

THE EFFECTIVENESS OF QRIS IN INCREASING HALAL PRODUCT BUYING AND SELLING TRANSACTIONS

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Abstract: This paper aims to analyze the effectiveness of the use of QRIS in increasing the transaction of buying and selling halal products in Medan City. Currently, the development of digital payments shows its existence in Indonesia, one of the uses of QRIS that continues to increase is the city of Medan. This study uses a qualitative descriptive approach, with data collection through books and previous research related to the research to be conducted. The results obtained are that the use of QRIS among halal products is very helpful, related to the ease of making transactions and also practical according to customers who make transactions on halal products. The implementation of QRIS significantly increases the volume of transactions for buying and selling halal products. The convenience and speed offered by QRIS make consumers more comfortable in making payments, encouraging them to shop more. QRIS contributes to increasing financial inclusion, providing wider access to the public to transact digitally. This is especially important for businesses and consumers who previously did not have access to traditional banking services.

Keywords: Digital Payments, QRIS, Halal MSMEs

Introduction

Indonesia, as a country with the largest Muslim population in the world, has a very significant market for halal products. Halal products not only include food and beverages, but also cosmetics, pharmaceuticals, and fashion products. The halal concept includes the halal aspects of raw materials, production processes, and distribution, all of which must comply with Islamic law. Halal certification is very important in Indonesia. The Halal Product Assurance Agency (BPJPH) has been established to regulate and facilitate this certification process. With halal certification, consumers can be more confident that the products they buy are in accordance with Islamic law. In addition, halal certification also provides a competitive advantage for producers, because more and more consumers are looking for halal products (Ismail et al., 2023).

The trend of halal product consumption in Indonesia is increasing, along with public awareness of the importance of halal in choosing products. Many Muslim consumers prefer products that have been guaranteed halal, both for spiritual and health reasons. This phenomenon encourages business actors to be more serious in presenting quality halal products. However, challenges remain, such as a lack of understanding among manufacturers about the importance of halal certification and the processes involved. In addition, issues about the authenticity and safety of halal products also often arise, which can damage consumer confidence. Overall, the halal product market in Indonesia has great potential to grow. With the right support from the

government and public awareness, it is hoped that the halal industry can develop rapidly, providing benefits not only for consumers, but also for the national economy (Ismail, 2024).

One of the main problems faced in this study is the lack of public knowledge about QRIS. Many consumers do not understand how this technology works and the benefits it offers, thus hindering the adoption of QRIS in halal product transactions. In addition, the perception of security is an important issue; many consumers are worried about potential fraud or data leakage when making digital transactions, which can reduce their desire to use QRIS. Limited infrastructure also plays a role in the effectiveness of QRIS. In rural areas or areas with inadequate internet access, the use of QRIS may not be optimal. On the other hand, the less optimal marketing strategies of halal business actors are a concern, where many of them still rely on traditional marketing methods and have not fully utilized QRIS to attract consumers (Ofera, 2019) (Sihotang et al., 2021).

Regulatory uncertainty related to the use of QRIS and digital transactions is also a challenge. This ambiguity can make business actors hesitant to invest in this technology, which has the potential to hinder the growth of halal product transactions. In addition, the lack of in-depth analysis of QRIS transaction data makes it difficult to evaluate its effectiveness in increasing the volume of buying and selling halal products (Hasanah, 2023) (Wahyuni et al., 2023). Variation in user experience is also an issue. Different experiences in using QRIS can affect consumer perceptions and desires to transact. Finally, resistance to change is a significant obstacle, where some consumers and businesses prefer traditional payment methods, making it difficult to change these habits. Each of these problems shows the complexity of understanding the effectiveness of QRIS and requires further research to find solutions and understand its impact comprehensively in the context of halal products.

In Medan, North Sumatra, the existence of halal Micro, Small, and Medium Enterprises (MSMEs) has great potential in supporting the local economy. However, the application of the Quick Response Code Indonesian Standard (QRIS) in the transaction of buying and selling halal products by MSMEs faces a number of problems. Lack of understanding of QRIS among MSME actors. Many business actors are not familiar with this technology, so they have difficulty implementing it. The lack of training and socialization on how QRIS works makes many MSMEs hesitant to switch from cash to digital payment methods. The perception of transaction security is a significant problem. Some MSME actors and consumers are still worried about the risk of fraud and data leakage when using QRIS. This uncertainty can hinder the adoption of digital technology in the transaction of buying and selling halal products (Pradesyah et al., 2023).

