The Innovation of Digital Payment System with QRIS in National Open API and Maqasid al-Sharia Standards

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ARTICLE INFORMATION

ABSTRACT

QRIS is a digital payment system innovation standardized as a national QR code in Indonesia. This paper analyzes the National Open API and *Maqasid al-Sharia* standards within the QRIS digital payment system. Employing a qualitative descriptive methodology, the study determined that Bank Indonesia formulated three National Open API standards: governance guidelines, data standards with technical specifications, and technical and safety standards. Aligned with Maqasid al-Sharia, the analysis reveals a significant correlation between QRIS and its core tenets, specifically *Hifz ad-Din* (safeguarding religion) and *Hifz al-Mal* (preserving wealth). Moreover, viewing *maqasid* as a methodological framework, QRIS is deemed a legal and halal system conforming to maqasid. This topic can be examined from five dimensions: the payment system's alignment with Sharia law, its widespread use among traders (*urf tujjar*), the contractual adherence (*ijab qabul*) to Islamic sharia and user benefits, the reflection of service value in QRIS service fees, and mutual advantages for both parties. Regarding *maslahah*, QRIS falls under *dzanni maslahah*, necessitating its implementation to be entrusted to contemporary mujtahids for the continued benefit of users.

Keywords: Digital Innovation; Digital Payment System; QRIS; National Open API Standards*;* Maqasid al-Sharia Standards

INTRODUCTION

Recent advancements in information and financial technology have sparked a significant transformation, culminating in the enhancement and expansion of e-commerce operations. Consequently, this shift in e-commerce has generated novel financial requirements that traditional financial systems often struggle to fulfill adequately.

Digital innovation has profoundly transformed everyday life, notably affecting how transactions are conducted. The evolution of IT has led to the emergence and activation of mobile payments, which serve as alternatives to traditional payment methods like cash and credit cards in the digital payment system landscape. Digital transactions encompass a variety of cashless methods, such as transactions through electronic devices, including mobile wallets, electronic transfers, and cryptocurrencies. In these transactions, physical currency does not play any role. The concept of utilizing digital mechanisms for payments has been in existence for over five decades, supporting the vision of a society devoid of cash.

The development of the payment system was driven by the increase in the public's transaction value. Payment is a crucial component in all trade activities of goods and services. In light of recent advancements in technology and the escalating magnitude of transactions and associated risks, there is a growing demand among consumers for a payment system that is both secure and efficient. A reliable and seamless payment mechanism is crucial for enabling rapid, secure fund transfers and is vital for capital markets, which require precise and secure completion of each transaction (Andayani, 2021). Traditionally, cash or physical currency was utilized for payment transactions, but there has been a transition towards a digital mobile payment system. QRIS (Quick Response Code Indonesian Standard) represents one of the technologies being implemented in digital mobile payment systems.

Following the 2025 Indonesian Payment System Blueprint (BSPI), QRIS has emerged as a notable digital mobile payment system. It is characterized by its functionality as an innovative, rapid, secure, and user-friendly payment application. However, it must not contain elements that are prohibited by religion, namely elements of speculation (*maysir*), uncertainty (*gharar*), interest (*riba*), and falseness (*batil*). Furthermore, QRIS must not conflict with the National Open API standards set by Bank Indonesia. Thus, this paper will present the standards that make QRIS legal and justifiable in Indonesian society, both in the Open Application Programming Interface (API) National and *Maqasid al-Sharia* (the sharia objectives) standards.

LITERATURE REVIEW

QR Code
Quick Response (QR) code is a digital pattern produced by computers, commonly employed to encapsulate URLs or additional data (Rajesh, 2017). This type of code is characterized by its two-dimensional structure featuring a series of black blocks positioned on a white surface in a grid arrangement (Ahamed & Mustafa, 2019). Presently, QR codes serve as a crucial link connecting the physical environment with digital realms (Wang et al., 2018). Invented in 1994 by Masahiro Hara of Denso Wave, a Toyota subsidiary in Japan, QR codes initially served to monitor automotive parts (Rajeeva & Sagar, 2014). These two-dimensional codes, which offer rapid scanning capabilities, robust error correction, and omnidirectional reading, have since transcended their original scope. Today, QR codes are integral to a variety of applications that extend beyond industrial tracking to enhance user convenience. This

technology enables users to access textual information, launch web pages on their devices, add contact details, initiate a Uniform Resource Identifier (URI), connect to Wi-Fi networks, and compose emails or text messages. As a result, QR codes have emerged as one of the most prevalent types of two-dimensional codes used globally.

Digital Payment System
The shift toward digital business operations has increasingly captured interest across multiple sectors, aiming to introduce innovative methods for service provision. The development of online platforms has been pivotal in enabling digital exchanges, transactions, and interactions among different entities. These efforts have been crucial in promoting the spread of digital financial services within burgeoning markets (Asongu & Moulin, 2016; Martins et al., 2014; Mukhopadhyay & Upadhyay, 2022; Riyadh et al., 2009; Salim et al., 2010)

Transactions are related to the payment system because, in the economy, the payment system has a significant role and is a guarantor of the continuity of the market as a place for transactions, determining efficiency in transaction settlement, encouraging the mobility of the flow of funds quickly so that affecting the rate of economic growth, and efficiency of financial markets. The process of payment involves the exchange of specified monetary values between two parties. This exchange employs diverse mechanisms, which extend from basic payment tools to intricate networks that incorporate multiple entities and regulatory frameworks.

