



## Application of Principles and Rules for Non-Cash Transactions Using QRIS Services *Maqāṣid Al-Sharī'ah* Perspective

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### Abstract

Widespread digital technology and financial technology (fintech) have made non-cash transactions increasingly popular and accepted by society. QRIS (Quick Response Code Indonesian Standard) is a form of non-cash transaction that is expected to increase efficiency, effectiveness, and security in terms of transactions. The research aims to analyze the principles and rules of non-cash transactions using QRIS Services from an Islamic economic perspective so that people can experience non-cash transactions safely while integrating with the ethical values of the Islamic economic system. The research method used is a type of qualitative research with a descriptive analysis approach in the form of a literature study sourced from primary and secondary book sources, consisting of a collection of primary theories and books, journal articles, and various kinds of relevant library materials. The results of this research explain that non-cash transactions using QRIS services are generally by Islamic economic principles, such as fairness, and consent, not containing elements of usury, *gharar* and *maysir*, transaction transparency, and halal. However, it should be noted that the use of QRIS must be done wisely and by Sharia corridors.

**Keywords:** Qris, Rules, Principles, Non-Cash, *Maqāṣid Al-Sharī'ah*

## INTRODUCTION

The development of banking business in Indonesia is marked by the increasing number of banks. For a country, banks can be said to be the lifeblood of a country's economy. Therefore, the payment system is a system that includes arrangements, contracts or agreements, operational facilities, and technical mechanisms used for the delivery, approval, and request of payment instructors, as well as the payment obligations through the exchange of values between individuals, banks and other institutions both domestically and internationally. By Law No. 23 of 1999 concerning Bank Indonesia, it has been stipulated that one of the duties of Bank Indonesia as a central bank is to regulate and maintain the smooth running of the payment system. The effectiveness of the implementation of Bank Indonesia's duties requires the support of an efficient, fast, safe, and reliable payment system. This is the target of the implementation of the task of regulating and maintaining the smooth running of the payment system. In carrying out these duties, Bank Indonesia must play an active role in the development of the payment system (Iswanaji & Aziz, 2022).

Technological advances create convenience and speed in economic activities, this can be seen from goods service purchase transactions which not only use cash to make payments but can also use electronic or non-cash money. Widespread digital technology and financial technology (fintech) have made non-cash transactions increasingly popular and accepted by the public, and have been strengthened by regulations issued by Bank Indonesia Number: 11/12/PBI/2009 concerning the use of electronic money so that they have succeeded in reaching almost all banking institutions. Large in Indonesia (Ikram et al., 2023) one of which is a payment system using QRIS services. QRIS (Quick Response Code Indonesian Standard) is a form of non-cash transaction that is expected to increase efficiency, effectiveness, and security in terms of transactions (Putri & Basir, 2023). Research conducted by Traa & Djaja, (2023), explains that there is legal protection for consumers who experience losses when making payments using QRIS, and the use of QRIS services has been proven to have a significant impact on MSMEs in terms of service speed and consumer convenience.

The payment system is integrated with an e-wallet, where the seller provides a QR code for the buyer to scan, then the buyer can enter the payment amount manually or enter it directly using the system, then the payment process is complete (Ariyani, 2023). QRIS is a QR payment standard that applies in Indonesia to facilitate integration between payment system instruments. The emergence of QRIS as a non-cash transaction instrument brings challenges to the Islamic economic system. This is because every economic practice and financial transaction in Islam must comply with Sharia principles, such as avoiding *riba* (interest), *gharar* (uncertainty), and *maysir* or gambling speculation (Majid, 2018). Transactions are the most basic thing in economic activities, where carrying out economic transactions means trying the *maqashid* of *sharia*. Namely consisting of religion, soul, reason, lineage, and wealth. In Islam, transactions are actions between people that result in an agreement between both parties in buying and selling or other mutually beneficial trade to meet daily life needs (Maman & Bisri, 2023).

The development of payment systems in each country varies according to the economic conditions and financial systems of the country. Initially, payment system services in Indonesia were mostly carried out through a system organized by PT. Pos Indonesia. However, in line with the increasing popularity of the banking system in Indonesia, payment system services are carried out through the banking system. Even until now, the banking system has dominated its role in the payment system. According to Susiati, (2023) from the Bank Indonesia transformation program center, there are several main obstacles to the implementation of non-cash transactions in Indonesia, based on data from the World Bank, of the 177 million adult Indonesians, only 36 percent have bank accounts. In fact, in the non-cash payment system, the provision of services is currently mostly carried out by banks. The benefits of the non-cash payment system are not yet fully understood. In addition to being accurate, because the recapitulation is more precise, and efficient because the process is faster and relatively safer from the possibility of leaks, the non-cash payment system will support the smooth running of the payment system if implemented passively and prevent the issuance of counterfeit money. This is in line with efforts to maintain the stability of the country's economy. And smooth financial traffic, liquidity is maintained, and the wheels of the economy turn optimally.

