

Optimizing the Use of QRIS as an Alternative Payment Method for MSMEs in Bima City from an Islamic Economics Perspective

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Article Information:

Received: 16 April 2026

Revised: 24 May 2026

Accepted: 28 May 2026

Published: 1 June 2026

Keywords:

QRIS, MSMEs, Digital

Payment, Islamic

Economics, Digital Literacy.

Abstract

The development of digital payment systems has encouraged Micro, Small, and Medium Enterprises (MSMEs) to adopt the Quick Response Code Indonesian Standard (QRIS) as a more efficient transaction method. However, its implementation in developing areas such as Bima City still faces challenges, particularly related to digital literacy and social characteristics of the community. This study aims to analyze the optimization of QRIS usage among MSMEs and examine its compliance with Islamic economic principles. This research employs a qualitative approach with a descriptive field research design, where data are collected through observation, interviews, and documentation of MSME actors using QRIS. The results show that QRIS enhances transaction efficiency and convenience while supporting business competitiveness. However, its implementation is not yet optimal due to the dominance of cash transactions, low digital literacy, and usage disparities among age groups. From an Islamic economic perspective, QRIS usage aligns with the principles of riba-free transactions, clarity (gharar avoidance), honesty, and transparency. Nevertheless, these values are still applied practically rather than based on conceptual understanding. Therefore, efforts to improve digital literacy and strengthen awareness of Islamic economic values are needed to achieve an inclusive and equitable payment system.

How to Cite this Article: Maulana, M., Rafiuddin, R., & Husniah, D. (2026). Optimizing the Use of QRIS as an Alternative Payment Method for MSMEs in Bima City from an Islamic Economics Perspective. *Dalwa Islamic Economic Studies: Jurnal Ekonomi Syariah*, 5(1), 32–41. <https://doi.org/10.38073/dies.v5i1.4852>

INTRODUCTION

The rapid development of information and communication technology (ICT) has significantly transformed various aspects of human life, particularly the payment system in Indonesia. One notable innovation is the implementation of the Quick Response Code Indonesian Standard (QRIS), a national QR code-based payment standard designed to integrate various payment systems into a unified transaction platform (Erika et al., 2023). From the perspective of Islamic economics, an ideal transaction system should not only emphasize efficiency but also uphold the principles of justice, transparency, and public welfare (Al-mizan et al., 2024). The growing use of digital payment services, such as internet banking, mobile banking, e-money, and e-wallets, has accelerated the transition from

cash-based transactions toward more practical, secure, and efficient digital transactions. In line with the Technology Acceptance Model (TAM), technology adoption is influenced by users' perceptions of usefulness and ease of use in supporting their activities (Venkatesh, Viswanath and Morris, Michael G. and Davis, Gordon B. and Davis, 2003). Therefore, the implementation of QRIS by Bank Indonesia since January 1, 2020, is expected to strengthen transaction efficiency, financial inclusion, and sustainable business growth among MSMEs as one of the main drivers of the local economy (Himmah & Karimah, 2024). Nevertheless, the use of QRIS among MSMEs has not yet been fully optimized due to limited digital literacy, unstable network quality, and the continued dominance of cash-based transaction habits within society (Putri Jayanti et al., 2024).

Preliminary findings in Bima City indicate differences in QRIS usage across social groups. Younger generations, particularly Generation Z, tend to use QRIS more frequently because they are more familiar with digital technology. In contrast, adults, especially housewives and traditional business actors, still demonstrate limited use of digital payment systems. This condition suggests that social and demographic factors influence the effectiveness of QRIS implementation at the MSME level (Preliminary observation, 2026). Previous studies also show that the adoption of QRIS is closely related to digital literacy, technological readiness, and infrastructure support. Although QRIS offers benefits in terms of efficiency, convenience, and transaction security, its implementation continues to face challenges, including limited digital skills, uneven internet access, concerns over transaction security, and strong public preference for cash transactions (To'at et al., 2025).

