context of QRIS, factors such as efficiency, ease of transaction, and security are the main determinants of public acceptance (Rachmawati & Wahyudi, 2024). On the other hand, Islamic financial literacy provides a framework to assess the extent to which this digital payment system is in accordance with Islamic principles (Elisa & Zulinda, 2025). This research combines the two frameworks with a phenomenological approach to understand the perceptions of the Muslim community towards the use of QRIS.

Based on this background, this research aims to answer two main questions: (1) how is the implementation of QRIS as a digital payment system in East Tanjung Jabung Regency, and (2) how does it comply with sharia principles. Through a qualitative phenomenological approach, this research focuses on the user experience in utilizing QRIS, as well as assessing digital transaction practices in the context of muamalah contracts such as ijarah and sale and purchase. Thus, this research seeks to provide a deeper empirical understanding of the relationship between technological innovation and Islamic values in digital finance practices at the local level.

The scientific contribution of this research lies in its efforts to fill the study gap between digital payment technology and Islamic economic law. Most previous studies have focused on technical aspects and user behavior (Permani & Mujiyati, 2023; Setiawan & Wahyuni, 2020), while integration between technology adoption theory and Islamic financial literacy is still rare. By examining the implementation of QRIS in the Muslim community of East Tanjung Jabung, this research offers a new perspective on how digital payment systems can be harmonized with sharia principles. Conceptually, QRIS is seen not only as a technological innovation but also as a potential instrument in supporting Islamic financial inclusion and strengthening the Islamic economic ecosystem in the digital era.

## **METHOD**

This research uses a qualitative approach with a phenomenological strategy, which aims to deeply understand the experiences, perceptions, and meanings given by Muslim communities in East Tanjung Jabung Regency to the implementation of QRIS as a sharia-based digital payment system. The phenomenological approach was chosen because it is suitable for exploring the subjective experiences of informants in certain social and religious contexts, so as to provide a more comprehensive understanding of the phenomenon under study (Creswell & Poth, 2018). The research data consists of primary data obtained through in-depth interviews and direct observation of QRIS users, both merchants and consumers, as well as secondary data in the form of documents,

official reports from Bank Indonesia, scientific journals, and publications related to QRIS implementation. Data collection techniques were conducted through semi-structured interviews to enable in-depth exploration of informants' perceptions (Kallio et al., 2016), participatory observation to capture the practice of QRIS usage in the field (DeWalt & DeWalt, 2011), and documentation to complement empirical data. The inclusion criteria in this study are informants who have actively used QRIS in daily transactions and have a basic understanding of sharia principles, while the exclusion criteria are individuals who have never used QRIS or have no direct involvement in digital transactions. The unit of analysis was individual QRIS users in Tanjung Jabung Timur, who were purposively selected to ensure relevance to the research objectives (Palinkas et al., 2015).

Data analysis techniques were conducted through thematic analysis with a triangulation approach of sources, methods, and theories to increase the validity of the findings (Nowell et al., 2017). The analysis process involved data reduction, data presentation, and iterative conclusion drawing according to the Miles, Huberman, and Saldaña (2014) model. Interview data were transcribed verbatim, then coded using qualitative analysis software to facilitate the organization of themes and patterns (Zamawe, 2015). Data validity was strengthened through member checking techniques by confirming interpretation results with informants, as well as peer debriefing with fellow researchers to reduce subjective bias (Lincoln & Guba, 1985). Thus, this research method is designed to produce an in-depth, valid, and contextual understanding of the implementation of QRIS as a digital payment system that complies with sharia principles in Tanjung Jabung Timur.

## RESULTS AND DISCUSSION

### Results

The results of this phenomenological qualitative research show that the implementation of QRIS in East Tanjung Jabung Regency is positively perceived by the majority of Muslim communities, especially small businesses and consumers who are accustomed to using digital payment services. Based on the results of in-depth interviews, the first aspect that emerged was the ease and efficiency of transactions. Informants stated that QRIS simplifies the payment process because it only requires scanning the QR code without having to carry cash, making transactions faster and more practical. This is in line with previous research findings, which confirm that perceived convenience is a dominant factor in the adoption of QRIS among the younger generation and MSME players (Rachmawati & Wahyudi, 2024). In addition, field observation data show that traders in traditional markets are starting to adopt QRIS because they do not need to provide change, and can reduce the risk of receiving counterfeit money, as also found in a study of QRIS implementation in the urban MSME sector (Permani & Mujiyati, 2023).