The development of the payment system is also driven by the increasing volume of transactions carried out by the community, increased risk, transaction complexity, and the development of technology itself. This cash payment system has developed from commodity money to fiat money, while the non-cash payment system also provides solutions and is a card issued by the Bank as a non-cash payment instrument in the form of (credit cards, checks, giro bills, debit notes, and credit notes). Government regulations on non-cash payment systems implement that, Bank Indonesia issues Bank Indonesia Regulation (PBI) on Payment Systems (SP) which is expected to reorganize the structure of the payment system industry. As well as strengthening the regulation on access policies, which will be supported by strengthening and implementing the functions and authorities of Bank Indonesia related to licensing, supervision, and integrated data and information. There is a need to provide legal certainty regarding the halal or haram use of QRIS for Muslims. (Hasbi, 2021).

On August 17, 2019, Bank Indonesia officially launched the Quick Response Indonesian Standard (QRIS) which was officially implemented nationally, effective January 1, 2020. QRIS (Quick Response Indonesian Standard) is a payment system based on a shared delivery channel that is used to standardize payment transactions using QR Codes (Supriyadi, 2024). The reason Bank Indonesia standardized it was so that later one merchant or business actor would no longer need to provide many QR Codes. Just one QR Code on each merchant that can be read by all merchants via their gadgets. Because QRIS is a standardization of payments using the QR Code method from Bank Indonesia the QR Code process is easy, fast, and secure. As well as the regulation and supervision of Islamic banks to increase the confidence of everyone who has an interest in the Bank, that banks are financially healthy by Islamic law (Hasbi et al., 2023).

## METHODOLOGY

Legal research is a scientific activity based on certain methods, systematics, and thoughts that aim to study one or several certain legal phenomena by analyzing them (Sukanto, 2007). The method used in this research is normative research, using the approach of legislation and the thoughts of figures. Normative legal research is a process of finding the rule of law, legal principles, and legal doctrines to answer the issues or problems that occur (Marzuki, 2011). Sources of data used in this study are secondary data, namely data obtained from legislation, scientific journals, and legal literature. The data analysis technique used in this research is qualitative analysis with a library research approach.

**Figure Qualitative Research Flow Literature Study (Literature Review)**



Source: Zidny, (2023)

The figure above explains the editorial in the scenario of the type of qualitative research literature study. This research is a qualitative type through literature study. Stages of research are carried out by collecting library sources, both primary and secondary. This study classified the data based on the research formula. In the advanced stage, data processing and or reference citations are carried out to be displayed as research findings, abstracted to obtain complete information, and interpreted to produce knowledge for the conclusion. As for the interpretation stage, analysis or approaches are used, for example, philosophical, theological, Sufistic, exegesis, Sarah, and others. This research uses a type of qualitative research with a descriptive analysis approach in the form of a literature study sourced from primary and secondary book sources, consisting of a collection of theories and primary books, journal articles, and various kinds of relevant library materials regarding the rules and principles of transactions in Islamic economics and the use of QRIS services.

## RESULTS AND DISCUSSION

### Principles And Rules of Transactions In The Islamic Economic System

In the Islamic economic system, every transaction in its relationship with humans and economic activities carried out has a foundation, principles, and rules that regulate it so that it remains within the framework of the Shari'a so that the basic legal rules of origin of *muamalah* (Juhaya, 2022). This rule explains that every *muamalah* and transaction is permissible, such as buying and selling, renting, pawning, cooperation, (*muḍharabah* or *musyarakah*), representation, etc., except for things that are expressly prohibited, such as causing *haram*, deception, gambling, and usury. The rule above explains that a transaction is only valid if agreed to by both parties. The contract is void if one of the parties is forced, coerced, or feels cheated. General principles and basics of ownership in the Islamic economic system. Forests, water, and air with all their contents are essentially the property of Allah and should not be owned only by one individual or certain group. Man's position in the universe is only as a temporary owner. The state is God's representative on earth which has the power to regulate and manage forests, water, and air with all its contents to meet the needs of the community (Kusuma et al., 2024).