Several previous studies have examined the role of QRIS in supporting MSME activities. Natsir et al. (2023) and Sinaga et al. (2025) found that QRIS contributes to improving transaction efficiency and business performance. Saripudin & Yuniarti (2023) further revealed that perceived usefulness and ease of use significantly influence users' intentions to adopt QRIS. Meanwhile, Rahmawati & Buchdadi (2023) identified low digital literacy and cash-oriented transaction habits as major barriers to the wider implementation of QRIS among MSMEs. Adelia et al. (2025) also emphasized the importance of a supportive digital ecosystem in encouraging digital payment adoption. However, most previous studies focus primarily on technical and economic aspects and are generally conducted in regions with relatively advanced digital infrastructure. Research specifically discussing the optimization of QRIS usage in developing regions with diverse social characteristics, such as Bima City, remains limited. Moreover, studies integrating QRIS implementation with the perspective of Islamic economics are still relatively scarce.

Therefore, this study offers novelty by examining the optimization of QRIS usage among MSMEs in Bima City through an approach that integrates technological, social, and Islamic economic dimensions. The study not only discusses transaction efficiency but also analyzes disparities in digital literacy among social groups and the extent to which QRIS practices align with the principles of muamalah. This study aims to analyze the implementation of QRIS, identify the opportunities and challenges faced by MSME actors, and formulate strategies to optimize QRIS as an efficient, inclusive, and Sharia-compliant alternative payment method.

METHOD

This study employs a qualitative approach with a descriptive design to gain an in-depth understanding of the phenomenon of QRIS usage among MSME actors in a real-life context (Moleong,

2018). The research was conducted at the Sunday Morning Market, Taman Amahami, Bima City, with MSME actors who have adopted QRIS as one of their payment methods serving as the research subjects.

The data sources in this study consist of both primary and secondary data (Sugiyono, 2019). Primary data were obtained directly from informants, namely MSME actors who use QRIS, while secondary data were collected from relevant documents, reports, and literature related to the research topic. Informants were selected purposively based on several criteria, namely MSME actors who actively used QRIS, had utilized the system for a minimum period of three months, and were willing to participate in the study. The minimum usage period of three months was intended to ensure that informants possessed sufficient experience in using QRIS, enabling them to provide relevant and in-depth information regarding its implementation process, perceived benefits, and challenges encountered in business transactions. In practice, however, most informants had been using QRIS for approximately one to three years. The number of informants was determined flexibly until data saturation was achieved, indicated by the repetition of information and the absence of significant new findings.

Data collection techniques in this study included observation, interviews, and documentation (Hardani et al., 2020). Observation was conducted directly to examine transaction activities and the use of QRIS at the research site. Interviews were carried out in a semi-structured manner to obtain in-depth information regarding the experiences, perceptions, and challenges faced by MSME actors in using QRIS. Documentation served as supporting data, including field notes, transaction records, and other relevant archives to strengthen the research findings.

Data analysis was conducted interactively through three stages: data reduction, data display, and conclusion drawing (Miles et al., 2014). The collected data were first selected and focused in accordance with the research objectives, then presented in a descriptive narrative form to facilitate understanding. Conclusions were drawn based on the interpretation of patterns and relationships among the data identified in the field. This analytical process was carried out continuously throughout the study to ensure that the findings are valid and consistent.

RESULTS AND DISCUSSION

Optimization of QRIS Usage among MSMEs in Bima City

Based on field findings, MSME actors in Bima City have adopted QRIS as one of the payment methods, with usage ranging from one to three years. The adoption of QRIS is generally driven by the need to adapt to technological developments and to improve transaction efficiency. Most informants reported that QRIS is easy to use and does not pose significant difficulties in daily business operations. This convenience is reflected in faster and simpler transaction processes, as well as the absence of the need to provide cash change. These findings indicate that QRIS functions as a transaction tool that supports the operational efficiency of MSMEs. This is further supported by a statement from one of the informants, Dewi, who stated:

“The payment process becomes faster. Customers also do not have to worry if they forget to bring a wallet or cash. In addition, I do not need to prepare change when customers pay with large denominations.”

These findings are consistent with previous studies indicating that ease of use is a key factor in encouraging the adoption of digital payment technologies (Setyo et al., 2022).