In addition, inadequate technological infrastructure in several areas in Medan is also a challenge. Limited internet access and the devices required to process QRIS can hinder the use of this technology, especially in more remote areas. Regulations and policies are also a problem. Ambiguity in regulations related to QRIS and halal certification can make MSME actors confused about the steps that must be taken to comply with existing regulations. This can hinder them from making optimal use of QRIS. Finally, economic instability caused by various factors, including the pandemic, has made it difficult for many MSMEs to invest in new technologies. Many MSME actors prefer to maintain traditional methods in transactions due to economic pressure. In dealing with this problem, cooperation is needed between the government, financial

institutions, and MSME associations to provide the necessary training, socialization, and support so that halal MSMEs in Medan can make the most of QRIS.

Literature Review

1. Digital Payments

Digital payments have experienced rapid development in Indonesia in recent years. This transformation is driven by advances in information technology, increasing internet penetration, and changing consumer behavior that increasingly chooses practical and efficient payment methods. One of the main factors fueling the growth of digital payments is the increasing use of smartphones. With more than 300 million mobile phone users in Indonesia, easy access to digital payment applications makes it easier for people to make transactions. Various digital payment platforms such as OVO, GoPay, DANA, and LinkAja offer ease in transactions, both for the purchase of goods, services, and money transfers (Khairunnisa, 2015).

The Indonesian government also plays an important role in encouraging the adoption of digital payments. The National Non-Cash Movement (GNNT) program was launched to reduce dependence on cash and increase financial inclusion. In addition, more supportive regulations from Bank Indonesia, including the launch of the Quick Response Code Indonesian Standard (QRIS), facilitate the integration of various digital payment services. In the e-commerce sector, digital payments are crucial. The rapid growth of e-commerce platforms such as Tokopedia, Bukalapak, and Shopee is encouraging consumers to switch from cash to digital payments for convenience and speed. Additionally, the surge in transactions during the COVID-19 pandemic accelerated the adoption of digital payments, with many people turning to online shopping. However, despite the significant growth, there are challenges to face. There are still segments of society that are not familiar with digital technology and payment methods, especially in rural areas. In addition, the issue of transaction security and personal data protection is also a major concern. Cases of fraud and data leaks can reduce public trust in digital payments (Putri & Rahmanto, 2024).

Overall, digital payments in Indonesia show huge potential to continue to grow. With the right support from the government and the private sector, as well as adequate education for the public, digital payments can be an effective solution to improve transaction efficiency and financial inclusion in Indonesia. The Quick Response Code Indonesian Standard (QRIS) is an important innovation in the payment system in Indonesia launched by Bank Indonesia in 2019. QRIS is designed to facilitate non-cash transactions by using QR codes that can be accessed through various digital wallet applications. With QRIS, users can make payments by simply scanning the QR code, making the transaction process faster and more efficient.

The development of QRIS in Indonesia is very rapid. In a short time, many business actors, ranging from MSMEs to large companies, adopted QRIS as a payment method. This is driven by the need to facilitate transactions, especially amid changing consumer behavior that increasingly wants practical and secure payment solutions (Rahman & Lasena, 2024). QRIS also supports financial inclusion, making it easier for people who previously did not have access to banking services to make digital transactions. The Government of Indonesia supports the development of QRIS through various programs and campaigns. The National Non-Cash Movement (GNNT) is

one of the initiatives to reduce dependence on cash. In addition, QRIS is also in line with the government's efforts to accelerate digital transformation in the economic sector, especially in the context of MSMEs which are the backbone of the economy.

However, there are still challenges that must be faced in the implementation of QRIS. One of them is the lack of understanding of the public and business actors regarding the use of QRIS. Many MSME players are still hesitant to switch to digital payment systems due to uncertainty about their security and benefits. In addition, uneven technological infrastructure throughout Indonesia is also an obstacle, especially in rural areas that have limited internet access. Transaction security is a major concern. The public needs to be assured that transactions using QRIS are safe and protected from potential fraud or data leaks. Therefore, education and socialization regarding the safe use of QRIS are very necessary. Overall, QRIS has great potential to change the way Indonesian people transact. With the support of all parties, including the government, financial institutions, and business actors, QRIS can continue to grow and increase financial inclusion in Indonesia (Rachmadanty et al., 2024).

