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The Implementation and Inhibiting Factors of Using Qris as a Muamalah Transaction System in Islamic Boarding Schools

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ABSTRACT

The increasing access to digital financial technology has driven the adoption of non-cash payment systems in various traditional sectors, including Islamic educational institutions. This study aims to determine and describe the implementation and inhibiting factors of using Quick Response Code Indonesian Standard (QRIS) as a muamalah transaction system among students at Pondok Pesantren Ngalah, Purwosari, Pasuruan. This research applies a qualitative descriptive approach using the Miles and Huberman model for data analysis. Data were gathered through in-depth interviews, direct observations, and documentation. The results indicate that QRIS has been implemented well in daily transactions such as buying food, drinks, stationeries, and paying for printing services, driven by its perceived usefulness, efficiency, and ease of use. From a sharia perspective, the implementation of QRIS complies with muamalah principles including transparency, clarity of transactions (bayan), and mutual consent (an-taradhin), free from elements of riba (usury), gharar (uncertainty), and maysir (gambling). However, the study identifies several inhibiting factors, including an unstable internet connection in pesantren areas, low digital literacy among some users causing fear of transactional errors, deep-rooted habits of using cash, and a lack of specific educational programs on sharia digital muamalah that leads some students to equate QRIS with online loans or paylater features. This paper concludes that while digital payment adoption is growing within Islamic educational institutions, enhancement of digital infrastructure and sharia financial literacy remains critical.
Keywords: *QRIS Adoption; Digital Payment; Muamalah Principles; Islamic Boarding School; Technology Acceptance Model.*

INTRODUCTION

Along with the increasing access to technology in the form of cashless digital payments, the presence of the Quick Response Code Indonesian Standard (QRIS) serves as an innovative solution for payments integrated with multiple digital wallets and banking services, including within the scope of muamalah transactions. By utilizing QRIS, the transaction process can be carried out more easily, quickly, and securely, as users only need to scan the QR code via an internet-connected device with a sufficient balance. Furthermore, transaction receipts are automatically recorded, which helps enhance transparency and accountability in daily muamalah activities.

However, in practice, several factors still hinder the optimal use of QRIS across various ecosystems. These include low digital literacy among business operators and consumers, internet network connectivity issues, and a lack of understanding regarding the alignment of QRIS with sharia principles in muamalah.

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Consequently, these obstacles impact how optimally the system is utilized in sharia economic transactions. Within the environment of Islamic boarding schools (pondok pesantren), which possess a strong cultural characteristic of conventional transactions, the introduction of this technology triggers an interesting shift in behavior that warrants deeper investigation.

The implementation of QRIS within the sharia banking environment itself has not been evenly distributed, resulting in limited availability and access to sharia-based digital payment services. This condition directly affects students (santri), particularly in the boarding school environment, because not all sharia banks or digital financial platforms they use have optimally supported the payment ecosystem in the pesantren area. A lack of understanding regarding how QRIS operates, its security features, and its compliance with muamalah principles causes some students to remain hesitant to shift from cash to digital transactions. Therefore, this study focuses on two main research questions:

- How is the implementation of QRIS as a muamalah transaction system among students at Pondok Pesantren Ngalah, Purwosari?
- What are the factors that inhibit the use of QRIS as a muamalah transaction system among students at Pondok Pesantren Ngalah, Purwosari?

LITERATURE REVIEW

The effectiveness of a digital payment system like QRIS can be understood through three main aspects: input (technological infrastructure, devices), process (speed, ease of use, system reliability), and output (operational efficiency, user satisfaction, and economic impact). In addition, the Technology Acceptance Model (TAM), developed by Davis (1989), serves as the primary analytical tool to evaluate how users accept technology based on two key elements: perceived usefulness and perceived ease of use.