The second identified was transaction security and transparency. Informants considered that the use of QRIS provides a sense of security because every transaction is digitally recorded and can be traced back. This is considered to reduce the potential for fraud in cash transactions. This result is consistent with research showing that trust and data security factors have a significant effect on QRIS adoption (Putri & Novitasari, 2024). Observations also found that merchants find it easier to conduct daily financial records because all transactions are automatically documented. Another study

supports this finding by asserting that digital recording through QRIS helps improve the financial literacy of businesses (Damayanti, 2023).

The third is infrastructure and digital literacy challenges. Some informants conveyed obstacles in the form of limited internet access in certain areas, which caused QRIS transactions to not always be carried out smoothly. In addition, there are still people who are not used to using digital wallet applications, so they need assistance in the adoption process. These results are in line with research highlighting that low digital literacy is the main obstacle to QRIS utilization in areas with limited infrastructure (Setiawan & Wahyuni, 2020). Another study also confirms that the digital divide between urban and rural areas affects the adoption rate of non-cash payment technology (Suryanto & Nugroho, 2021).

The fourth is the suitability of QRIS with Sharia principles. The majority of informants stated that QRIS is in accordance with Islamic muamalah principles because it does not contain elements of usury, gharar, or maisir. They consider that the contract that occurs in QRIS transactions can be understood as a sale and purchase contract and ijarah, where the administrative fee or merchant discount rate is seen as a valid form of service fee. This is in line with research that confirms that QRIS can be positioned as a sharia-compliant payment instrument if it fulfills the principles of fairness and transparency (Elisa & Zulinda, 2025). Other studies also show that the Muslim community tends to accept QRIS if it is believed that it does not conflict with Islamic law.

The fifth is perceived social and economic benefits. Informants considered that QRIS helps expand market access for small merchants as it can serve a wider range of consumers, including the younger generation who are accustomed to digital payments. In addition, QRIS is perceived to support financial inclusion by encouraging people to have bank accounts or digital wallets. These results are consistent with research showing that QRIS contributes to increased financial inclusion in Indonesia (Bank Indonesia, 2024). Other studies also confirm that QRIS plays a role in strengthening the digital ecosystem of MSMEs through cost efficiency and increased consumer access. The last theme is the challenge of digital fraud risk. Some informants raised concerns over potential fraud through fake links or manipulated QR codes. Although these cases have not occurred much in Tanjung Jabung Timur, public vigilance remains high. This is in line with research highlighting that cybersecurity risk is one of the factors affecting user trust in digital payment systems (Rahman & Pratama, 2022). Another study also confirmed that consumer protection in digital transactions needs to be strengthened to increase public trust (Hidayat & Santoso, 2023).

## Discussion

The results of this study confirm that the implementation of QRIS in East Tanjung Jabung Regency is positively perceived by the majority of Muslim communities, both traders and consumers, because it is considered to facilitate transactions, increase efficiency, and comply with sharia principles. This finding answers the formulation of the research problem, which asks how the implementation of QRIS as a digital payment system complies with Sharia principles. Empirically, the public assesses that QRIS can provide transparency and security in transactions, although there are still obstacles in the form of limited internet infrastructure and digital literacy. This shows that

the research objectives to examine the implementation of QRIS and its conformity with Sharia principles have been achieved, with results that confirm positive acceptance at the local level (Rachmawati & Wahyudi, 2024).

Interpretation of these findings within the Technology Acceptance Model (TAM) theoretical framework shows that perceived ease of use and perceived usefulness are dominant factors in QRIS acceptance. Informants stated that QRIS made transactions easier and provided benefits in the form of tidier financial records, thus increasing the intention to adopt it. This is consistent with TAM theory, which asserts that these two factors are the main determinants in technology adoption (Venkatesh & Davis, 2000). From the perspective of Islamic financial literacy, this finding also shows that the public assesses QRIS in accordance with Islamic muamalah principles because it does not contain elements of usury, gharar, or maisir. Thus, QRIS can be positioned as a digital payment instrument that supports the principles of justice and transparency in Islam (Elisa & Zulinda, 2025).

When compared with previous studies, the results of this study are in line with the findings of Damayanti (2023), which confirms that perceived convenience and digital literacy have a significant effect on public interest in using QRIS. Putri and Novitasari's (2024) research also supports these findings by showing that trust and data security factors are important variables in QRIS adoption. However, this study provides an additional perspective by emphasizing the suitability of QRIS with sharia principles, which has not been widely studied in previous studies. In contrast, research by Suryanto and Nugroho (2021) highlights that the digital divide between urban and rural areas is still a major obstacle in QRIS adoption, which is also found in this study through internet infrastructure constraints.

