

UMSU STUDENTS' PREFERENCE IN USING QRIS AS A DIGITAL PAYMENT TECHNOLOGY

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Abstract: The purpose of this study is to determine the interest of University of Muhammadiyah North Sumatra (UMSU) students in using QRIS as a digital payment method in Indonesia. The approach used in this study uses a qualitative approach. The respondents in this study were students of the Sharia Business Management study program, Faculty of Islamic Religion, UMSU. This article explores qualitative approaches through interview methods in the context of research. Based on this research in order to improve the efficiency and security of digital payment transactions and also to facilitate transactions for students. Special emphasis is given to the excellence of interviews as a data collection tool that allows researchers to establish direct interaction with UMSU students of the Islamic business management study program. By discussing the advantages and challenges of using QRIS. The results of this study show that performance expectations and facilitating conditions have an influence on students' interest in using QRIS as a payment technology.

Keywords: QRIS, Interest and Digital

INTRODUCTION

A payment system is a system that includes arrangements, counter/agreements, operational facilities, and technical mechanisms used for the delivery, ratification and receipt of payment instructions, as well as the fulfillment of payment obligations through the exchange of "value" between individuals, banks, and other institutions both domestically and between countries. The payment system is inseparable from the development of money starting from cash payments to non-cash electronic payments. The development of advanced technology and information will help the growth of the digital economy and accelerate a country's financial inclusion. One form of implementation is the payment of non-cash transactions. Along with increasing access to technology in digital payments, new services have developed in the form of digital wallets (e-wallets), as a successor to electronic money. This digital wallet allows users to store a certain amount of funds in a certain nominal amount in the application that can be accessed through a device. In Indonesia, there are several digital wallet applications that are popular among the public, namely OVO, GoPay, Dana, Doku and LinkAja.

The high money supply, the number of cases of counterfeiting money, and the large operational costs incurred by Bank Indonesia to print, store, distribute and destroy money are the background for Bank Indonesia to launch a movement to use non-cash instruments in conducting transactions for economic activities called the National Non-Cash Movement. (Sagita Agus Lestari-Sharia Economics-1817201076, n.d.)

Non-cash payments are broadly divided into two types, namely E-money and e-wallet. The difference between the two lies in the tools and payment systems used. E-money uses chip-based systems with cards as a means of payment, such as Brizzi and Flazz, while E-wallets are

application-based, such as Dana, LinkAja, Ovo, Go-pay and so on (Septi & Aries, 2021). In addition, there is also a new payment alternative issued by Bank Indonesia to encourage smooth non-cash transactions, namely Quick Response Code Indonesian Standard (Setiawan & Mahyuni, 2020). (AZMA HANINA_E20172041, n.d.)

The use of non-cash payments in the Islamic view is permissible, because Islam allows humans to innovate in muamalah according to their needs. Innovations made must be based on the Quran, As-Sunnah and general rules in accordance with Sharia (Haroen, 2007). (Fahri Syaifuddin Kurnia Rahman & Sharia Banking Faculty of Islamic Economics and Business, 2022)

A digital payment system is a payment system that processes payment transactions using electronic or digital media. Using digital payments makes it easier for individuals to make transactions automatically and also reduces the possibility of individuals being exposed to various criminal acts. The security factor in making transactions is one that makes digital payments more attractive so that it attracts consumers to use digital wallets (Prameswari et al., 2021). Digital payments aim primarily to provide a safer, faster and easier experience for its users. ("Analysis of the Effectiveness of QRIS Digital Payment System Implementation in Increasing Sales of Sibuhuan New Diamond Plastic Trading Business," 2023)

The use of electronic money in payments through QRIS is also in accordance with the provisions in Fatwa DSN MUI No: 116/DSNMUI/IX/2017 concerning Sharia Electronic Money, which concludes that the use of electronic money in muamalah transactions is allowed based on the many benefits contained in it (DSN-MUI, 2017). QRIS has been officially used as a payment method since January 1, 2020. The Governor of Bank Indonesia explained that QRIS has 4 universal, easy, profitable, and direct properties. The implementation of QRIS as a payment method has encouraged the creation of an integrated payment system through standardization of QR codes in payment services (Saputri, 2020). (Rozy Hrp & Tambunan, 2023)

