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Qualitative and Comparative Analysis of Sharia vs. Conventional QRIS Usage

Mega Zhafarina Purwono*
Digital Business Study Program, Universitas Kebangsaan Republik Indonesia, Indonesia
**Corresponding Author: mega_zhafarina@fe.ukri.ac.id*

Abstract. The rapid development of digital financial technology in Indonesia has been significantly shaped by the introduction of the Quick Response Code Indonesian Standard (QRIS) as a unified platform for electronic transactions. While conventional QRIS has gained widespread adoption due to its efficiency, interoperability, and institutional support, the emergence of QRIS Syariah introduces a new dimension by aligning digital payments with Islamic principles. This study employs a normative legal research method, relying on secondary sources from journals, books, and official reports, to provide a qualitative and comparative analysis of QRIS Syariah and conventional QRIS usage in Indonesia. The findings reveal that both systems share common adoption drivers, including perceived usefulness, trust, and social influence. However, QRIS Syariah adoption is uniquely characterized by religiosity and moral trust, which serve as decisive factors for consumers seeking Sharia-compliant financial practices. Conventional QRIS adoption demonstrates the importance of technological readiness, security, and behavioral incentives, while QRIS Syariah adoption highlights the need for religious legitimacy and targeted educational campaigns. The comparative analysis underscores that promoting financial inclusion in Indonesia requires a dual strategy, integrating both technological innovation and cultural-religious sensitivity. This study contributes to the discourse on digital finance by showing how religious values and ethical considerations influence consumer acceptance, offering insights for policymakers and financial institutions in designing inclusive digital ecosystems.

Keywords: Digital Payments; Financial Inclusion; Islamic Finance; QRIS Syariah; QRIS

1. INTRODUCTION

The rapid advancement of financial technology (fintech) has transformed the global financial landscape, reshaping how consumers interact with financial services. In Indonesia, the adoption of digital payment systems has accelerated significantly over the last decade, particularly with the introduction of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia in 2019 (Widjanarko, 2025). QRIS was developed as a unified QR code payment platform designed to simplify and standardize digital transactions across various service providers, including mobile banking, e-wallets, and other electronic payment systems. This innovation has been crucial in supporting Indonesia’s transition toward a cashless society, aligning with the National Non-Cash Movement (GNNT) and the broader policy objectives of the Indonesia Payment System Blueprint 2025 (Susanti & Rahman, 2025).

The COVID-19 pandemic further accelerated the adoption of QRIS, as consumers and businesses sought safer, contactless alternatives to cash-based transactions. Research has shown that concerns over hygiene, convenience, and efficiency were significant drivers of this behavioral shift. Factors such as trust, performance expectancy, effort expectancy, and social influence have been identified as critical in shaping consumer intentions to adopt and continue using QRIS. Despite these advances, challenges remain in terms of financial inclusion,

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particularly among micro, small, and medium-sized enterprises (MSMEs) and communities with limited access to banking services.

Parallel to these developments in digital payment innovation, Islamic finance has emerged as a significant component of Indonesia's financial sector. As the world's largest Muslim-majority country, Indonesia represents a unique market where religious values and financial practices intersect. Islamic banking and fintech solutions have been developed to ensure compliance with Sharia principles, which prohibit interest (*riba*), uncertainty (*gharar*), and unethical financial practices. Studies have highlighted that factors such as perceived usefulness, trust, and religiosity play a central role in shaping user acceptance of Islamic financial services. Despite its potential, however, the market share of Islamic banks in Indonesia remains relatively small compared to conventional institutions, reflecting challenges in awareness, accessibility, and competitiveness (Simanjuntak & Fendy, 2023).

The integration of Sharia-compliant digital payment solutions, including QRIS Syariah, represents an effort to bridge this gap by offering Muslim consumers an alternative that aligns with their religious and ethical values. While conventional QRIS adoption has been extensively studied in terms of technological and behavioral factors, research focusing on QRIS Syariah adoption remains limited. The comparative perspective between Sharia and conventional QRIS usage is especially important, given the potential influence of religiosity and ethical considerations on consumer behavior in Indonesia.