In the concept of Islamic economics, every muamalah transaction activity must adhere to sharia regulations by upholding the values of justice ('Adl), transparency (Bayan), mutual consent (An-Taradhin), and must be completely free from elements of riba (usury), gharar (uncertainty), and maysir (gambling). The Fatwa of the National Sharia Board-Indonesian Ulema Council (DSN-MUI) No. 116/DSN-MUI/IX/2017 explicitly states that electronic money, including digital payment systems, is permitted as long as it functions as a medium of transaction that is transparent and does not contain exploitative hidden fees.

RESEARCH METHODOLOGY

This study employs a qualitative descriptive approach. This method was chosen because it aims to provide a comprehensive description and deep understanding of the natural phenomenon of implementing QRIS as a muamalah transaction system among boarding school students without manipulating variables or conducting statistical generalizations.

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The research was conducted at Pondok Pesantren Ngalah, located in Sengonagung Village, Purwosari District, Pasuruan Regency, East Java Province. The data used consist of primary and secondary data.

Primary data were obtained directly through in-depth interviews with informants (resident students / mahasiswa muqim) and managers of business units or canteens in the pesantren, as well as through direct field observations. Secondary data include supporting documents, Bank Indonesia regulations, and the DSN-MUI Fatwa Number 116/DSN-MUI/IX/2017.

Data analysis was carried out qualitatively using the Miles and Huberman model through three simultaneous main stages: data reduction, data display, and conclusion drawing/verification. To ensure the validity and trustworthiness of the findings, source triangulation and technique triangulation methods were utilized.

RESULTS AND DISCUSSION

4.1 Profile of Research Informants

To understand the actual implementation of QRIS in the field, the researcher conducted in-depth interviews with three resident students at Pondok Pesantren Ngalah, Purwosari, who actively utilize digital payment systems. The brief profiles of the informants are presented in Table 1.

Table 1: Profile of Research Informants

Informant Code	Informant Name	Status	Duration of QRIS Usage
I1	Huma Nur Aini	Resident Student	2 Years
I2	Rani	Resident Student	1 Year
I3	Diyah	Resident Student	2 Years

Source: Field Research Data (2026)

4.2 Implementation of QRIS as a Muamalah Transaction System

Based on field data, the implementation of QRIS usage among students at Pondok Pesantren Ngalah has progressed quite well and is integrated into daily economic activities. The majority of informants stated that they became familiar with QRIS through social media, mobile banking applications (such as BSI Mobile), digital wallets (DANA, OVO, ShopeePay), and by noticing the QR barcodes displayed at merchants around the boarding school.

The practical application of QRIS is predominantly found in daily transactions of small-to-medium nominal values. This has been systematically summarized by the researcher in Table 2.

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Table 2: Transaction Objects and Digital Application Platforms Used in the Pesantren

No.	Type / Object of Muamalah Transaction	Application Media / Digital Platform
1.	Purchasing food and beverages at the pesantren canteen area	BSI Mobile, DANA, OVO, ShopeePay
2.	Purchasing stationeries and Islamic textbooks at the cooperative	BSI Mobile, LinkAja, DANA
3.	Payment for student document duplicating/photocopying services	DANA, ShopeePay, GoPay
4.	Monthly syahriyah (tuition/boarding) fee payments	Sharia Mobile Banking (BSI)
5.	Distribution of social funds, infaq, and alms for mosque activities	Scanning QRIS of the Mosque / Social Institution

Source: Results of Researcher's Observation and Interview Data Processing (2026)

Viewed through the lens of the Technology Acceptance Model (TAM), the primary factors driving the adoption of this technology are perceived ease of use and perceived usefulness. Informants stated that transactions became much faster and more practical, eliminating the need to look for exact change and avoiding long queues when cashiers are busy calculating cash change. Additionally, QRIS indirectly functions as a personal accounting control tool because the entire transaction history is automatically recorded within the students' digital financial applications.