However, the use of QRIS has not yet reached an optimal level. This is evident from the continued dominance of cash transactions in daily buying and selling activities. The public’s preference for cash indicates that the adoption of digital payment technology has not been evenly distributed across society. In addition, field findings reveal a gap in digital literacy, where QRIS usage is more prevalent among younger groups, while adults still tend to rely on conventional payment methods.

Table 1. Summary of Interview Results with MSME Actors Using QRIS

Aspect	I1	I2	I3	I4	I5	Findings Pattern
Type of business	Culinary	Culinary	Accessories	Culinary	Culinary	Dominated by culinary businesses
Duration of QRIS usage	±1 year	±2 years	±3 years	±1 year	±3 years	1–3 years
Reasons for using QRIS	Practical	No need to prepare change	Easy and fast	Simple	Keeping up with technological developments	Efficiency and convenience
Ease of use	Easy	Fairly easy	Not difficult	Easy	Easy	Generally easy to use
Dominant payment method	Cash	Cash	Balanced	Cash	Cash	Cash remains dominant
Main QRIS users	Young consumers	Students and young people	Younger consumers	Young people	Younger generation	Dominated by younger age groups
Obstacles encountered	No significant obstacles	Delayed notifications	None	Unstable network	No significant obstacles	Technical and network-related issues
Transaction transparency	Payment amount explained beforehand	Explained	Explained	Explained	Explained	Transparent
Problem-solving approach	Communication	Deliberation	Communication	Communication	Communication	Resolved through mutual understanding

Source: Processed Primary data (2026).

Field findings further demonstrate differences in QRIS usage based on age groups. Several MSME actors reported that younger consumers, particularly Generation Z and university students, tend to use QRIS more frequently than older consumers. In contrast, adults, especially housewives and individuals who are more accustomed to conventional payment methods, still prefer cash transactions. These differences are largely influenced by variations in digital literacy, familiarity with technology, and levels of comfort in using non-cash payment systems. One of the informants, Ayi, who stated that:

“Young people today use QRIS more often, especially students and those who are already familiar with mobile banking. Meanwhile, older adults and many housewives still prefer paying with cash.”

These findings suggest that the adoption of QRIS in Bima City is shaped not only by technical factors but also by social characteristics and user demographics. Younger generations tend to be more adaptive to digital technology due to their greater exposure to technological applications in everyday life. On the other hand, older groups still face limitations in using digital payment systems, mainly because of lower digital literacy and long-established habits of relying on cash transactions.

This phenomenon reflects the existence of a digital divide in the adoption of QRIS within the community. Such conditions have become one of the factors limiting the optimal implementation of QRIS among MSMEs in Bima City. These findings are in line with (Laloan et al., 2023), who emphasized that digital literacy and public readiness play significant roles in the successful implementation of digital payment systems. To support these findings, Table 1 presents a summary of the results of interviews with MSME stakeholders who use QRIS.

Based on Table 1, it can be observed that QRIS is predominantly used by younger consumers. All informants stated that QRIS users are generally students, younger consumers, and individuals who are already familiar with digital applications in their daily activities. In contrast, adult consumers still demonstrate relatively limited usage and remain more comfortable with cash-based transactions. These findings reinforce the argument presented in the introduction that the successful implementation of QRIS is influenced not only by technological readiness but also by social factors and the level of digital literacy within the community.

In addition to demographic differences, the findings also show that QRIS provides various practical benefits, particularly in improving transaction efficiency and convenience. Nevertheless, several technical constraints remain obstacles in its implementation, especially issues related to unstable internet connectivity and delayed payment notifications. One informant, Muhammad Fajar, explained:

“There are no significant obstacles, but sometimes payment notifications are delayed, possibly due to system issues or unstable network connections.”

This finding indicates that the optimization of QRIS depends not only on the readiness of MSME actors to adopt digital payment systems but also on the availability of adequate digital infrastructure. Therefore, improving internet stability and strengthening digital infrastructure are essential to support the broader implementation of QRIS among MSMEs. These findings are also consistent with previous studies suggesting that digital literacy and infrastructure readiness are important factors in the successful implementation of digital payment systems (Laloan et al., 2023).

