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IMPLEMENTATION OF QRIS AMONG MSMES FROM AN ISLAMIC ECONOMICS PERSPECTIVE: A CASE STUDY AT HIDAYAH WASTE BANK, BENGKULU CITY

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Abstract

The emergence of digital technology in payment systems has encouraged Micro, Small, and Medium Enterprises (MSMEs) to switch to cashless payment options, including the introduction of the Quick Response Code Indonesian Standard (QRIS). However, many MSMEs, such as Bank Sampah Hidayah located in Bengkulu City, have not yet fully leveraged the benefits of QRIS. This study aims to evaluate the implementation of QRIS in these MSMEs through the perspective of Islamic economics. A qualitative approach was used, employing a case study methodology. Data was collected through primary and secondary data namely direct observation and discussions with staff and other parties involved in the daily operations of Bank Sampah Hidayah, as well as the collection of documents from various literature sources, including books, academic journals, and official documents related to QRIS, SMEs, and the principles of Islamic economics. The research findings indicate that QRIS enhances transaction efficiency, simplifies processes, and assists SMEs in maintaining clearer and more efficient financial operations. However, challenges exist, such as limited technological understanding and a societal preference for cash transactions. When evaluated from an Islamic economics perspective, QRIS adheres to the principles of justice and transparency and avoids practices involving riba and gharar , thus functioning as a legitimate payment method that aligns with the principles of.

Keywords: QRIS, MSMEs, Islamic economy, digital transactions, Hidayah Waste Bank .

1. Introduction

Development technology information in the digital era has bring change big in various aspect life especially on the system payment in activity economy public specifically his progress technology push creation system assessed digital payments more practical , fast and efficient compared to transaction in a way cash , change This also has an impact on activities Micro, Small and Medium Enterprises (MSMEs) at the Hidayah Waste Bank which has started utilise digital technology in the form of Qris in the transaction process payment (Era, Industry, and Indonesia 2019) .

One of form implementation technology information in development digital economy is use system non- cash payments through electronic money and applications digital payments . Digital payments provide convenience for public in do online transactions both online and offline. Dodi Yarli state that implementation of electronic money can make it easier perpetrator business in carry out transaction processes trading so that activities economy become more efficient (Yarli 2018) .

One of innovation system The digital payment system that is developing in Indonesia is the Quick Response Code Indonesian Standard (QRIS). QRIS is a standard national QR code developed by Bank Indonesia together industry system payment For unite various QR Code types from various organizer service system payment (Farhan, Ahmad / Wardani Shifa 2023) .

With the existence of QRIS, society can do payment use various bank and non-bank applications at all merchants that provide QRIS service . System This assessed capable give convenience , speed , and security in the digital transaction process (Mustika Wati 2023) .

The use of QRIS in the MSME sector continues experience improvements in various regions , including Bengkulu Province . Based on data from Bank Indonesia in Bengkulu Province , the number of QRIS users reach more from 272 thousand users with number of merchants around 235 thousand perpetrator business . In addition , the QRIS transaction volume reached more from 50 million transaction in One years . The height number the show that Bengkulu society begins used to use system digital payments in activity economy daily (Watra 2026b) .

Improvement the use of QRIS is also visible from growth amount users and merchants in 2025. Bank Indonesia noted that amount QRIS users in Bengkulu are growing around 10 percent , while the number of merchants increases by 27 percent . The volume of QRIS transactions even reached 54 million transaction or grow around 28 percent compared to period previously . Condition the show that level reception public to system digital payments are increasing increase and become part important in transformation economy area (Watra 2026a) .

2. Research Methods

Study This use approach qualitative with focus studies case study . The purpose of the method This is for get more insight comprehensive about How the Quick Response Code Indonesia Standard (QRIS) is implemented in business micro , small and medium enterprises (MSMEs) from corner view Islamic economics . Research This was carried out at the Hidayah Waste Bank located in Bengkulu City, which was involved in Community Service Program of Islamic Economics Real Work Lecture (KKN), Fatmawati Sukarno State Islamic University, Bengkulu (Septiana, Khoiriyah, and Shaleh 2024) .