4.3 Islamic Economic Law Perspective (Muamalah)

From a sharia perspective, the implementation of QRIS is deemed highly compatible with the fundamental principles of Islamic economics. The use of QR codes does not alter the substance of the sale-and-purchase contract (Bai') or the service-leasing contract (Ijarah); rather, it merely acts as a modern, efficient intermediary medium/tool for payment.

The information transparency features provided by QRIS—where the payment amount and the merchant's name appear instantly before the payment is confirmed—fulfill the principle of transparency (Bayan) and eliminate potential ambiguity that could harm either party (Gharar). This transaction is also entirely based on the principle of mutual consent (An-Taradhin) without any coercion. The researcher also confirmed that daily QRIS usage among these university-level boarding students is completely free from elements of Riba, Gharar, and 'Maysir, provided that the debited balance is real and does not utilize interest-based bridging features such as non-sharia digital paylater or digital installments. This is fully in line with the provisions of the Fatwa DSN-MUI No. 116/DSN-MUI/IX/2017.

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4.4 Analysis of Inhibiting Factors

Despite offering numerous conveniences, the adoption of QRIS technology within the pesantren environment has not yet achieved 100% even distribution or maximum optimization. The researcher categorized these inhibiting factors into two major classifications: internal factors (originating from within the user) and external factors (technical and environmental issues), as presented in Table 3.

Table 3: Classification of Inhibiting Factors in Using QRIS at the Pesantren

Barrier Category	Specific Inhibiting Factors in the Field	Impact on Student Transactions
Internal Barriers (User-centric)	1. Low level of sharia digital literacy. 2. Psychological anxiety/fear regarding transfer errors, double-deducted balances, or fake barcode scams. 3. Strong habit of using physical cash in daily life.	Students feel hesitant to fully switch to cashless methods; the level of trust in digital transaction security remains varied.
External Barriers (Technical & Environmental)	1. Unstable internet connection and signal quality at several points within the pesantren. 2. Limited ownership of active accounts/access to sharia mobile banking. 3. Not all small merchants/stalls provide a QRIS barcode.	Transaction processes become delayed (pending), leading to payment failures at cashiers, which forces students to always carry backup cash.
Sharia Perspective Barriers	1. Lack of formal education regarding sharia digital muamalah. 2. Legal misperceptions equating the function of QRIS with online commercial loan services (pinjol) or commercial paylater features.	Religious-legal doubts arise among a small portion of students regarding the purity or lawfulness (halal status) of digital payment platforms.

Source: Results of Miles & Huberman Field Findings Analysis (2026)

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CONCLUSION AND RECOMMENDATIONS

Conclusion

Based on the analysis of field research findings, it can be concluded that the implementation of QRIS as a muamalah transaction system among students at Pondok Pesantren Ngalah, Purwosari, has been operating quite well for daily transactions, such as canteen consumption, cooperative purchases, and photocopying services. This adoption is driven by a strong perception of usefulness (time efficiency, practicality, automatic recording) and the ease of operating the system. From the perspective of Islamic law, the use of QRIS meets the criteria of a valid muamalah transaction because it applies the principles of transparency (Bayan), mutual consent (An-Taradhin), and remains free from elements of riba, gharar, and maysir.

Nevetheless, the overall effectiveness of this system is not yet fully optimized due to several critical inhibiting factors. The primary barriers include infrastructure constraints such as internet network instability within the pesantren area, the limited availability of barcodes by small traders, low sharia digital literacy among some students, and legal misperceptions resulting from an inability to distinguish QRIS as a payment tool from interest-based online loan or paylater features.

Recommendations

As a follow-up action, it is highly recommended that the management of the Islamic boarding school collaborate with sharia financial institutions (such as Bank Syariah Indonesia or Bank Muamalat) to hold certified formal socialization and education programs regarding sharia digital financial literacy for students and micro-business operators within the pesantren environment. In addition, it is necessary to strengthen internet network infrastructure or provide dedicated Wi-Fi access points for transactions in the pesantren's economic areas to minimize digital payment system failures caused by technical signal issues.

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