Under the Bank Indonesia Law, Bank Indonesia is empowered to oversee and ensure the effective functioning of Indonesia's payment systems. In exercising this oversight, Bank Indonesia adheres to four core policy principles governing payment systems: (1) security, (2) efficiency, (3) equitable access, and (4) consumer protection. The principle of security mandates that operations within the payment system must address and manage all associated risks, including liquidity and credit risks, effectively. The emphasis on efficiency dictates that the payment system's implementation should be broadly accessible, thus reducing community costs through enhanced economies of scale. Furthermore, the principle of equal access signifies Bank Indonesia's commitment to ensuring that the system's operation does not exclude participation from other entities. Meanwhile, the last principle, consumer protection, means that all payment system operations prioritize and concern aspects of consumer protection. The payment system components are payment instruments, interbank fund transfer systems, institutions that process payment systems, and payment channels.

The transition from cash to non-cash payments through electronic and digital means represents a comprehensive strategy aimed at transforming the way transactions are conducted. This shift offers several advantages, including enhanced practicality, cost-effectiveness, and efficiency. It also promotes more transparent governance, minimizes operational hindrances, and expands access and connectivity. Moreover, the adoption of non-cash transactions enhances the productivity of business enterprises by allowing them to monitor all transactional activities promptly. Furthermore, non-cash transactions foster economic efficiency for governmental operations, resulting in savings on costs associated with printing, distributing, handling cash, and administrative management. Additionally, such transactions bolster state revenues through both tax and non-tax sources, ensuring all financial activities are documented for greater transparency and accountability. For consumers, these transactions offer the ease of conducting business with reduced expenses and enhanced convenience.

Quick Response Code Indonesian Standard (QRIS)

QRIS is a standardized QR code payment system developed by Bank Indonesia. This unified platform facilitates seamless transactions across various payment channels, promoting cashless payments within the Indonesian economy (Nada et al., 2021). This framework simplifies, accelerates, and secures transactions conducted via QR Codes. Rather than introducing a novel application, QRIS serves as the compulsory national QR Code standard that must be adhered to by all Payment System Service Providers (PJSP) employing QR Code technology. On August 17, 2019, Bank Indonesia introduced the inaugural QRIS, as outlined in the Regulation of Members of the Board of Governors: PADG No.21/18/PADG/2019 (Indonesian Payment System Association [ASPI], 2022). This regulation addresses the employment of the Quick Response Code National Standard for Payments. It encompasses various aspects including the application of QR codes for payment transactions, the establishment of QRIS as the national standard, as well as the requisite procedures for reporting and surveillance.

The QRIS is defined as universal, convenient, beneficial, and straightforward. Being universal implies that it encompasses all societal segments, facilitating payment transactions both within the country and internationally. The term 'convenient' refers to the ability of individuals to execute transactions swiftly and securely using a single smartphone. 'Beneficial' suggests that QRIS transactions are advantageous to both consumers and merchants, as they are conducted efficiently using a singular QR code that integrates all mobile payment applications. The term 'direct' refers to the immediacy of QRIS transactions, which are executed promptly and without delay, thereby enhancing the efficiency of the payment system.

The QRIS has been developed in alignment with the International EMV Co standard. This framework has been formulated and implemented to enhance connectivity on a broader scale, utilizing an open-source approach. It also integrates specific adaptations to meet the distinct requirements of different nations, thereby enabling compatibility across various providers and devices, encompassing multiple countries. Presently, this model is employed across several nations, including India, Singapore, Malaysia, Thailand, South Korea, among others.

Prior to the adoption of QRIS standards, payment platforms were restricted to conducting transactions exclusively with merchants associated with the same Financial Service Providers (PJSP), due to the lack of standardization of QR codes. With the implementation of QRIS, however, payment applications affiliated with any PJSP now possess the capability to transact via QR codes across a diverse array of merchants, irrespective of their PJSP affiliation. Furthermore, operators of QR Code services are required to secure authorization from Bank Indonesia before they can offer QR-based transactions and must comply with established regulations pertaining to QRIS. The main requirements include system and application reliability, the ability to identify and mitigate risks, the ability to protect customers such as easy dispute resolution, and of course, the ability to monitor transactions at qualified merchants and customers and having the correct customer and merchant registration process (KYC) (Indonesian Financial Services Authority [OJK], n.d.).

By establishing an account with one of the Bank Indonesia-licensed QRIS providers, merchants are facilitated in accepting payments via QRIS from any application. Additionally, this system allows merchants to receive payments from the general public through QRIS across diverse provider applications. Each QRIS merchant has a unique National Merchant ID (NMID) that consumers can use as additional information besides the merchant name to match the transaction recipient at the time of payment. As for consumers, QRIS facilitates up-to-date, easy, fast, and secure payments. Consumers

only need to select and download a payment application installed on their mobile phones. Furthermore, the consumer registers with one of the PJSPs and ensures the availability of balances to make transactions. Through the application, consumers can scan QRIS at merchants, enter the transaction amount, authorize transactions, and confirm payments to providers of goods and services.

To date, the deployment of QRIS has reached every province and the vast majority of districts and municipalities across Indonesia. In various locations such as traditional markets, small kiosks, shopping centers, universities, educational institutions, worship sites, and social organizations, QRIS is actively utilized. This includes its application in places associated with religious and tourism activities, as well as for transactions like parking fees, local government charges, and other similar uses.

Two distinct approaches are utilized for conducting QRIS transactions: the Merchant Presented Mode (MPM) and the Customer Presented Mode (CPM). Under the MPM approach, merchants employ various display mediums such as stickers, information panels, or LCDs to present a QR code, which consumers then scan using their mobile devices. The QRIS CPM approach involves customers presenting a QR code on their mobile device, which merchants then scan. This method is primarily designed for vendors requiring swift transaction processing, including those in transportation, parking, and contemporary retail sectors. Conversely, the QRIS MPM method is extensively utilized across Indonesia. However, the QRIS CPM variant is currently undergoing trials, implemented by select PJSPs at various commercial outlets.