Despite these valuable contributions, there remains a research gap in systematically comparing user adoption of Sharia vs conventional QRIS systems (Bachri et al., 2025). While previous studies have largely examined adoption within separate frameworks, either focusing on conventional QRIS or Islamic finance, little attention has been given to a comparative, qualitative, and behavioral analysis of both systems. Understanding these differences is essential for policymakers, financial institutions, and fintech providers to design effective strategies that promote digital financial inclusion while respecting religious values (Yonesha, 2025).

Therefore, this study seeks to conduct a qualitative and comparative analysis of QRIS Syariah and conventional QRIS usage in Indonesia, with particular attention to the interplay between technological acceptance models and religious considerations. By examining consumer perceptions, behavioral intentions, and structural enablers, this research aims to provide a deeper understanding of the drivers and barriers to adoption in both systems. Ultimately, the findings are expected to contribute to academic discourse on financial technology adoption, as well as offer practical recommendations for enhancing the effectiveness and inclusivity of QRIS implementation in Indonesia.

2. LITERATURE REVIEW

Islamic Banking and Technology Acceptance

The literature on Islamic banking in Indonesia highlights the interplay between technological innovation and religiosity. User acceptance of Islamic banking using the Technology Acceptance Model (TAM), demonstrating that perceived usefulness and religiosity significantly influence adoption decisions. Trust and ease of use were also identified as important factors, though their effects were more indirect. These findings emphasize that for Muslim consumers, technology adoption cannot be fully understood without considering religious commitments (Hanifah & Rusyaida, 2023). This theoretical insight is highly relevant for analyzing QRIS Syariah adoption, as consumers' willingness to switch may extend beyond convenience and efficiency toward compliance with Sharia values.

Digital Payment and QRIS Adoption in Indonesia

The rapid expansion of digital payments in Indonesia has been largely driven by government initiatives such as the National Non-Cash Movement (GNNT) and the introduction of QRIS in 2019. Several studies have explored consumer adoption of QRIS, particularly during the COVID-19 pandemic. A hybrid SEM-ANN approach by integrating the Push-Pull-Mooring (PPM) theory and the Unified Theory of Acceptance and Use of Technology (UTAUT2). Their findings revealed that trust, alternative attractiveness, critical mass, and traditional payment habits significantly influenced consumers' switching intentions from cash to QRIS. This study underscores that QRIS adoption is not merely a matter of technology acceptance, but also shaped by behavioral, social, and situational factors (Rachman et al., 2025).

Complementing this, On the customer perspective in QRIS adoption, applying an extended UTAUT model. Their research found that social influence and facilitating conditions were the most decisive variables in encouraging adoption, while performance expectancy and effort expectancy played weaker roles. This suggests that QRIS usage is strongly shaped by community practices and institutional support, rather than solely by individual perceptions of utility and ease of use.

Sharia vs Conventional Adoption Perspectives

While studies on QRIS adoption have largely centered on its conventional form, the unique characteristics of Sharia-compliant digital finance remain underexplored. Research on

Islamic finance adoption suggests that religiosity acts as a moderating factor that distinguishes consumer behavior in Muslim-majority societies. For instance, the integration of Sharia principles into fintech adoption has been shown to strengthen consumer trust and enhance loyalty (Trianto et al., 2023). This indicates that QRIS Syariah adoption cannot be assessed solely through conventional technology adoption frameworks but requires incorporating dimensions of ethical finance and religious compliance.

Research Gap

Taken together, prior studies provide strong evidence that technological factors (usefulness, ease of use, facilitating conditions), behavioral factors (trust, switching costs, alternative attractiveness), and social factors (critical mass, community influence) are all significant in driving QRIS adoption. However, existing literature has not sufficiently compared Sharia vs conventional QRIS usage within a single analytical framework. This creates an opportunity to explore how religious values interact with traditional adoption models to influence consumer decisions. By addressing this gap, the present study aims to contribute to both fintech and Islamic finance literature, offering a comparative, qualitative perspective on QRIS adoption in Indonesia

3. RESEARCH METHOD

This research adopts a normative legal research method, which emphasizes the analysis of doctrines, principles, and conceptual frameworks by relying on secondary sources rather than empirical data collection. Such an approach is considered appropriate for exploring the dynamics of QRIS adoption, both from its conventional perspective and within the framework of Sharia compliance, since the research primarily seeks to understand theoretical underpinnings, legal foundations, and scholarly interpretations.