QRIS Usage from an Islamic Economic Perspective

Based on these empirical findings, further analysis is conducted by examining the use of QRIS among MSMEs in Bima City from an Islamic economic perspective to assess its conformity with the principles of *muamalah*, namely the prohibition of *riba*, the avoidance of *gharar*, honesty (*shiddiq*), as well as transparency and justice. This analysis aims to evaluate the extent to which QRIS usage is not only technically efficient but also aligned with Islamic economic values.

1. The Principle of *Riba*-Free Transactions

The findings indicate that the implementation of QRIS by MSME actors does not involve elements of *riba*, as this system functions solely as a payment instrument that facilitates buying

and selling transactions without imposing additional burdens on any party. Transactions continue to follow prices mutually agreed upon by buyers and sellers (Dewi, 2023).

The term *riba* appears seven times in the Qur'an, specifically in Surah Al-Baqarah (2:275-279), Ar-Rum (30:39), An-Nisa (4:161), and Ali Imran (3:130) (Muhammad Alyaafi, 2023). A pivotal reference is Al-Baqarah 2:275, which firmly prohibits *riba*, as affirmed in both the Qur'an and hadith:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلَ الرِّبَا وَأَحَلَّ اللَّهُ
 “الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Meaning: “Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, ‘Trade is [just] like interest.’ But Allah has permitted trade and has forbidden interest...”.

This verse clarifies that trade yields lawful profit from fair exchange, while *riba* entails unjust seizure of wealth be it through excessive addition without equivalent value, unbalanced deferment, or fraudulent gratis taking. Thus, Allah forbids *riba* even if it mimics trade, for their essences diverge sharply from sharia justice. This underscores the vital need to safeguard transactions from forbidden elements (Khan, 2025).

However, the understanding of *riba* among MSME actors tends to be limited to a practical level, without a deeper conceptual foundation rooted in Islamic economics. They tend to adopt QRIS primarily for operational convenience rather than as a result of conscious adherence to Sharia principles. This condition suggests that the application of the *riba*-free principle remains implicit and has not yet been fully internalized as a value-based awareness in their economic activities.

2. The Principle of Avoiding *Gharar* (Uncertainty)

The use of QRIS by MSME actors reflects a practical effort to avoid *gharar*, as indicated by the clear communication of payment amounts prior to the transaction. Furthermore, the consistency between the stated price and the amount paid reinforces clarity in the contractual agreement (Ista et al., 2024).

However, such clarity remains limited to basic practices and is not yet supported by a comprehensive understanding of contractual principles. MSME actors have not fully internalized the concept of *gharar* within the framework of Islamic economics, but rather tend to follow general trading practices. This suggests that conformity with Sharia principles is still largely practical in nature, rather than driven by normative awareness.

3. The Principle of Honesty (*Shiddiq*)

The principle of honesty (*shiddiq*) is reflected in the practices of MSME actors, particularly in the provision of price information that corresponds to the actual transaction. Based on interview results, no evidence of price manipulation or discrepancies between the stated and paid amounts through QRIS was found. In addition, any issues arising during transactions are generally resolved through good communication between sellers and buyers (Mursidah, 2024).

This practice is consistent with Islamic business ethics, which emphasize honesty and trustworthiness in economic activities. As stated in the hadith of the Prophet Muhammad:

التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ الدَّيِّينِ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

Meaning: “The honest and trustworthy merchant will be with the prophets, the truthful ones (*siddiqin*), and the martyrs.”

This hadith makes clear that honesty goes beyond mere morality in Islam, it’s a cornerstone of *muamalah*, covering trade and even digital finance. For MSMEs using QRIS, *shiddiq* shows up in open pricing, no shady tricks, and sellers sticking to their word to build real trust. All this highlights how honesty ensures fairness, boosts buyer confidence, and shapes ethical economic ties true to Islamic principles.

Nevertheless, this practice of honesty appears to be driven more by social norms and habitual trading behavior rather than a conscious implementation of Islamic business ethics. This indicates that the value of *shiddiq* has been practiced in a practical sense but has not yet been fully internalized as part of a religiously grounded awareness in economic activities.