The scientific contribution of this article lies in the integration of technology adoption theory and Islamic financial literacy in the context of QRIS implementation. Previous studies have emphasized more on technical aspects, efficiency, and user behavior (Permani & Mujiyati, 2023), while this study broadens the perspective by placing QRIS within the framework of Islamic law. Thus, this article enriches the academic literature on the integration of financial technology with sharia principles, as well as making a practical contribution to the development of Islamic financial inclusion policies in Indonesia.

The limitations of this study need to be acknowledged proportionally. First, this research was only conducted in East Tanjung Jabung Regency, so the results cannot be generalized to the rest of Indonesia. Second, the qualitative phenomenological approach used provides an in-depth understanding, but does not allow quantitative measurement of the level of QRIS adoption. Third, the limited literature on QRIS from a Sharia perspective is also a challenge in building a comprehensive conceptual framework. This is in line with the recognition in qualitative research that context and data limitations are part of the dynamics of field research (Creswell & Poth, 2018).

The implication of this research for practitioners is the need to increase digital literacy and Islamic financial literacy among the community, especially in areas with limited infrastructure. Bank Indonesia and payment system service providers need to expand educational programs on the use of QRIS, while ensuring that this system is understood as an instrument that complies with sharia

principles. This is in line with research recommendations that emphasize the importance of consumer education in increasing the adoption of financial technology (Rahman & Pratama, 2022).

For policymakers, this research provides a basis for strengthening regulations related to consumer protection in digital transactions, particularly in preventing the risk of fraud through fake QR codes. Stricter regulations and more effective supervision are needed to increase public trust in QRIS. This is in line with research findings that highlight the importance of legal empowerment in the digital payment ecosystem (Sutanto, 2022).

Implications for further research are the need for quantitative studies that can measure more broadly the level of QRIS adoption in various regions, as well as comparative research between urban and rural areas. In addition, further research can also examine the integration of QRIS with other Islamic financial instruments, such as digital zakat or QRIS-based waqf, to broaden the understanding of the role of financial technology in supporting the Islamic economy. Recent literature also confirms that the digitization of Islamic finance has great potential in strengthening global financial inclusion (Ozili, 2023).

Finally, this study also has theoretical implications by strengthening the relevance of TAM theory and Islamic financial literacy in the context of financial technology adoption in developing countries. By placing QRIS within an Islamic muamalah framework, this study demonstrates that technology adoption theory can be enriched with a normative-religious perspective, resulting in a more comprehensive understanding of the factors that influence technology acceptance in Muslim societies. This is in line with the research trend of integrating technology adoption theory with local and religious values in a global context (Ali et al., 2021).

## CONCLUSION

This study concludes that the implementation of QRIS in East Tanjung Jabung Regency is positively perceived by the majority of Muslim communities, both traders and consumers. QRIS is considered to facilitate transactions, increase efficiency, and provide transparency and security in financial records. Nevertheless, challenges in the form of limited internet infrastructure and low digital literacy are still obstacles to the optimal utilization of QRIS. From a Sharia perspective, QRIS is seen as in accordance with Islamic muamalah principles because it does not contain elements of usury, gharar, or maisir, and can be positioned within the framework of a valid sale and purchase contract and ijarah according to Islamic law. Thus, this research succeeded in answering the formulation of the problem regarding the implementation of QRIS and its compliance with Sharia principles.

The contribution of this research is both theoretical and practical. Theoretically, this study enriches the literature on financial technology adoption by integrating the Technology Acceptance Model framework and Islamic financial literacy in the context of Muslim society. Practically, this study provides input for regulators, payment system service providers, and business actors to strengthen digital literacy and sharia financial literacy, and increase public trust in digital payment systems. This research also confirms that financial technology innovation can be harmonized with

Islamic values, thus supporting Islamic financial inclusion in Indonesia. The implication of this research is the need for further studies with a quantitative or mixed methods approach to measure the level of QRIS adoption more broadly in various regions, as well as comparative research between urban and rural areas. In addition, future research can explore the integration of QRIS with other Islamic financial instruments, such as zakat, infaq, sadaqah, and digital waqf, to expand the use of financial technology in supporting Islamic economic development.

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