In study Here , data sources are categorized into primary and secondary data . Primary data is collected through observation field and interviews with Hidayah Waste Bank officers and stakeholders other interests involved in transaction using QRIS. On the other hand , secondary data collected from various source literature , including books , journals academic , and documents related official with QRIS, MSMEs, and principles sharia economics (Sulung and Muspawi 2024) .

Methods used For data collection includes observation , interviews , and data collection documentation . Observation direct done For witness in a way direct use of QRIS during transactions . Semi- structured interviews done For get outlook comprehensive about experiences and associated difficulties with QRIS usage . Documentation functioning as additional data , incl photos , notes , or material relevant supporters (Alhamid and Anufia 2019) .

Analysis descriptive Qualitative is the method chosen For data evaluation , which consists of from collecting , condensing , presenting , and drawing conclusions. Collected data then analyzed and interpreted through lens Islamic economics , aims For evaluate how much Good QRIS implementation is aligned with sharia principles .

3. Results And Discussion

The results of observations and interviews at the Hidayah Waste Bank in Bengkulu City show that that the Quick Response Code Indonesian Standard (QRIS) has been implemented as method non- cash payments through connected digital applications with account Manager . Mrs. Yulia Suparti, manager of the Hidayah Waste Bank UMKM , said that since QRIS was implemented , the payment process become more easy , fast and practical for managers and consumers . Consumers No need carry cash again , and all payment recorded automatically in the bank account . Manager state that There is piece cost administration from the bank. The obstacles faced including lack of understanding public about QRIS usage , limitations internet access , habits use transaction cash , and some public Not yet own application digital payments (Suparti 2026)

The implementation of QRIS provides a number of benefit for perpetrator business and consumers , perceived benefits from use QRIS digital payment is a transaction process become more fast , practical and efficient Because users QRIS service does not need provide cash moment do payment . In perspective sharia economy , QRIS implementation can support achievement mark welfare and protection wealth (hifz al-mal) because transaction done in a way clear , transparent and recorded with good , appropriate with provisions in the Qur'an An- Nisa letter verse 29 which means : 'O you who believe , do not You each other eat treasure your fellow man with the path of the vanity , except with road current business with Like mutual liking between you and don't You kill yourself Indeed, Allah is Most Merciful to you '. Besides Therefore , using QRIS also helps manager in recording transaction Because payment can recorded in a way automatically on digital applications so that avoided from element ambiguity transaction in implementation sell buy walk direct with transparent (Maulida et al. 2025) .

Reviewed from perspective Islamic economics , the implementation of QRIS at the Hidayah Waste Bank in Bengkulu City is assessed in accordance with principles transactions in Islam (Shariah). Suitability use of QRIS with principle The Islamic economy is also reinforced by Fatwa No. 116/DSN-MUI/IX/2017 of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) concerning Islamic Electronic Money . explained that electronic money management must avoided from element usury , gharar , maysir , tadlis , risywah , and transactions to forbidden objects this is reinforced with

statement that The use of QRIS is not contain element usury , gharar , and maisir Because system payment done in a way clear , transparent and appropriate with the nominal transaction made . The use of QRIS also reflects principle convenience (taisir) and benefit in transactions , so that can accepted as one of the form innovation suitable digital payments with values Islamic economics . In addition , transactions digital payments are necessary done in a way transparent so that it can provide a sense of security and create justice for party transacting parties (Alhusni and Mustiah nd) .

The implementation of QRIS at the Hidayah Waste Bank in Bengkulu City shows that the transaction process done in a way open , according to the nominal payment , and recorded in a way automatic in digital system . Condition the show that the use of QRIS has reflect principle transparency and public welfare in Islamic economics .

The manager of the Hidayah Waste Bank stated that QRIS usage is sufficient help in follow development digital technology in the modern era. Although Thus , the implementation of QRIS is still face a number of obstacles , such as lack of understanding part public about method QRIS usage , limitations internet access , as well as habit society that still more comfortable use transaction cash compared to digital payments .