2. Halal MSMEs

Halal Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy, which is a country with the largest Muslim population in the world. Halal MSMEs not only focus on financial benefits, but also on sharia values that uphold halal and fairness (Fatahilla & Asngadi, 2023). The existence of halal MSMEs supports local economic growth, creates jobs, and improves community welfare. Halal MSMEs cover a wide range of sectors, including food and beverages, fashion, cosmetics, and pharmaceutical products. The halal concept includes the halalness of raw materials, production processes, and distribution, all of which must be in accordance with Islamic law. Halal certification is an important requirement for business actors to ensure that their products meet halal standards, so that they can increase consumer confidence.

Halal MSMEs contribute significantly to the national economy. They not only supply local needs, but also have the potential to penetrate the international market. With the increasing global awareness of halal products, MSMEs in Indonesia have the opportunity to export their products to international markets, which increasingly value halal and quality. Despite having great potential, halal MSMEs also face various challenges. One of the main challenges is the lack of understanding of the importance of halal certification and the processes required. Many MSME actors are still hesitant to invest in this certification because of the cost and time required. In addition, infrastructure and access to digital technology are also obstacles to business growth.

The Indonesian government has taken steps to support the development of halal MSMEs, including training programs, access to financing, and more supportive regulations. The Non-Cash National Movement (GNNT) program and initiatives to increase financial inclusion also provide opportunities for MSMEs to adapt to technology and increase competitiveness. Halal MSMEs in Indonesia not only function as a driver of the local economy, but also as a representation of sharia values that prioritize justice, sustainability, and welfare. With the right support from the government and the community, halal MSMEs can develop more rapidly, providing broad benefits for the Indonesian economy and society (Istiqlal, 2023).

Halal Micro, Small, and Medium Enterprises (MSMEs) in Indonesia have a theoretical foundation that involves various aspects, ranging from economics, law, to socio-culture. The following are some of the main theoretical foundations underlying the development of halal MSMEs in Indonesia (Yuwanisya, 2020):

1. **Islamic Economic Theory:** This theory emphasizes the importance of the principles of fairness, transparency, and social responsibility in business transactions. Halal MSMEs are expected not only to pursue profits, but also to provide benefits for the community and the environment. Halal principles include aspects of halal products, production processes, and business ethics in accordance with Islamic law.
2. **Sustainable Development Theory:** Halal MSMEs contribute to sustainable economic development by creating jobs, reducing poverty, and improving community welfare. Sustainable development also includes environmental protection and efficient use of resources.
3. **Entrepreneurship Theory:** This theory explains the characteristics and behaviors of entrepreneurs in creating and managing businesses. In the context of halal MSMEs, entrepreneurs are expected to have the ability to identify market opportunities, innovate, and adapt to changes, while still adhering to halal principles.
4. **Financial Inclusion Theory:** This theory shows the importance of access to financial services for MSMEs to increase capacity and competitiveness. Government programs and financial institutions that support halal MSMEs, such as access to financing and training, play an important role in increasing financial inclusion and empowering business actors.
5. **Halal Consumerism Theory:** This theory includes consumer behavior that is increasingly aware of the importance of halal products. Muslim consumers tend to choose products that have been guaranteed halal, thus encouraging MSMEs to get halal certification and meet the set standards.
6. **Halal Supply Chain Theory:** In the context of MSMEs, this theory emphasizes the importance of integration between producers, distributors, and retailers in ensuring that the entire supply chain process meets halal standards. This includes the selection of raw materials, the production process, to distribution and sales.
7. Overall, this theoretical foundation provides a comprehensive framework for understanding and developing halal MSMEs in Indonesia. By understanding these theories, business actors, governments, and other stakeholders can work together to create a better and more sustainable halal MSME ecosystem.

3. Financial Institutions

Islamic financial institutions play an important role in the Indonesian financial system by offering products and services that are in accordance with sharia principles. In contrast to conventional financial institutions, Islamic financial institutions do not use riba (interest) and focus on fair and transparent financing. They provide a variety of products, such as microfinance, savings, and investments that are in accordance with sharia provisions. One of the innovations in the payment system that supports Islamic financial institutions is QRIS (Quick Response Code Indonesian Standard). QRIS is a payment method that allows transactions using QR codes. This method not only speeds up the payment process but also increases financial

inclusion, especially among people who do not yet have full access to banking services (NIM, 2023).