QRIS MPM offers two primary models. The Static MPM QRIS is a cost-effective and simple solution that doesn't require specialized QR code display devices. However, it lacks pre-loaded transaction amounts, requiring customers to manually input the payment amount. Conversely, the Dynamic MPM QRIS enhances transaction accuracy and speed by pre-loading the amount in the generated QR code, eliminating manual entry. While this model demands specific hardware or software for unique QR code generation, it is ideal for businesses handling significant transaction volumes.

Funds for QRIS transactions are drawn from deposits or utilized through payment tools such as debit cards, credit cards, or electronic money, which rely on server-based storage solutions. Each QRIS transaction is capped at a maximum amount of IDR 5,000,000. Issuers have the authority to establish limits on the cumulative daily and/or monthly totals for QRIS transactions conducted by individual QRIS users, with these restrictions being guided by the risk management strategies of the issuer (QRIS Online, n.d.).

The Concept of Maqasid al-Sharia
Maqaṣid al-Sharia is an interesting topic to discuss and study because thereare many contemporary issues linked to the implementation of Maqasid al-Sharia. Thus, this paper presents an explanation of this concept and its implementation in contemporary law.

Literal Definition of Maqasid al-Sharia
Discussion on Maqasid al-Sharia requires separately defining its two main words, namely *maqasid* dan *al-Sharia*, followed by defining these words as a term. Literally, the word *maqasid* means a straight path (Manzūr, 1992). It also means fairness, mediating (*tawassut)*, balance, or humbleness (al-Da'im, 1996). It can also be defined as intention and purpose (Wehr, 1979).

In the context of *sharia* (Islamic law), the term is defined as the path leading to a water source (al-Fairuzabadi, 2008). This expression metaphorically signifies the journey towards the essence of life (Rahman, 2017). This definition emphasizes the importance of sharia in human life, as symbolized by water because water is an important element in human life (Bakri, 1994).

Sharia in Islam is not only an aspect of legislation, but all aspects of life as ordered by Allah SWT (al-Hamawi, 2009). Ibn Taimiyah articulates that sharia encompasses the entirety of commands and decrees found within the Quran and Sunnah, alongside principles held by early devout predecessors. This comprehensive scope covers aspects related to aqidah, muamalah, rituals, regulations, insights, and administration (Taimiyah, 2015).

Based on the abovementioned explanation, sharia is not only the text (*nuṣūṣ*), but also what is agreed upon by the scholars and also *ijtihad* (independent reasoning) of which the truth is guaranteed (al-Zarwī, 1983; Muammar, 2009). However, it is important to note that fiqh is not sharia. Sharia covers broader aspects than mere law; it includes fiqh, aqidah (creed), and morals (al-Barsyumi & Khalil, 1997). Sharia has the characteristics of being eternal and unchanging. On the other hand, fiqh is flexible for it changes over time and is a product of ijtihad. Even so, fiqh is not merely a work of thought because it is still related to sharia (Zaydan, 2002). Fiqh is essentially what the scholars have attempted to understand sharia (Syarifuddin, 2008). It is the application of sharia; the application of sharia is inseparable from fiqh (Muammar, 2009).

Terminology of Maqasid al-Sharia
The concept of Maqasid al-Sharia is a topic that has garnered attention among academics. Nevertheless, previous scholars have not articulated a precise definition of Maqasid al-Sharia. Their discussions have primarily focused on its outcomes and purposes. Broadly, the interpretation of Maqasid al-Sharia as proposed by these scholars can be encapsulated as follows:

Imam al-Ghazali posits that the sharia's five primary goals for humanity, identified as Maqasid al-Sharia, encompass the safeguarding of religion, soul, intellect, progeny, and property. While he does not provide a precise delineation of Maqasid al-Sharia, his discourse instead outlines the general principles of *maslahah* (the public good) that sharia aims to preserve. He stated that maslahah covers the aspect of achieving benefit and rejecting harm. He said that what is meant by "achieving benefit and rejecting harm" in this context is not to achieve human will and goals, but to achieve benefit and reject harm according to the goals of sharia, including religion, soul, mind, lineage, and wealth (al-Ghazali, 2010).

According to al-Ghazali (2010), people have different interpretations of maslahah. In this context, people think that maslahah is according to its own particular situation, regardless of the real maslahah. Therefore, sharia must serve as a benchmark for assessing maslahah to achieve justice among people. Sharia should serve as the benchmark for maslahah*,* instead of human desires or reasoning alone (al-Zuhayli, 2006) because not everything desired by humans is the goal of sharia ('Abdu, 2008). From the aforementioned discussion, it is discernible that, the Maqasid al-Sharia standards are identified as the quintet of objectives that Sharia aims to safeguard in human life: faith, life, intellect, progeny, and property.

al-Shatibi (2003) states that the purposes of sharia refer to its objective to protect creatures (humans). The objectives are divided into three, namely *ḍarūriyyāh* (vital needs)*, ḥājiyyāh* (comforts)*,* and *taḥsīniyyāh* (complementary needs). He also stated that

all the provisions of sharia aim at maintaining its objectives to protect humans. In addition, he also stated that the application of sharia aims at establishing maslahah in this world and the hereafter. In the teachings of al-Shatibi, the principle of maslahah is acknowledged as the fundamental component within the framework of Maqasid al-Sharia. This perspective is supported by Mas'ud (1977, 2006), who argues that al-Shatibi's interpretation of Maqasid al-Sharia highlights the pivotal role of maslahah as the core objective of legal standards.