Besides that , still there is a number of society that has not own application digital payments so that QRIS usage is not yet can utilized in a way maximum by all users Hidayah Waste Bank services . However in a way In general , the existence of QRIS provides impact positive towards the Hidayah Waste Bank MSME (Suparti 2026) .

Discussion

Digitalization payments in the modern era are one of them that is the use of QRIS has implemented various sector and one of them implemented at the Hidayah Waste Bank in Bengkulu City with use method non- cash payments in the form of the Indonesian Standard Quick Response Code (QRIS). The use of QRIS is selected Because from system the Already integrated , easy to access as well as give convenience for manager and users service in do transaction Because system payment the can done in a way more practical and efficient (Sari et al. 2024) .

The implementation of QRIS is also in line with objective system modern digital payments developed For support system safe and easy digital payments used by the community . In addition to providing convenience In the transaction process , the use of

QRIS also provides benefit in aspect management finance . With existence system digital payments make it possible , transaction can recorded in a way automatic so that make it easier manager in do recording and management finance in a way more orderly and transparent . In addition , the use of QRIS also helps MSMEs and institutions public in adapt with development technology in the ever-growing digital era develop .

However that's how it is in reality The use of QRIS is still Not yet fully walk optimally . Based on results research , obstacles faced covering low understanding public about QRIS usage , limitations internet access , as well as habit society that still more choose transaction cash compared to digital payments . Conditions the show that community digital literacy Still need be improved so that the use of QRIS can utilized in a way more wide .

As it develops system digitalization payment it turns out Still there is part society that has not understand optimal use system digital payments , especially among users with literacy limited technology . thing This seen from low trust public to non- cash transactions , the existence of concern to data security , as well as lack of understanding about method use application and feature payment such as QRIS. In addition , the factor habit using cash and minimal socialization also becomes obstacle in the adoption process technology said , by Because That public expected get counseling from government local related introduction of the Qris digital payment system . Consequence utilization digital payments yet evenly throughout layer public so that required effort education and mentoring in a way sustainable so that the community can understand benefits , procedures usage , as well as security system digital payments , so that capable support creation ecosystem more transactions efficient and inclusive (Tri et al. 2025) .

4. Conclusion

Based on results research that has been done , can concluded that The implementation of the Indonesian Quick Response Code (QRIS) at the Hidayah Waste Bank MSME in Bengkulu City provides impact positive in the transaction process payment . Use Qris assessed capable simplify , speed up , and improve efficiency transaction Because payment can done non - cash through various application digital payments . In addition , the use of QRIS also helps manager in recording transaction in a way automatic so that more orderly and transparent .

Reviewed from perspective Islamic economics , the implementation of QRIS at the Hidayah Waste Bank in Bengkulu City is assessed in accordance with principles transactions in Islam (Sharia) because transaction done in a way clear , transparent , and avoided from element usury , gharar , and maisir . The use of QRIS also reflects mark welfare and and convenience (taisir) in activity economy public .

However Thus , the implementation of QRIS is still face a number of obstacles , such as low public understanding of use digital payments , limitations internet access , as well as Community habits that still exist more choose transaction cash . Therefore that , is necessary effort more education and socialization widely so that the use of QRIS can utilized optimally by all layers of society.

Suggestion

1. For the Managers and Administrators of the Hidayah Bengkulu Waste Bank, it is hoped that For Keep going repair implementation of QRIS in activity transactions and provide guidance to the community regarding method use digital payments .
2. For the government and related institutions , it is hoped that For expand counseling and education regarding profit as well as security use of QRIS so that the community has more understanding and trust Good to system digital payments .
3. For the community, it is hoped that For can start adapt with progress technology digital payments so that Can utilize QRIS as choice more transactions practical , fast , and efficient .
4. For future researchers expected can expand exploration they about QRIS implementation in various MSME sector , with objective a more approach wide and use technique further research comprehensive For reach more detailed insights .

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