When compared to other payment methods, the use of QRIS is considered more practical and efficient because it can run quickly, easily, cheaply, safely, reliably in transactions. By using QRIS, providers of goods and services do not need to have various QR Codes from different code publishers. The use of too many QR Codes can make consumers feel troublesome because each QR code has different terms and conditions according to the publisher (Saputri, 2020) (Fahri Syaifuddin Kurnia Rahman & Sharia Banking Faculty of Islamic Economics and Business, 2022)

Based on this, researchers are interested in conducting a study entitled "STUDENT PREFERENCES IN USING QRIS AS A DIGITAL PAYMENT TECHNOLOGY", because it is very important to know the extent of perceptions of QRIS users, whether the issuance of QRIS will bring benefits to users and whether the presence of QRIS affects the efficiency of digital payments.

LITERATURE REVIEW

1. Benefits of QRIS

a. Understanding Benefits

According to Davis in Abdi, perceived usefulness is defined as the extent to which a person who uses a technology is believed to bring benefits to people who use it. According to Jogianto in Ashif, technology users will have an interest in using technology if they feel the technology system is useful and easy to use. Expediency also affects convenience but not vice versa. The use of the system will use the system if it is useful whether the system is easy to use or not used.

The expediency of QRIS is defined as the extent to which someone using QRIS believes that QRIS brings benefits to people who use it. (Standard as a means of payment transaction Raja Sakti Putra Harahap et al., n.d.)

b. Benefits According to Islam

In the Islamic view, the benefits of an action or policy can be measured by the extent to which it conforms to religious values and teachings.

Some relevant principles for assessing benefits include: Benefit (Maslahah), Justice (Fair), and Effectiveness (Mudharat).

Maslahah states that actions that benefit and benefit individuals and society have positive value. Adil stated that actions that do not harm others are more in line with Islamic teachings.

Mudharat states that avoiding losses or mudharat is an important principle in assessing benefits.

2. QRIS Knowledge

a. Understanding QRIS

QRIS stands for "Quick Response Code Indonesian Standard". This is the standard for QR codes used in Indonesia for financial transactions. QRIS codes allow users to make payments by scanning QR codes, facilitating digital transactions and fostering a cashless economy.

b. Perspectives in Islam

In the Islamic perspective, knowledge is considered a valuable asset and is sought as a means to seek the truth, gain a better understanding of God's creation, as well as to acquire useful expertise. Islam encourages its people to study and make it an obligation. The hadith of the Prophet Muhammad states, Studying is an obligation for every Muslim.

Knowledge in Islam is also seen as a means to increase piety, understand religious teachings, and develop wisdom. Sources of Islamic knowledge include the Qur'an as the holy book and hadith as the words and actions of the Prophet Muhammad.

3. Digital Payment (QRIS)

a. Understanding Digital Payment

Digital payments refer to the processing of payments that are made electronically, without involving physical cash. It involves the transfer of funds through a computer system or electronic device. Digital payment methods can include the use of credit cards, debit cards, electronic bank transfers, digital wallets, or other online payment systems. The goal of digital payments is to ease transactions, increase efficiency, and reduce dependence on cash. (Puspitaningrum et al., 2023)

Digital Payment or also known as digital payment is a type of payment that uses electronic media such as sms, internet banking, mobile banking, electronic wallets, etc.¹⁹ Digital payment is one of the most widely used retail financial services on a daily basis. This service enhances the experience for customers seeking efficient payments in speed, convenience, and multi-channel

accessibility. (FANI AL VIONITA RAMGKUTI (1), n.d.)