The data in this research are derived from a wide range of secondary sources. Academic journals serve as the principal foundation, particularly studies on Islamic banking acceptance, digital payment systems, and QRIS adoption in Indonesia. Books and other legal literature are also examined to provide a deeper theoretical understanding of concepts such as the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), and the Push-Pull-Mooring (PPM) framework, all of which are frequently employed to explain patterns of financial technology adoption. In addition, information from official institutional websites, such as publications from Bank Indonesia and the Otoritas Jasa Keuangan (OJK), is used to complement scholarly discourse with practical data, policy guidelines, and regulatory frameworks.

By synthesizing insights from these diverse sources, the normative approach allows the study to critically compare the use of QRIS Syariah and conventional QRIS. Rather than conducting surveys or interviews, the analysis is built upon an in-depth examination of existing knowledge, identifying consistencies, gaps, and points of divergence in both technological and religious contexts. This method ultimately enables the research to provide a qualitative and comparative perspective that is academically grounded while simultaneously offering implications for the development of more inclusive and Sharia-compliant financial technologies in Indonesia.

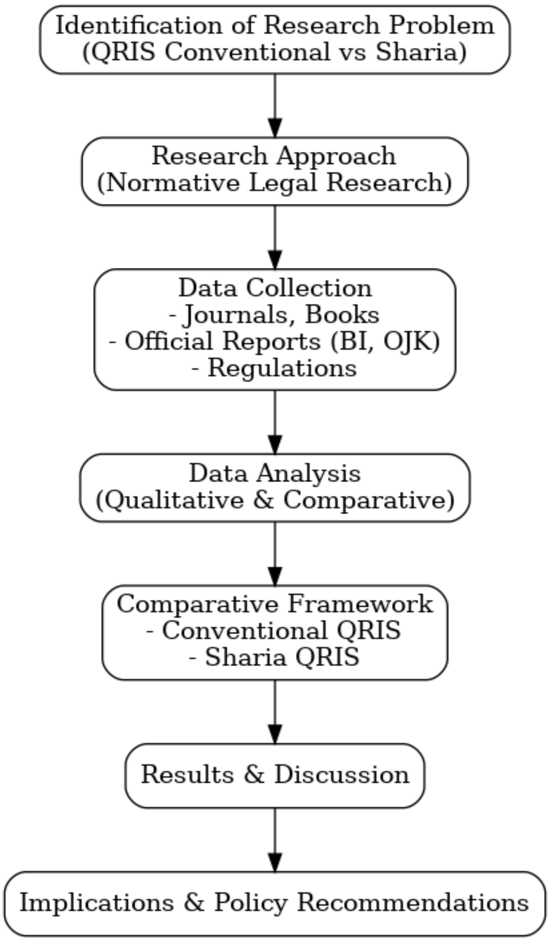

Figure 1. Research Method Flow

4. RESULT AND DISCUSSION

Overview of QRIS Adoption in Indonesia

The adoption of the Quick Response Code Indonesian Standard (QRIS) has become a cornerstone of Indonesia's digital payment transformation, reflecting both technological progress and national policy priorities. Introduced by Bank Indonesia in 2019, QRIS was designed to address the fragmented digital payment landscape by providing a single standardized QR code that integrates multiple service providers, including mobile banking applications, e-wallets, and electronic money platforms. This unification was critical, as prior to the introduction of QRIS, consumers and merchants faced inefficiencies when navigating various proprietary QR code systems. By streamlining these platforms under one regulatory standard, QRIS not only simplified transactions but also strengthened consumer trust in the reliability and security of digital payments (Bustamir et al., 2025).

The significance of QRIS became particularly evident during the COVID-19 pandemic, which reshaped transactional behaviors across Indonesia (Sya'diah & Indana, 2023). The pandemic accelerated the shift away from cash-based transactions, as both consumers and businesses sought safer, contactless alternatives to minimize the risks associated with physical currency. Evidence shows that cash, whether in the form of banknotes or coins, can serve as a medium for bacteria and viruses, reinforcing public health concerns during the crisis. In this context, QRIS emerged as an effective solution that allowed financial activities to continue without the need for physical interaction, thereby aligning public health measures with financial innovation. This momentum illustrates the resilience of QRIS as more than just a payment tool, but as part of a broader response to social and economic challenges.