Moreover, Hallaq (1991) has highlighted that al-Shaṭibi focused on elucidating the connection between the divine laws and the legal ambitions of humanity. According to al-Raysunī (1992), the Maqasid al-Sharia represents the goals established by Islamic sharia aimed at advancing human welfare. From the aforementioned descriptions, it is evident that the objectives of Maqasid al-Sharia are fundamentally aimed at ensuring that the implementation of Sharia assists individuals in attaining welfare in both the temporal life and the afterlife. This is achieved through the safeguarding of faith, life, intellect, ancestry, and wealth.

Division of Maqasid al-Sharia
In accordance with the principles of Maqasid al-Sharia, the primary objectives are to promote maslahah and to avert *mafsadah* (harm). This goal is realized through two distinct approaches: *haqiqi* (literal) and *majazi* (metaphorical), both of which serve as catalysts for maslahah (Hasan, 1981). In principle, anything that leads to maslahah is allowed, while anything that leads to mafsadah is forbidden. According to Islamic scholars, the objectives of Maqasid al-Sharia, also known as maslahah, include safeguarding faith, life, intellect, progeny, and property. In order to ensure effective protection of these crucial aspects, the elements of Maqasid al-Sharia have been classified into distinct sections (al-Yūbī, 1998). In terms of the importance, maqasid is divided into three, namely *daruriyyah* (necessity), *hajiyyah* (complementary), and *tahsiniyyah* (embellishments) (al-Shatibi, 2003).

The concept of daruriyyah is categorized into five essential protections: safeguarding faith, life, intellect, progeny, and property (al-Ghazali, 2010). According to al-Shatibi (2003) and al-Amidi (2003), the Islamic sharia was established to protect these five aspects. Maslahah daruriyyah is at the highest level because it is the most fundamental maslahah of the protection to the five aspects (al-Khamlishī, n.d.). Therefore, the majority of scholars stated that it is important to prioritize religiousinterests over all other interests (Wifaq, 2014).

Maslahah hajiyyah is maslahah needed by humans to provide convenience to them and, at the same time, eliminate difficulties for them. Although its absence does not make human life incomplete, it may make it difficult (Kāfi, 2004). According to al-Shatibi (2003), hajjiyah functions to support and complete the attainment of daruriyyah. Maslahah tahsiniyyah is maslahah needed by humans to add more convenience and pleasure in human life. It is related to the demands of *murū'ah* (honor) that seeks to adhere to noble morals and good character (al-Mahallī, 2005). One of the objectives of tahsiniyyah is to help achieve hajiyyah and daruriyyah; it is complementary to the attainment of daruriyyah and hajiyyah (al-Ghazali, 2010).

There is also maqasid in terms of the strength of *nass* (written law), namely *qat'iyyah* (indisputable)*, dzanniyyah* (probable)*,* and *wahmiyyah* (illusory) (Ma'rufi, 2019). Qat'iyyah is sharia objective that is believed in. It has nass that does not contain random *ta'wil* (interpretation) (Ma'rufi, 2019). Dzanniyyah is an objective that is presummably included in Maqasid al-Sharia or maslahah through d*zanni* (assumption) evidence ('Ashur, 2005*).* Wahmiyah is maqasid that humans believe to contain maslahah or benefits when it deals with something that contains harm because harm sometimes comes from something not apparent ('Ashur, 2005). From another point of view, maqasid is divided in terms of the scope into *kulliyyah* or *ammah* (general)*, khassah* (particular)*,* and *juz'iyyah* (partial). Kulliyyah is when it contains the interests or benefits for *ummah* (a large group of people) (Busa'ari, 2007), while khassah and juz'iyyah are maslahah for individuals or a small group of individuals (al-Zuhayli, 2006)

RESEARCH METHOD

This research uses a descriptive qualitative approach. This study is a desktop study that analyzes the available data or in-depth observation of the subject through a literature review of materials in textbooks, scientific journals, newspapers, government publications, articles, reports, laws and regulations, dictionaries, encyclopedias, and other scientific works related to the subject. This study employs descriptive analysis and content analysis methods. Descriptive analysis is used to identify the key aspects of QRIS that are relevant to Maqasid al-Sharia. Content analysis is applied to regulatory documents, fatwas, and literature to analyze the National Open API standards and evaluate the halal and legitimate status of QRIS from the perspective of maqasid as a basis for legal rulings. Data collection techniques are the most strategic step in this research as the primary purpose of research is to obtain data to be processed to allow for valid conclusion drawing. The data utilized in this study is entirely sourced from external sources, including regulatory and policy documents, materials in textbooks, fatwa and shariah guidelines, and academic literature.

RESULTS

QRIS in National Open API Standards
SNAP is a national standard set by Bank Indonesia regulating a set of protocols and instructions connecting payment apps, allowing open connection in processing payment transactions. Initially, banks used APIs in the payment process; however, the different standards among banks were feared to create obstacles, thus SNAP generalized the API standards in the payment process. SNAP aims to create a healthy, competitive, and innovative payment system industry to provide efficient, secure, and reliable payment services to the public. The Payment System Association (PSA) conducts SNAP preparation through a national Working Group (WG). SNAP is crucial in accelerating open banking in the payment system. This initiative is a follow-up to the vision of the 2025 BSPI to accelerate the digitalization of the national economy and finance, including through open banking initiatives.

This standard is expected to create integration, interconnection, and interoperability among API providers to encourage an efficient payment system. Following the steps of other countries, standardization of the Open API Payments is expected to reduce industry fragmentation and accelerate economic and financial digitalization in Indonesia. According to Bank Indonesia (2021) in Article 3 Paragraph (1) of the Regulation, SNAP covers (1) interconnection and interoperability, (2) information system security standards, (3) governance, and (4) risk management in Open API Payment. Article 3 Paragraph (2) of the Regulation also states that SNAP covers three aspects: (1) technical specifications, (2) operational specifications, and (3) operational instruction.