In making payment transactions using digital payments, there are several benefits obtained as follows:

- a) Transactions are easier and more practical
- b) Safer transactions
- c) Convenience in transactions
- d) Transaction speed
- e) Can be used for various services

b. Payment According to Islam

In an Islamic perspective, payments and financial transactions must comply with the principles of sharia. Some important aspects related to payment according to the Islamic perspective involve fairness, honesty, and avoidance of riba (interest). There are several relevant principles:

1) Fairness in Transactions:

Payment must be made with full fairness and must not harm either party. Fairness and equality take precedence in all aspects of transactions.

2) Transparency and Honesty:

Transactions should be transparent and based on honesty. The information provided must be accurate and truthful, and the parties involved are expected to be fair.

3) Avoidance of Riba:

Islam forbids riba (interest). Therefore, financial transactions must be free from usury. Payments involving additional amounts of money as interest are prohibited.

4) Social Responsibility:

Payments and financial transactions should also consider aspects of social responsibility, such as zakat (charitable donations) and assistance to the needy.

5) Avoidance of Gharar and Maisir:

Transactions involving gharar (excessive uncertainty) and maisir (gambling) are also avoided in Islam.

By adhering to these principles, payments in the Islamic context are directed towards creating a fair, ethical, and sustainable economic ecosystem.

RESEARCH METHODS

This research uses qualitative methods. Qualitative method is a descriptive research method that tends to use analysis aimed at understanding human social problems presented in words obtained from information sources. The qualitative research method is a research method that uses deductive-inductive in its approach, which starts from the theoretical framework and then the ideas of experts and the understanding of researchers based on their experience and then developed into problems and solutions to obtain justification in the report (Hardani, 2020). (Business et al., 2020)

Qualitative method is a type of research method that is used to examine and understand the behavior of an individual or group and social phenomena naturally (natural), so as to obtain descriptive data in oral or written form and then interpreted in simple language (Sutikno & Hadisaputra, 2020).

This research was carried out at the UMSU campus of the Faculty of Islamic Religion (FAI) class SBM A1 Morning. Researchers conducted research on UMSU Students located on Jalan Kapten Mukhtar Basri No.3 Medan 20238.

The data collection techniques that the author will use in this study are:

1. Interview

Interview is a two-way communication activity with the aim of obtaining data from respondents (Hartono, 2014, pp. 109-114). The author conducted pre-observation interviews with UMSU students, as well as with his female students. This is important because the information the author wants not all of it can be found through observation techniques.

So the background of the author using qualitative methods is to determine and explore information or data in the field observed by the author when making in-depth observations and interviews. (Sugiono, 2016, pp. 7-9).

RESULTS AND DISCUSSION

History of University of Muhammadiyah North Sumatra

UMSU University of Muhammadiyah North Sumatra, abbreviated as UMSU, is a charitable enterprise under the Muhammadiyah association based on Islam and based on the Qur'an and Sunnah established in Medan on February 27, 1957 which is located in the city of Medan, North Sumatra Province. University of Muhammadiyah North Sumatra, was established on the initiative of several prominent Muhammadiyah scholars, including, H. M. Bustami Ibrahim, D. Diyar Karim, Rustam Thayib, M. Nur Haitami, Kadiruddin Pasaribu, Dr. Darwis Datuk Batu Besar, H. Syaiful U.A, Abdul Mu'thi and Baharuddin Latif.

UMSU, which today began with the birth of the faculty of Muhammadiyah Islamic Philosophy and Law (FAFHIM) which later became the North Sumatra Muhammadiyah College (PTM) in 1968, took care of 3 (three) faculties: (1) Faculty of Education (FIP), (2) Faculty of Religious Sciences Department of Da'wah (FIAD), and (3) Faculty of Sharia.

UMSU was confirmed with the Charter of Establishment by PP Muhammadiyah Majelis Pendidikan dan Mengajar Number 2661/0/07/1974 dated May 28, 1974. The beginning of the establishment of FIP UMSU was fostered by FIP University of Muhammadiyah Jakarta (UMJ) and in 1974 stood alone, while FIAD which branched out to the University of Muhammadiyah West Sumatra stood alone and changed its name to Faculty of Ushuluddin. The birth of other faculties is inseparable from the participation of Kopertis Region I on behalf of the Minister of Education and Culture of the Republic of Indonesia and Kopertais Region IX on behalf of the Minister of Religious Affairs of the Republic of Indonesia.