Ownership of something must be based on correct transactions by God's provisions. The state guarantees economic growth for the welfare of society, including physical and spiritual welfare. The state guarantees market freedom with the principles of justice, balance, and humanity, and provides real goals in meeting needs temporally. Everyone is free to carry out transactions as long as they do not conflict with the principles set by Allah and state regulations. The basic principles of the Islamic economic system are as follows not hoarding (*ihhtikar*). In Arabic, *ihhtikar* means hoarding. *Ihhtikar* is defined as the act of purchasing merchandise to hold or store the item for a long period so that the item is declared a rare and expensive item. Don't have a monopoly. Monopoly is the activity of holding back the existence of goods from being sold or not circulated in the market so that the price becomes expensive. Monopoly activity is one of the things that is prohibited in Islam if a monopoly is created intentionally by hoarding goods and increasing the price of goods.

Avoid buying and selling that is prohibited. Buying and selling activities that are by Islamic principles, are fair, halal, and do not harm either party are buying and selling activities that are highly approved by Allah SWT. Because everything that contains elements of evil and disobedience is haram. Islamic principles in the financial system. Freedom of transactions, however, must be based on the principle of mutual consent and no one will be wronged, based on a valid contract. Allah Subhanahu wa Ta'ala says:

Meaning: "O you who believe, do not consume your neighbor's wealth in a vanity (unrighteous) manner unless it is in the form of commerce based on mutual consent between you. Don't kill yourself. Indeed, Allah is Most Merciful towards you ." (Qs. An-Nisa: 29)

The paragraph above explains that there should be no coercion that could cause harm to the parties involved. Free from *maisyir*, *gharar*, *usury maisyir*, namely gambling or speculative action which functions to reduce conflict in the financial system, *gharar*, namely fraud or obscurity, usury taking additional profits by false means. Allah Subhanahu wa Ta'ala says:

Meaning: "They ask you (Prophet Muhammad) about *khamar*<sup>64</sup>) and gambling. Say, "In both, there is great sin and some benefit for humans. (However,) the sin of both is greater than the benefit." They (also) ask you (about) what they spent. Say, "(What is invested is) the excess (of what is needed)." Thus Allah explains His verses to you so that you think" (Al-Baqarah: 219).

Free from efforts to control, engineer, and manipulate prices. Everyone has the right to receive balanced, adequate, and accurate information so that they are free from unknown transactions. Transaction parties must consider the interests of third parties Maintain trust in transactions and halal transaction objects. QRIS is a national standard for QR code-based digital payments developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS can be used at all levels of society as determined by Bank Indonesia and was first launched on 17 August 2019 which can be done via electronic wallets, *served-based*, electronic money applications, or *mobile banking*. The influence of globalization with the use of information and communication technology has changed people's lifestyles, and developed into a new order of life, thus encouraging social, economic, cultural, land, security, and law enforcement changes. Likewise with the means of payment used by people in daily transactions. Currently, almost all transactions can be done with technology, especially with the Internet, which can make it easier for people to transact without having to meet face-to-face with the person concerned. The means of payment can be said to have developed very rapidly and advanced. If we look back, namely the beginning of the means of payment, the barter system between goods being traded was common in the pre-modern era. In its development, certain units began to be known that had a payment value that was better known as money. The money in question is money in the form of paper or metal which is also known as *kertal* money (Putri & Basir, 2023).

The aim is to make the national payment transaction process using QR codes faster, easier, and safer so that it can boost the economy, increase efficiency, accelerate digital financial inclusion, and encourage business growth (BI, 2024). Technology is everything that can be done by humans to get a better standard of living. Technology is also a driving factor of the production function, it can be said that because a technology that is used is more modern, the production results that will be achieved will produce more goods or services more efficiently or effectively. This is what gives rise to various innovations to create money that is safer, not easily damaged, and easy to use as a means of payment. One of them is the emergence of a non-cash payment mode. The presence of QRIS brings many benefits and advantages for business people. By registering for QRIS, you can get many conveniences that can support our business to be more advanced and develop rapidly. Initially, the QR code that was popular in Japan was used for vehicle tracking in the manufacturing sector, but in its

development, QR codes are now used for broader interests. There are several benefits of QRIS for business people that we can get, such as making transactions easier. Providing more payment alternatives. Preventing the circulation of counterfeit money. The cashier's desk is neater, more modern, and more contemporary. Facilitates merchant registration. Facilitates monitoring and analysis of business finances (Syaifuddin & Rahman, 2022).