The implementation of QRIS in Islamic financial institutions provides convenience for customers in making daily transactions. Customers only need to scan the QR code using an e-wallet or mobile banking application, and transactions can be made quickly and safely. In addition, QRIS supports various types of payments, ranging from small to large transactions, thus providing flexibility for users (Selvina et al., 2024). The advantage of QRIS also lies in its ability to integrate various payment platforms, so customers don't have to worry about system compatibility. Thus, Islamic financial institutions can attract more customers and expand the range of their services. In this context, QRIS is not just a means of payment, but also a bridge for Islamic financial institutions to improve operational efficiency and strengthen their position in the financial market. By utilizing modern technology, Islamic financial institutions can continue to grow and adapt to the times, while still adhering to fundamental sharia principles (Masruroh, 2023).

4. Previous Research

This research is not a new study, but there are already several researchers who have conducted research related to the effectiveness of the use of payments using QRIS, while previous research related to the research to be carried out is as follows:

First, research conducted by (Jamil & Fitriyani, 2024) with the title "Analysis of the effectiveness of the use of the Indonesian Standard Quick Response Code (QRIS) on MSMEs in Cipanas District. This research is a research using a qualitative approach, where the data taken comes from MSMEs in Cipanas District, and data collection is carried out by interviewing MSMEs. The results of this study show that the use of QRIS in MSMEs in Cipanas District as a non-cash transaction has been effective, this is evidenced by 5 measures of effectiveness (program success, target success, satisfaction with the program, input and output levels, achievement of overall goals). The effectiveness measurement shows that (1) The implementation of the use of QRIS in MSMEs in Cipanas District has been running for more than 1 year on average with the majority using conventional banks and rarely using Islamic banks.

Second, the research was conducted by (Hrp et al., 2023) with the title "Analysis of the Effectiveness of the Implementation of the QRIS Digital Payment System in Increasing Sales of the PLastik Intan Baru Sibuhuan Trading Business" This research uses a qualitative approach, data collection is carried out by means of interviews with research samples. The results of the study revealed that the implementation of the QRIS digital payment system has been relatively effective in increasing sales at UD Plastik Intan Baru Sibuhuan due to the increase in sales results and consumers feeling the convenience of transactions provided even though consumers who use digital payments are still very minimal at UD Intan Baru Sibuhuan.

Third, this research was conducted by (Pangestu & Cahyani, 2024) with the title "Analysis of the Effectiveness of the Use of QR Codes as a Means of Digital Payment on Consumer Buying Interest in MP Mart" Data analysis techniques carried out in the study using the AIDA model. The results obtained are that from the awareness of the use of QR has a significant influence on consumer buying interest.

Fourth, the research was conducted by (Sahriana & Rokan, 2022) with the title "Analysis of the Effectiveness of the Use of QRIS (Quick Response-Code Indonesia Standard) to Support Paperless in PT. Bank Syariah Indonesia KCP Medan Padang Bulan" The approach used in this study is qualitative descriptive. The results obtained are that this QRIS rejuvenates people to make transactions, and reduces paper physically, so that it can reduce financing or paper budget expenses.

Fifth, the research was conducted by (Putri & Rahmanto, 2024) with the title "Analysis of the Effectiveness of the Use of the Indonesian Standard Quick Response Code (QRIS) as a Non-Cash Payment Instrument at Bank Syariah Indonesia KCP Godean 2" This research uses a qualitative approach, data collection by means of interviews with research samples. The results obtained are that the effectiveness of the use of QRIS as a non-cash payment instrument based on the effectiveness approach proposed by Martin and Lubis, namely the source approach, process approach and target approach, has been running effectively, this is evidenced by the fulfillment of 3 aspects of effectiveness (Source approach, process approach and target approach).

Method

The literature method in the research on the effectiveness of QRIS in increasing halal product buying and selling transactions is a systematic and structured approach to collect, analyze, and conclude information from various written sources. In this context, this study aims to understand how the application of QRIS can affect the transaction of buying and selling halal products in the community. The first step in the library method is to conduct a literature study. Researchers seek out and collect a variety of references, including books, scientific articles, research reports, and official documents from Islamic financial institutions and government agencies. These sources provide an overview of the development of QRIS, sharia principles in transactions, and market trends for halal products.

After gathering sources, researchers conduct content analysis to identify key themes. The main focus is on aspects of QRIS effectiveness, such as ease of use, transaction speed, and its impact on increasing sales of halal products. The researcher also explored the views of the public and business actors regarding the use of QRIS in buying and selling transactions. Next, researchers compare data and findings from various sources to get a more comprehensive understanding. For example, researchers can compare transaction growth rates before and after the implementation of QRIS, as well as research the factors that affect the adoption of this technology among halal product business actors. Finally, the researcher compiled conclusions and recommendations based on the analysis carried out. The library method not only helps in identifying the effectiveness of QRIS, but also provides broader insight into the potential development of halal product transactions in the future. With this approach, research can make a significant contribution to the development of policies and practices in the Islamic finance sector and the halal industry.