4. The Principle of Transparency and Justice (*‘Adl*)

The principles of transparency and justice (*‘adl*) are evident in the openness of price information and the alignment between transaction values and payments made. MSME actors also tend to resolve disputes through deliberation, reflecting an effort to maintain harmonious relationships and fairness between sellers and buyers (Astuti et al., 2024).

However, the implementation of the principle of justice in a broader context still faces several challenges, particularly in relation to public access and digital literacy. The continued dominance of cash transactions, along with limited technological understanding among adult populations, indicates that the benefits of QRIS have not been evenly distributed. From an Islamic economic perspective, this condition reflects the suboptimal realization of distributive justice in the utilization of digital financial technology.

Optimization of QRIS Usage from an Islamic Economic Perspective

The optimization of QRIS usage among MSMEs in Bima City extends beyond technical considerations and should be understood as part of a broader integration between digital payment systems and Islamic economic values. The findings reveal that the primary challenges in QRIS adoption include low levels of digital literacy and the continued dominance of cash-based transactions. These conditions suggest that QRIS implementation has yet to effectively facilitate a comprehensive transformation in community economic behavior (Anjani, 2025).

From an Islamic economic perspective, these challenges not only reflect technological limitations but also indicate an incomplete internalization of the principles of justice (*‘adl*) and public welfare (*maslahah*) in the utilization of financial technology (Hananiyah et al., 2025). Limited access and insufficient public understanding of QRIS contribute to an uneven distribution of the benefits of digital payments, which may exacerbate disparities in access to the digital economy.

Accordingly, efforts to optimize QRIS usage should adopt a multidimensional approach that goes beyond improving infrastructure and digital literacy. Greater emphasis must also be placed on strengthening value-based awareness in economic practices. Educational initiatives targeting MSME actors and the wider community should not be confined to the technical use of digital tools, but should also foster an understanding that digital transactions can serve as instruments aligned with Islamic economic principles, including justice, transparency, and the promotion of public benefit (Anam et al., 2025).

Ultimately, optimizing QRIS from an Islamic economic perspective is not solely aimed at enhancing transactional efficiency, but also at fostering a more inclusive and equitable economic system. The integration of digital financial technology with Sharia values emerges as a central finding of this study, highlighting that the success of QRIS implementation depends not only on technical readiness but also on the level of societal awareness and value internalization in adopting a digital-based economic system.

CONCLUSION

This study demonstrates that the use of QRIS among MSMEs in Bima City has contributed positively to improving transaction efficiency and convenience; however, its implementation has not yet reached an optimal level. This is reflected in the continued dominance of cash transactions and the presence of a digital literacy gap across different social groups, where QRIS is more widely utilized by younger individuals compared to the adult population. From an Islamic economic perspective, the use of QRIS generally aligns with the principles of *muamalah*, including the prohibition of *riba*, the avoidance of *gharar* (uncertainty), as well as the values of honesty and transparency. Nevertheless, the application of these principles remains largely practical and has not yet been fully grounded in a conceptual understanding of Islamic economic values among MSME actors.

The findings further confirm that the optimization of QRIS usage depends not only on technical aspects but also on the integration of digital literacy and the internalization of Islamic economic values in economic activities. Therefore, more comprehensive efforts are required, particularly through inclusive digital education initiatives targeting adult communities, alongside strengthening the understanding of Sharia principles in transactional practices. Future research is recommended to further explore strategies for integrating digital literacy and Islamic economic literacy simultaneously, as well as to expand the scope of analysis to other regions with diverse social characteristics in order to develop a more comprehensive and applicable model for optimizing QRIS usage.

This study offers useful insights, yet it comes with its share of limitations. It draws solely from MSME players in Bima City, relying on a small group of informants through a qualitative lens trained on those already using QRIS. That means the results don't stretch to bigger pictures or MSMEs facing other socio-economic realities. On top of that, it sticks to the users' side of things, leaving out crucial players like banks, payment providers, and government bodies that shape the whole digital payments landscape. Looking ahead, I'd suggest wider-reaching studies that mix qualitative and quantitative approaches and pull in a more varied crowd to get a fuller grasp on fine-tuning QRIS. There's also room to probe how QRIS adoption plays out over time for MSME staying power, financial access for all, and building up Sharia-friendly digital economies in different spots.

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