### **Application of the Principles and Rules of Non-Cash Transactions from *Maqāṣid Al-Sharī'ah* Perspective**

The digital era has brought significant changes in various aspects of life, including financial transactions. One increasingly popular innovation is non-cash transactions using the QRIS (Quick Response Code Indonesian Standard) service. QRIS is a QR *code*-based national payment standard that allows payment transactions to be carried out quickly, easily, and safely (FATMAWATI & Yuliana, 2019). However, the ease and effectiveness of financial transactions need to be supported by transaction rules and principles that are by Sharia. The Islamic economic system exists as an effort to maintain security for every Muslim who wants to maintain things by Islamic law. The use of QRIS services has been provided for in the DSN MUI Fatwa No: 116/DSNMUI/IX/2017 concerning Sharia Electronic Money, which concluded that the use of electronic money in muamalah transactions is permitted based on the many benefits contained in such as the principle of justice, the principle of Willingness, the principle of avoiding Riba, *gharar and maisyir*, other Halal principles, and the rules that follow. Important to note. In the fatwa, it is explained what contracts occur in transactions using electronic money, such as *Qardh* contracts, *wadiah* contracts, *ijarah contracts*, and *wakalah bi al-ujrah contracts* (DSN MUI, 2017) The parties who have carried out an electronic transaction will then have a contract (Lestari, 2024).

An agreement is a statement consisting of an agreement and a promise that follows Islamic principles and gives rise to law regarding its object (Sudiarti, 2018). Research conducted by Fadhil & Ahmad, (2022) explains that QRIS using an Ijarah contract is a rental contract for payment services via the bank's QRIS. Banks can charge *fees* or *ujrah*. The acceptance of consent in the contract here occurs at the time the transaction takes place Based on a book written by Juhaya S Pradja, there are general principles regarding the Islamic economic system that every person is free to carry out transactions as long as they do not conflict with the principles set by Allah and state and state regulations guarantee market freedom with the principles of justice, balance and humanity, also provides real goals in meeting needs temporally (Juhaya S pradja, 2022). If you look at this principle, the QRIS service, which was designed as a response to fintech developments, is an instrument facilitated by the state to guarantee market freedom and speed up the expected transaction services. People only need to open an account or account with one of the QRIS providers that has permission from Bank Indonesia. Furthermore, you can accept payments from individuals using QR from any application provided. Thus, QRIS services as a means of payment are part of the Islamic economic system (Sari, 2024).

The fiqh rule " *The original law in muamalah is halal, unless there is an argument that prohibits it* " indicates that non-cash transactions using QRIS are permitted as long as there are no arguments that prohibit it. Next is the rule " *The basic law in contracts is*

*the willingness of both parties to enter into a contract and the results are mutually determined in the contract.*". In this case, the QRIS service whose transaction is successful indicates that both parties entering into the contract mutually agree, the QR code that is deliberately prepared by the seller can then be immediately scanned via *e-wallet* by the consumer. Both of them know the nominal amount of the payment. However, there are still several irregularities committed by consumers in particular, such as cases of manipulation of the nominal amount that can be entered into the system individually because there are sellers (MSMEs) who use a manual system to enter the nominal amount to be paid by consumers, so supervision is needed. So that transactions remain following sharia and away from elements of fraud which are part of the transaction principles in the Islamic economic system (Muftih, 2024).

The main principles of transactions in Islamic economics include the principle of justice (*'adl*), willingness to avoid usury, avoidance of *gharar* (uncertainty), and the principle of halal. The principle of fairness in QRIS transactions can be seen from the fact that there are no disadvantaged parties, both from the seller and the buyer side. Transactions are carried out fairly and transparently, with clear information about the products or services purchased and the fees charged. All QR Code providers must obtain approval from Bank Indonesia to implement QR-based services and refer to the applicable provisions regarding QRIS (BI, 2024). Furthermore, the principle of consent is fulfilled in QRIS because transactions are carried out based on the willingness of both parties without any elements of coercion or fraud. Buyers can freely choose whether to carry out a transaction or not, after understanding the information provided by the seller (Widayanti, 2015). The next principle of transactions in Islamic economics is to avoid usury. QRIS can be said to fulfill this principle because there is no interest or additional element charged in transactions. If there is an additional payment charged, it is at the seller's discretion with a different nominal amount. Apart from that, payments are made directly according to the agreed price, without any excess or interest that resembles the practice of usury. However, it should be noted that this principle must be ensured to apply to all aspects of transactions, including in terms of fund management by related parties such as banks or payment service providers (Iswanaji, 2021).