UMSU, which initially took care of 3 (three) faculties, namely the Faculty of Education, the Faculty of Religious Sciences, the Department of Da'wah, and the Faculty of Sharia, over time grew rapidly. UMSU currently has eight faculties, namely the Faculty of Agriculture, Faculty of Engineering, Faculty of Social and Political Sciences, Faculty of Law, Faculty of Islamic Religion, Faculty of Economics and Business, Faculty of Teacher Training and

Education, and Faculty of Medicine which was established in 2008. For the Postgraduate program, there are eight Study Programs, namely Master of Management, Accounting, Law, Notary, Communication, Electrical Engineering and Mathematics and Education Management. UMSU is also currently waiting for the permit process for the implementation of the Doctoral Program in Law. UMSU is also the supervisor of several Muhammadiyah Colleges, such as: South Tapanuli Muhammadiyah University (UMTS) in Padangsidempuan, STIE Muhammadiyah Asahan in Kisaran and STI Tarbiyah in Sibolga. UMSU's first campus is located on Jalan Gedung Arca which is currently used by the Faculty of Medicine. Along with the growth in the number of students, a new campus was built located on Jl. Mukhtar Basri, and now it is the main building. The main campus is 6100 m or takes 13 minutes from the old campus. Under the leadership of Dr. Agussani, M.AP UMSU built a Postgraduate building on Jalan Denai to accommodate undergraduate graduates in line with the increasing public interest in pursuing S2 education.

In the early days, UMSU was led by Bustami Ibrahim. His leadership was continued by Latief Rousydiy, and experienced significant changes during the leadership of Dalmy Iskandar. After that, the Rector of UMSU was held by Chairuman Pasaribu, Bahdin Nur Tanjung, Dalail Ahmad and currently the Rector is Dr. Agussani, M.AP. During the leadership of Dr. Agussani, M.AP, UMSU underwent a transformation through improving the governance of academic administration and teaching services. The UMSU Information System developed together with the University of Muhammadiyah Yogyakarta allows the involvement of parents to play an active role in the sustainability of education. In order to meet the demands of UMSU's development needs, a Pascasarjana building was built on Jalan Denai as high as seven floors. Along with that, in accordance with the direction of the Central Leadership of Muhammadiyah, the Observatory of Falak Science (OIF) was established which became a reference in various activities to determine prayer times and others related to the date time and prayer time and the direction of Qibla. Supported by sophisticated equipment, OIF UMSU has successfully attracted the attention of people who want to know more about the phenomenon of celestial bodies.

As Rector, Dr. Agussani, M.AP also took the initiative to build an integrated campus. This is in line with UMSU's vision in 2033 to become an international class university. In addition to buying integrated campus land, in order to realize UMSU go international, the Office of International Affairs was established to build networks with university partners abroad.

In 2019, the University of Muhammadiyah North Sumatra won the A accreditation predicate for higher education from the National Accreditation Board for Higher Education. UMSU is the only private university on the island of Sumatra that has achieved an A accreditation rating and is second in Indonesia outside Java.

UMSU Rector, Dr. Agussani said, the achievement of A accreditation for universities that UMSU has achieved is thanks to the hard work done by the entire academic community.

Vision and Mission of UMSU

Vision

Become a university that excels in building the nation's civilization by developing science, technology and human resources based on Al-Islam and Kemuhammadiyah.

Mission

- 1) Organizing education and teaching based on Al-Islam and Kemuhammadiyah.

- 2) Conducting research, development of science and technology based on Al-Islam and Kemuhammadiyah.
- 3) Conducting community service through empowerment and development of community life based on Al-Islam and Kemuhammadiyah.