In addition, Article 3 Paragraph (3) mentions that the three specifications are contained in several documents: (1) technical and safety standards, (2) data standards and technical specifications, and (3) governance guidelines.

Technical and Safety Standards
Technical and safety standards include (1) API architectural styles, (2) data format, (3) character encoding, (4) http method, (5) Header - Access Token format structure (B2B and B2B2C), (6) Header - Transaction format structure (B2B and B2B2C), (7) server authorization and authentication method, (8) client authentication method, (9) encryption standard, (10) secure channel communication, (11) Uniform Resource Identifier (URI), (12) Business Continuity Plan (BCP) principles, and (13) other safety standards, including the availability of written policies on information systems; certificates of compliance, and/or safety standards and barriers to information systems; Fraud Detection Systems (FDS); regular audits; and other security aspects, which include the use of whitelisted IPs on devices/assets for making SNAP-based Open API Payments, other supported devices, and the use of firewalls.

Data Standards and Technical Specifications
Data Standards include communication protocols, API architectural styles, data formats and structures, authentication methods, authorization methods, encryption methods, and requirements for API management. Meanwhile, technical specifications include schema and service descriptions, use case diagrams, sequence diagrams, data request structures, data response structures, response codes, as well as request and response examples. Technical and security standards, data standards, and technical specifications are integrated into API based on the categories of registration, balance inquiry, transaction history information, as well as credit and debit transfers.

Governance Guidelines
Governance guidelines cover (1) consumer protection, (2) data protection, (3) prudential requirements for service providers and users, and (4) standards for Open API Payment contracts. First, the guidelines on consumer protection contain consumer protection principles, protection of consumer data used in transactions, and Open API Payments to protect consumer rights as data owners, complaint handling, and dispute resolution. Second, the guidelines on data protection contain mechanisms and/or procedures for service providers and users of PLP services to protect data, mechanisms for approval, revocation, and deletion or destruction of data, as well as mechanisms and/or procedures for handling data breaches. Third, the guidelines on prudential requirements for service providers and users contain the principles of prudence and good governance, monitoring the fulfillment of requirements for PLP service users (Non-Payment Service Providers) by service providers, regular monitoring, and preparation for Open API Payment cooperation. Fourth, the guidelines on Open API Payment contracts contain general principles and minimum clauses that must be provided in the agreement between PLP service providers and service users

QRIS from the Perspective of Maqasid al-Sharia
The main principle of Maqasid al-Sharia is the protection to the five things and referred to as *ad-daruriyyah al-khams* (the five fundamentals) (al-Ghazali, 2010). The five main aspects that the Sharia want to protect are (1) religion, (2) soul, (3) mind, (4) lineage, and (5) wealth (al-Ghazali, 2010; al-Shatibi, 2003). The manifestation of protecting religion through the application of QRIS is by keeping its image from being seen as bad by others. Thus, Therefore, any efforts to improve the image of Islam and Muslims can be considered as fulfilling Maqasid al-Sharia in terms of protecting the religion (Syarif & bin Ahmad, 2016). In practice, QRIS is used as one of the best instruments for Muslims in integrating Islamic teaching into the life as a citizen, for example for paying zakat, infaq,

hajj, and others (Pulungan et al., 2022) so it serves as a means to ensure that the Islamic teaching is well implemented in the life of the citizens in Indonesia (Sarif et al., 2017. This also shows that Islam is a holistic and comprehensive religion that covers every aspect of humans' life. This then can strengthen the image of Islam as the only religion chosen by Allah and it is the religion for all people on this earth.

In terms of protection to wealth, QRIS is one of the instruments of wealth management that aims to protect the user's wealth from any possible harm. Wealth is something important to humans, but may lead to chaos and damage if well managed. Thus, the existence of QRIS is a means to fulfilling *maqsad* (objective) of wealth protection. This is because, in addition to the fact that users do not need to carry some of their wealth around, they only need to scan the barcode when a transaction is made to ensure that the transaction goes smoothly and, at the same time, to protect the wealth. In terms of ad-daruriyyah al-khams, QRIS protects some or all of the Muslims towards protecting the five aspects and preventing harm to the five aspects.

When maqasid is viewed as a method to determine law, it is necessary to see that the QR Code Payment is a payment system without physical money when a transaction is made. It is important to note that every transaction is valid if there is a transfer of ownership (*intiqal al-milkiyyah*).

لِأَنَّ الشَّارِعَ أَطْلَقَ الْقَبْضَ وَ أَنَاطَ بِهِ أَحْكَامًا, وَلَمْ يُبَيِّنْهُ وَلَا حَدَّ لَهُ فِي اللُّغَةِ, فَرَجَعَ فِيهِ إِلَى الْعُرْفِ

"When the Islamic Sharia obliges a transfer in every transaction without explaining the mechanism, then it should refer to the traditions of the market participants" (al-Syarbayni, 2017).

This is supported by the opinions of other scholars as follows:

وَمَا لَمْ يَكُنْ لَهُ حَدُّ فِي اللغَةِ وَلَا فِي الشَّرْع ، فَالْمَرْجَعُ فِيْهِ إِلَى عُرْفِ النَّاسِ.

"Any provision for which there is no restriction, either in language or in sharia, then the local tradition should be made a reference" (Taimiyah, 2015).

Similarly, the other scholar also commented:

كل ما ورد به الشرع مطلقا ، ولا ضابط له فيه ، ولا في اللغة ، يرجع فيه إلى العرف

"For any sharia provision for which there is no restriction, including no restriction in language, then the local habits serve as reference" (al-Suyutl, 1983).