The principle of avoiding *gharar* (uncertainty) and *maisyir* (gambling) must also be fulfilled in QRIS transactions. This means that all information related to transactions must be conveyed, transparently, and without any elements of fraud or excessive uncertainty. Both sellers and buyers must properly understand the object of the transaction, price, costs, and everything related to the transaction. The element of fraud that can occur in transactions does not come from the service system, but rather from the individuals who use the service and the payment service provider (Sari et al., 2023). Halal transactions are the most important principle in the Islamic economic system, both the object and the payment method. Transaction objects carried out through QRIS must be halal and beneficial by Sharia principles. Transactions must not involve haram objects such as goods or services that are prohibited in Islam, or objects that could cause harm to society. Non-cash transactions using QRIS must be carried out for transaction objects that are halal and do not violate Islamic Sharia principles. Both the products or services being bought and sold, as well as the entire transaction process must be free from elements that are prohibited in Islam (Hasbi, 2023).



QRIS services are facilitated for the purchase and sale of any goods or services outside of halal objects provided they are approved by Bank Indonesia and the service provider. However, this can be minimized by every transaction user by using QRIS services for halal goods services following Islamic principles (Nafi', 2021). Aspects of transparency and accountability must also be fulfilled in QRIS transactions. All processes and information related to transactions must be accessible and accountable transparently, by sharia principles. The parties involved in QRIS transactions, such as sellers, buyers, payment service providers, and related authorities, must be able to account for all transaction activities by the principle of accountability in Islamic economics (Wusqo et al., 2022). The implementation of QRIS itself is one of the manifestations of the vision of the Indonesian Payment System (SPI) 2025. With QRIS, it is hoped that payment transactions can be more efficient or easier, financial inclusion in Indonesia will be faster, and traders can also be more advanced and ultimately encourage economic growth. As a guideline for the implementation of the Quick Response Code Indonesian Standard (QRIS), Bank Indonesia issued the Regulation of the Board of Governors (PADG) No.21/18/PADG/2019 concerning the implementation of the National Standard Quick Response Code for payments on August 16, 2019. The issuance of the provisions aims to ensure that service providers using QRIS in Indonesia can run well.

Therefore, with QRIS, all payment applications from any Organizer, both banks and non-banks, can be used by the public, all figures, traders, stalls, parking, tourist tickets, and donations (merchants) with the QRIS logo, even though the QRIS provider at the merchant is different from the application provider used by the public. Based on the principles and rules that have been mentioned, in general, non-cash transactions using QRIS have the principles of fairness, consent, and avoiding usury. However, it is necessary to pay attention to the contract rules used, halal transaction objects, data security, and confidentiality, transparency, and accountability, as well as aspects of benefit to the wider community (Hasbi et al., 2022). The implication of this analysis is the need for adequate regulation and supervision to ensure non-cash transactions using QRIS are fully compliant with Sharia principles. Apart from that, Sharia financial education and literacy for the public is very important so that they can understand and use this service correctly by the established rules (Nurhalisa & Nawawi, 2023).

## CONCLUSION

The development of non-cash payment transactions using QRIS is to make it easier for people to make transactions, and merchants only need to provide one QR Code for each Payment System Service Provider to serve non-cash payments according to the application owned by each buyer. The factors cause the development of a non-cash payment system using the Qris application are influenced by several factors cause the development of a non-cash payment system to be influenced by technological factors, such as those better known as technological factors, which are factors that make it easier to get all your needs and are caused by the Covid-19 pandemic, because since the pandemic virus, the people of Sibolga City have reduced cash transactions so that they have switched to non-cash transactions using the

application, Non-cash transactions using QRIS services are an innovation that makes financial transactions easier and faster. From an Islamic economic perspective, this transaction is acceptable as long as it meets the Sharia principles and rules that have been discussed. By following the principles of fairness, and consent, avoiding usury and gharar, as well as paying attention to contract rules, transaction objects, security, transparency, and benefits, non-cash transactions using QRIS can be a legal and useful tool in daily economic activities. Non-cash transactions cash using QRIS services are generally by the principles and rules of Islamic economics, such as fairness, and consent, do not contain elements of *usury*, *gharar*, and *maysir*, and are halal. However, it should be noted that the use of QRIS must be done wisely, with full supervision, and by sharia corridors.

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