Purpose

- 1) Producing graduates who are professional, creative, innovative, independent and responsible.
- 2) Realizing effective, efficient, transparent, accountable and sustainable higher education management.
- 3) Produce reliable human resources in the field of research.
- 4) Produce national and international scientific work that is useful for the development of science and technology.
- 5) Realizing a network of cooperation with various national and international institutions.
- 6) Helping to create a quality and independent society.

UMSU Students' Preferences in Using Qris as a Digital Payment Technology

Based on the results of the study, it shows that factors such as knowledge, ease of use, expediency, and credibility positively affect students' interest in using QRIS as a digital payment technology. Therefore, it is necessary to conduct more vigorous socialization and publication about QRIS and its benefits for students, as well as the development of QRIS products and services that are attractive and in accordance with student needs.

With the implementation of Quick Response Code Indonesia Standard (QRIS) for student transactions, the payment process becomes more efficient. Students can make campus payments, extracurricular activities, and purchases at the cafeteria by simply scanning the QRIS code, reducing reliance on cash.

- 1) Transaction Efficiency:
The use of QRIS speeds up the student payment process, reducing queues and transaction times. By integrating QRIS into various campus services, students can manage their payments more easily and quickly.
- 2) Ease of Access:
QRIS provides easy access for students to pay campus bills, event tickets, or purchases at the cafeteria. Students only need to use digital payment applications to make transactions without having to carry cash.
- 3) Record Digital Transactions:
QRIS creates digital transaction records that help campuses track student payments. This facilitates monitoring and reporting of campus finances and provides transparency regarding the use of funds.
- 4) Security and Accountability:
QRIS minimizes the risk of theft or loss of cash, increasing transaction security. In addition, the existence of digital records helps prevent fraud and provides better accountability in campus financial management.
- 5) Financial Inclusion Promotion:
Through QRIS, students who do not have a bank account can continue to make non-cash transactions. This promotes financial inclusion among students and supports the use of financial technology in the campus environment.
- 6) By optimizing the use of QRIS in student transactions, not only efficiency is improved, but also provides a more modern payment experience and in accordance

with current financial technology trends.

A form of legal protection for perpetrators using payment methods using Quick Response Indonesian Standard (QRIS) in digital transactions

There are several forms of legal protection that can be found such as Philipus M. Hadjon believes that providing legal protection to the community or students by separating two methods of legal protection, namely:

- 1) Means of Preventive Legal Protection. Preventive legal protection aims to prevent disputes from occurring.
- 2) Means of protection of repressive laws. Meanwhile, repressive legal protection aims to resolve disputes.

While the opinion differs by Muchsin, legal protection is divided into two parts, including:

- 1) Preventive Legal Protection. Preventive legal protection here is protection provided to prevent violations.
- 2) Repressive legal protection. On the contrary, repressive legal protection is the ultimate protection in the form of sanctions in the event of a dispute or criminal act.

Based on these two descriptions, a conclusion can be drawn that there are two forms of legal protection, including preventive legal protection which directs preventive measures before disputes or violations occur. While repressive legal protection is more directing that a dispute or violation can be resolved whether it is subject to fines or imprisonment. As an effort to protect the law to monitor and regulate payment system development, BI issued PBI No. 16/8/PBI/2014 concerning E-money. The BI regulation lists sanctions imposed on acquirers, issuers, principals, clearing operators and final settlement operators, including:

- 1) Administrative sanctions in the form of reprimands, fines, to partial suspension or even all electronic money activities
- 2) Sanctions for revocation of e-money operating licenses.

(HAFIF MAULANA 2021, n.d.)

CONCLUSION

Based on the results of this study, it can be concluded that QRIS has great potential in increasing the efficiency and security of digital payment transactions for the public and students. However, the adoption of QRIS by the public and students is still constrained by factors such as understanding of QRIS, ease of use, security, transaction speed, and obstacles or concerns in using this digital payment technology. Therefore, strategies are needed to increase understanding and adoption of QRIS, such as training and support, developing attractive products and services, and testing and evaluating the use of QRIS by the community and students. Thus, QRIS can be an effective tool in facilitating digital payment transactions and encouraging economic development in the digitalization era.

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