Based on the abovementioned description, it can be said that in Islamic law, both physical and non-physical transfers, such as QRIS, can be recognized as valid transfers.

Payment using QR codes has become a common thing in the banking industry (Sahroni, 2019); a common thing in Islam is referred to as *urf* (tradition), i.e., something that has been established as human habit and accepted by the human mind (al-Bugha, 2007; al-Zuhayli, 2006), or urf is something that has become a habit of people who have prosperous characters (including the actions and words) of people who live in an Islamic country, provided that it does not contradict the Sharia (al-Zuhayli, 2006). Based on the above definition, the urf of a society is established in two ways. First, by reasoning which is accepted by human mind. Second, a habit of people who live in an Islamic country that is in line with the sharia. Based on this definition, it can be said that the process of establishing urf is significantly influenced by the mind; if the mind is influenced by the right

view, then the right urf will be established. Urf of the community is influenced more significantly by government policies that have Islam in them. In addition, al-Zarqa (2012) states that urf is the custom of the people or the majority of people, including both words or actions. Based on that definition, it can be seen that urf and custom have the same definition. Contemporary scholars such as Zaydan (2011) also have similar opinions. He said that urf is something that has become customary to the community in their everyday life, in the form of both words or actions. He also stated that the *fuqaha* (experts in Islamic law) have given the same definition of urf and custom.

All the results of human inventions and how human adapts tothe surrounding situation and life are actually because they need to strive to make something for their own benefits (Ramli, 2006). This is what encourages humans to learn how to achieve their interests and to ease their life affairs). When an action has been carried out continuously, and people feel familiar and comfortable carrying out such action to achieve particular goals, customs, and habits will be established, either in the form of specific matters such as *muamalah maliyah* or the way people interact with other people. In other words, QRIS has become urf of merchants in making payment transactions (Sahroni, 2019). In alignment with the principles of reliable transaction processing, the government has enacted a directive concerning the utilization of QR codes within payment systems. According to this mandate, entities conducting transaction operations through QRIS must secure authorization from Bank Indonesia initially. This requirement is stipulated under the Regulation of Board of Governors No. 21/18/PADG/2019 (ASPI, 2022).

Thus, according to Islamic Sharia, the use of QRIS is allowed by referring to the fact that it has been common in the financial industry market (*'urf tujjar*) as stated below;

الْمَعْرُوفُ بَيْنَ التَّجَارِ كَالْمَشْرُوطِ بَيْنَهُمْ

"Something that is well known or well accepted among traders is like a condition that is stipulated among them." (al-Burnu, 2002; al-Nadawi, 2001; al-Zarqa, 2012).

Therefore, payment transactions using barcodes or QRIS in transactions have become urf among merchants when making payment transactions, so these transactions are valid as long as the purpose of the payment follows is as determined.

Based on this explanation, Islamic law always approves of the customs and urf of the people provided that it neither brings harm nor eliminates the benefits of life (al-Buti, 1996). Furthermore, urf is used as part of the main reference in local fiqh issues. It is used as a reference and principle in determining if particular phenomena meet the conditions outlined by the scholars to ensure that these phenomena do not contradict the sharia (Fahmī, 2004). Among these conditions is that urf does not contradict the nass of the sharia unless rejected. The urf has been practiced thoroughly and widely by the community. Furthermore, there is no word or action that explicitly contradicts the previously existing urf. The urf must also be practiced in general by the entire country according to the Imam Hanafi view in particular, but may develop into a general urf according to the majority of scholars (al-Sadlan, 1999). Provided that these criteria are satisfied, the urf may serve as the principal benchmark for establishing contemporary legislation. It is recognized that the employment of QRIS for transactional purposes represents an urf adopted by merchants.

In addition, whether or not the use of QRIS is acceptable must be determined by referring to the current and local judge or Islamic scholars. This is because payment using QRIS is maslahah juz'iyyah, i.e., maslahah of individuals or a particular group. This is divided into various forms, including the protection to Islamic laws in muamalah ('Ashur, 2005).

According to al-Ghazali (1997, 2008), maslahah is included in *ijtihad fuqaha* (juridical interpretation). This has been explained by al-Ghazali (1998). Any determination of law that is not supported by a specific proposition and does not contradict the Quran, Sunnah, and Ijma' can be accepted as a reference in determining a law provided it does not contradict *usul al-sharia* (principles of jurisprudence) (al-Ghazali, 2010) and there is clear nass (s*arih*) or warning (*tanbih*) (al-Ghazali, 1997). In particular, QRIS is maslahah dzanni, so its implementation must refer to the current *mujtahid* (Islamic jurist) to protect the interests of its users. Therefore, to protect the interests of QRIS users in Indonesia, a fatwa on electronic money was issued, such as DSN No. 116/DSN- MUI/IX/2017 concerning sharia electronic money (Indonesian Supreme Court, 2017b).

Nevertheless, the formalization of the contract within the application-driven payment system has garnered attention from the Indonesian Ulema Council (MUI). Therefore, to ensure that the transactions using QRIS meet the Islamic sharia and maslahah for its users, MUI has emphasized that *ijab* (offer) *and qabul* (acceptance) statements must be stated by both parties to indicate theirwill in entering into a contract (*akad*). The offer and acceptance must explicitly indicate the purpose of the contract. Acceptance of the offer is made at the time of the contract. The contract can be written, by correspondence, or by using modern means of communication. According to the edict issued in Fatwa No. 08/DSN-MUI/IV/2000 by DSN MUI regarding *musyarakah* (partnership) financing (Indonesian Supreme Court, 2000), it is determined that the payment system based on QR code aligns with the principles of ijab kabul. This alignment is due to the fact that ijab kabul fundamentally revolves around a mutual agreement between the seller and the buyer regarding the goods and their price, to which both parties consent and willingly subscribe.