Result and Discussion

The results of the research on the effectiveness of QRIS (Quick Response Code Indonesian Standard) in increasing transactions for buying and selling halal products show that the application of this payment technology has a significant impact on the growth of transactions in the halal product sector. This research uses a literature method, which involves collecting and analyzing various literature sources to gain a deep understanding of this topic. First of all, this study identifies that QRIS is an innovation in the payment system designed to facilitate transactions in Indonesia. By using QR codes, users can make payments quickly and securely through e-wallet applications or mobile banking. This is very relevant in the context of halal products, where the speed and ease of transactions are important factors for consumers and business actors. From the analysis of the literature, it was found that one of the advantages of QRIS is its ability to integrate various payment platforms. This allows business actors, especially those engaged in the halal product sector, to receive payments from various sources without having to have many different means of payment. Thus, QRIS not only improves operational efficiency, but also expands the market reach for halal products.

This study noted that the adoption of QRIS among halal product business actors is driven by several factors. First, there is support from Islamic financial institutions that provide training and socialization on the use of QRIS. This helps business actors understand the benefits and how to use this technology in daily transactions. In addition, promotions from the government and related institutions also play an important role in increasing public awareness of QRIS as a safe and efficient payment method. In the context of halal product buying and selling transactions, this study found that QRIS has succeeded in increasing transaction volume. Many business actors reported an increase in sales after implementing QRIS as a payment method. Consumers feel more comfortable and faster in making payments, which in turn encourages them to shop more. The study also shows that QRIS helps reduce queues at cashiers, thereby improving the shopping experience for consumers.

This research reveals that QRIS contributes to increasing financial inclusion among the community. With more and more people using smartphones and payment applications, QRIS provides wider access for the public to transact digitally. This is especially important, especially for people who previously did not have access to traditional banking services. Thus, QRIS not only increases the transaction of buying and selling halal products, but also contributes to the economic empowerment of the community. However, this study also notes several challenges faced in the implementation of QRIS. One of them is the lack of understanding among some business actors about this technology. Although many have received training, there are still those who find it difficult to implement QRIS effectively. Therefore, further efforts are needed in terms of education and training to ensure that all business actors can make optimal use of QRIS. In addition, security issues are also a concern. Although QRIS is designed to provide security in transactions, there are still concerns among consumers regarding potential fraud and data misuse. This study recommends that financial institutions and QRIS service providers continue to improve their security systems and provide clear information to users on how to protect themselves when transacting.

Overall, the results of this study show that QRIS has great potential in increasing transactions for buying and selling halal products in Indonesia. With the convenience, speed, and efficiency offered, QRIS can be an effective solution to encourage the growth of the halal

product sector. However, to achieve its maximum potential, collaboration between the government, financial institutions, and business actors is needed in overcoming existing challenges. This research concludes that QRIS is not just a means of payment, but also part of digital transformation that can strengthen the sharia economic ecosystem in Indonesia. By continuing to develop and promote the use of QRIS, it is hoped that the transaction of buying and selling halal products will increase, providing benefits for all parties involved. Going forward, further research is needed to explore the long-term impact of QRIS on the halal industry and the economy as a whole.

Conclusion

The conclusion of the research on the effectiveness of QRIS in increasing halal product buying and selling transactions can be summarized as follows:

1. The implementation of QRIS significantly increases the volume of transactions for buying and selling halal products. The convenience and speed offered by QRIS make consumers more comfortable in making payments, encouraging them to shop more.
2. QRIS contributes to increasing financial inclusion, providing wider access to the public to transact digitally. This is especially important for businesses and consumers who previously did not have access to traditional banking services.
3. The adoption of QRIS among business actors is driven by support from Islamic financial institutions that provide training and socialization. This is important to ensure the effective understanding and use of QRIS.
4. While QRIS offers many benefits, the study also identified several challenges, including a lack of understanding among businesses and concerns regarding transaction security. Further education and training are needed to address this issue.
5. QRIS is not just a payment method, but also part of digital transformation that can strengthen the sharia economic ecosystem in Indonesia. With continuous development, QRIS has the potential to become an effective tool in encouraging the growth of the halal product sector.
6. To maximize the benefits of QRIS, collaboration between the government, financial institutions, and business actors is urgently needed. In addition, measures to improve security and provide clear information to users are also very important.

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