In QRIS transactions, one of the contracts that can be found is *ijarah* (rental) contract that, according to Imam Hanafi, is defined as a transaction to obtain a benefit by exchanging a reward or fee. In addition, the definition of ijārah according to Ulama Syafi'iyah is a transaction for a certain benefit that is allowed, can be used, and is done for a certain reward (al-Zuhayli, 2011). In the context of banking and financial entities in Indonesia, transactions involving QRIS items under the ijarah agreement occur among various parties including customers and banks, merchants and banks, financial institutions, and acquiring service partners, as well as merchants and QRIS users. In the transactions between customers and bank as well as merchant with bank, the amount of *ujrah* (fee) is in accordance with the Merchant Discount Rate (MDR) determined by Bank Indonesia. In the transactions between the banks/financial institutions with the acquiring service partners, ujrah is paid monthly by the banks/financial institutions to the acquiring service partners. In this case, the bank/financial institution hands over the system and QRIS gateway of the bank/financial institution to the acquiring service partner. If the merchant opens an account at a certain bank/financial institution to be used for creating QRIS, the merchant will have to pay a fee to the bank/financial institution from using the QRIS service. In fact, MDR payments on QRIS by each merchant are not always the same, depending on the QRIS function that will be used by the merchant in these transactions; in this case an *ijarah ala al-a'mal* (contract of services) contract is used.

In the context of Indonesia's digital innovation landscape, Bank Syariah Indonesia has implemented the ijarah contract within its QR code-based digital payment system, in line with the guidelines set forth by the DSN-MUI Fatwa. Specifically, the implementation adheres to Fatwa No. 112/DSN-MUI/IX/2017 (Indonesian Supreme Court, 2017a), which delineates the utilization of the ijarah contract, and Fatwa No. 116/DSN-MUI/IX/2017 (Indonesian Supreme Court, 2017b), which pertains to sharia electronic money. Moreover, Fatwa No. 116 elucidates the details of the ijarah contract's application. Consequently, in these transactions, the remuneration disbursed to the service provider

by the service user is recognized as compensation for facilitating the QRIS, a system adhering to the national open API and Maqasid al-Sharia standards. For this reason, QRIS is considered valid and halal because it is in accordance with the practice of ijarah contracts.

Based on the above description, QRIS becomes juz'iyyah issue that needs ijtihad of local scholars to achieve of the objectives of sharia or Maqasid al-Sharia. This is also done by implementing urf in its payment system. The payment system becomes *wasilah* (medium) to protect maslahah of its users. In principle, anything that leads to maslahah is allowed. This is in accordance with the maqasid principle as follows.

<div align="center">الوَسائِلُ تَأخذُ حُكم المقاصِدِ</div>

"Wasilah is included in Maqasid al-Sharia."

According to this doctrine, the method or rationale for realizing the true objectives of Sharia may likewise serve as a foundation in legal tenets. Regarding *ma'alat* (outcomes), the application of an object ought to ease the process for its users across all transactions. Moreover, this aligns with the Maqasid al-Sharia principle aimed at safeguarding maslahah and the interests of humanity.

QRIS offers a range of benefits for merchants, app users, and PJSPs. For merchants, QRIS aligns with the growing trend towards digital non-cash payments, potentially expanding sales and increasing customer traffic while reducing costs associated with cash management. This includes eliminating the need for change, enabling real-time direct deposits into bank accounts, and lowering the risk of cash theft or loss. Additionally, QRIS mitigates the risk of counterfeit money, ensures automatic recording of transactions for easy tracking, aids in building credit profiles with banks, enhances opportunities for securing working capital, simplifies bill payments and non-cash purchases, and facilitates participation in government programs.

For app users, QRIS offers a quick, simple, secure, and modern digital payment method. Users benefit from not having to carry cash, and QRIS's compatibility with all digital payment methods increases convenience. Furthermore, users can feel secure knowing that Bank Indonesia oversees and licenses all QRIS providers. QRIS also collects service fees from retailers on behalf of PJSPs in accordance with contractual obligations or legal requirements. PJSPs contribute to the broader digital financial infrastructure by facilitating digital banking and integrating the country's digital economy.

Based on the above explanation, QRIS is allowed because it provides numerous benefits for QRIS application users, merchants, and PJSPs. This aligns with the principles of fiqh: "Something that brings benefits is permissible, and something that brings harm is forbidden." Figure 1 enhances comprehension of QRIS within the framework of Maqasid al-Sharia standards.

Figure 1. QRIS in Maqasid al-Sharia Standards
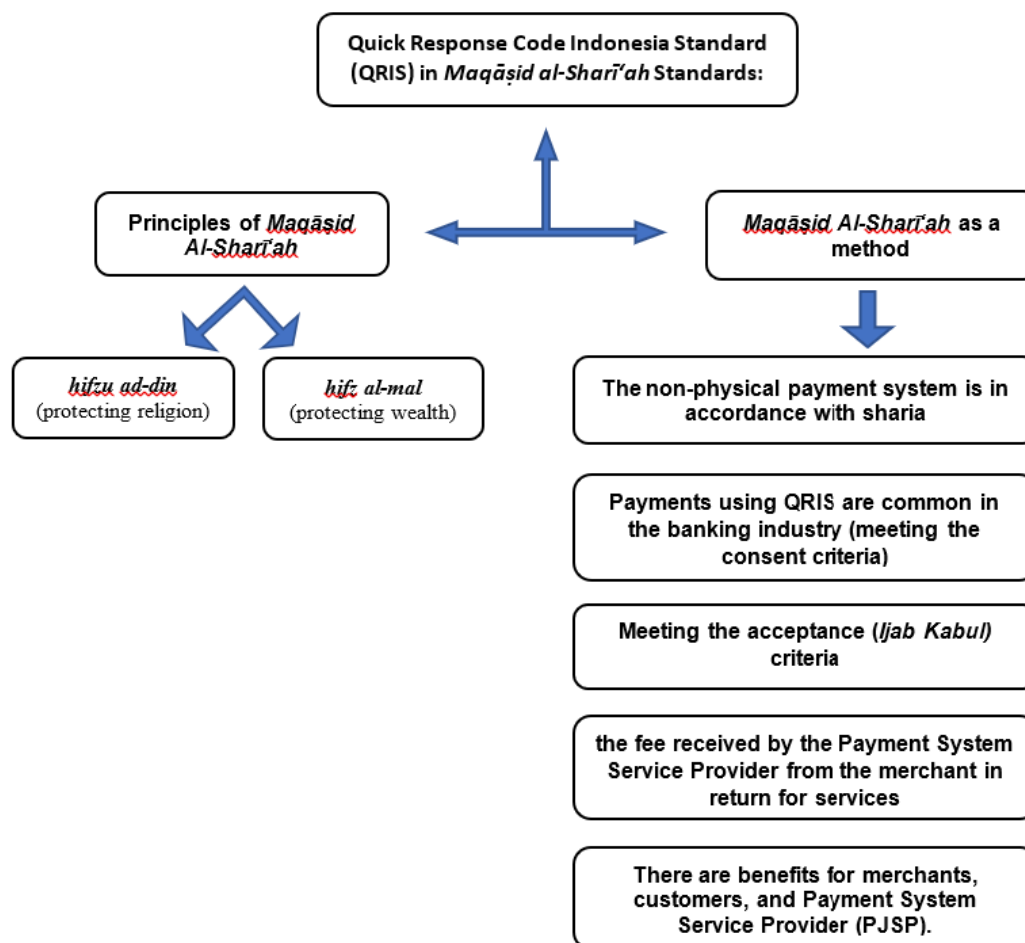
DISCUSSION

QRIS can be understood as a highly developed combination of contemporary financial technology and alignment with the principles of Maqasid al-Sharia. Bank Indonesia's guidelines ensure QRIS satisfies security and technical criteria. In addition to following these technological and security guidelines, QRIS respects Islamic moral principles when conducting financial transactions. QRIS demonstrates its legitimacy as a Sharia-compliant payment system by using the five dimensions of Maqasid as the foundation for legal judgment.

This study aligns with the findings of Heriyanto and Taufik's (2024) research, which highlights the significance of business ethics and economic values that are in line with Sharia principles in the development of financial technology. However, Himawan et al. (2024) contend that Sharia-compliant financial technology should follow rules of blessings, justice, and openness. The future integrity of the Sharia financial system and the legitimacy of financial transactions in accordance with Islamic law depend on the development of technology that complies with Sharia principles and the implementation of suitable regulations to prevent potential violations of Sharia values (Kurnia et al., 2023).

In order to successfully implement digital transformation and effective innovation strategies in digital financial transactions, compliance with regulations, operational risk management, cybersecurity, and data governance are essential (Saragih & Nasution,

2024). Digital transformation also increases threats to IT data security. By directly connecting QRIS with the Maqasid al-Sharia framework, this study broadens the discussion by proving that QRIS not only satisfies technological and security standards but also incorporates the principles of Maqasid al-Sharia. The classification of QRIS under *maslahah dzanni* (presumptive benefit) suggests that scholars must provide modern ijtihad to ensure that the system's implementation continues to be in accordance with the welfare of the public. This allows for the flexible application of Sharia law to contemporary digital payment systems.

CONCLUSION

According to this study, Bank Indonesia has established three primary standards for the application of QRIS: technical and security standards, data standards with technical specifications, and governance rules. The purpose of these standards is to meet the requirements of financial technology advancements by guaranteeing the efficiency, security, and integrity of transactions conducted through QRIS. According to Maqasid al-Sharia, QRIS aligns with sharia's goals, especially in terms of *Hifz ad-Din* (safeguarding religion) and *Hifz al-Mal* (preserving wealth). The integrity of financial transactions must be preserved in accordance with Islamic law, and this system upholds the values of fairness and transparency.

The study's overall implications contribute to a deeper understanding of how Sharia principles can be applied to the design and implementation of digital payment technologies. It urges regulators and Sharia authorities to update and reinforce QRIS's Sharia standards and regulations. The principles of Maqasid al-Sharia must be consistently incorporated into the products offered by QRIS service providers. The report encourages further investigation into Islamic fintech and its relationship with digital payment technologies. It also advocates for the use of Sharia-compliant digital services to increase financial inclusion in Muslim communities.

This study recommends that policymakers and service providers continuously develop and refine the QRIS system to ensure ongoing compliance with Sharia law. Continuous dialogue between scholars and financial experts is necessary to provide relevant ijtihad in response to advancements in financial technology. Future research should focus on utilizing internal data or conducting further empirical studies to evaluate user perceptions of QRIS within the context of Sharia.

LIMITATION
This study provides a compatibility overview of the QRIS digital payment system in two types of standards, namely SNAP and Islamic economic standards. This study does not examine in detail whether every QRIS of PJSP practice follows the SNAP set by Bank Indonesia and Maqasid al-Sharia standards. This study is also not related to international QRIS transactions as recently issued by Bank Indonesia on August 17, 2021; this opens up opportunities for more exhaustive studies related to money exchange transactions, known as *aqdu shorf*.

DECLARATION OF CONFLICTING INTERESTS
The authors declared no potential conflicts of interest.

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