The rapid growth of QRIS adoption in Indonesia can be clearly illustrated through the increase in the number of active users over the last three years. Data from Bank Indonesia indicates that from June 2022 to June 2025, QRIS usage has expanded at an exceptional pace, reflecting both regulatory support and strong consumer demand for cashless transactions. The following graph shows the upward trend in QRIS users during this period, highlighting how QRIS has evolved into one of the most widely adopted digital payment systems in the country.

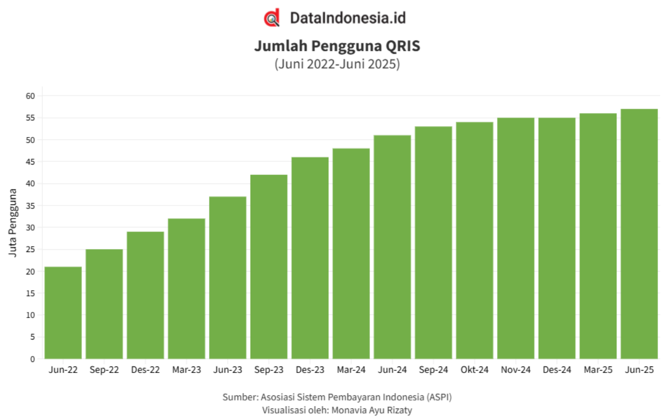

Figure 2. Graph of QRIS usage in Indonesia

Source: Bank Indonesia, "QRIS Jelajah Indonesia 2025"

Despite this momentum, QRIS adoption has not been evenly distributed across all levels of society. While urban populations with greater access to smartphones, mobile internet, and formal banking services have quickly embraced QRIS, adoption in rural areas and among small-scale merchants remains relatively limited. This disparity reflects broader issues of financial inclusion in Indonesia, where structural challenges such as uneven internet connectivity, low levels of digital literacy, and cultural reliance on cash-based transactions continue to act as barriers. Furthermore, although Bank Indonesia and related stakeholders have actively promoted QRIS through campaigns, incentives, and integration with government initiatives such as the National Non-Cash Movement (GNNT), the persistence of traditional payment habits demonstrates that behavioral change requires sustained effort (Sarasi et al., 2025).

Another dimension of QRIS adoption lies in its relationship with micro, small, and medium enterprises (MSMEs), which represent a critical sector of the Indonesian economy. MSMEs account for more than 90 percent of business entities in Indonesia, yet many still operate outside the formal financial system. QRIS was specifically designed to bridge this gap by offering MSMEs a simple, low-cost mechanism to accept digital payments without requiring sophisticated infrastructure. By doing so, QRIS supports broader goals of financial inclusion and economic empowerment. Nevertheless, adoption among MSMEs remains below its potential. Out of more than 60 million MSMEs in Indonesia, only a fraction has registered with QRIS, highlighting the need for more targeted policies, education programs, and partnerships to encourage greater uptake.

From a policy perspective, QRIS adoption reflects Indonesia's commitment to building a modernized payment ecosystem in line with the Indonesia Payment System Blueprint 2025

(Nugraha & Zagladi, 2025). This blueprint envisions a payment system that is integrated, interoperable, and inclusive, with QRIS serving as a central instrument to achieve these objectives. The government's role in facilitating regulatory frameworks, ensuring interoperability among service providers, and promoting public confidence is essential for sustaining growth. At the same time, the private sector, including banks and fintech companies, plays a pivotal role in innovating services, offering promotions, and expanding access to underserved communities (Muslim & Putra, 2025).

Overall, the trajectory of QRIS adoption in Indonesia reveals both successes and challenges. On one hand, QRIS has become a symbol of progress in digital finance, demonstrating how a standardized technological solution can promote efficiency, inclusivity, and resilience. On the other hand, persistent barriers such as low digital literacy, cultural resistance to cashless systems, and unequal access to infrastructure continue to slow its full integration into daily life. These dynamics provide the foundation for examining not only how QRIS functions in its conventional form, but also how its Sharia-compliant counterpart might address additional dimensions of consumer trust, religiosity, and ethical finance.

Factors Influencing Conventional QRIS Adoption

The adoption of conventional QRIS in Indonesia has been shaped by a complex interplay of technological, behavioral, and social factors. At its core, QRIS adoption can be explained through technology acceptance frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), both of which emphasize the significance of perceived usefulness, ease of use, and social influence. In the Indonesian context, these variables are particularly relevant given the country's diverse socio-economic landscape and the varying levels of exposure to digital technologies across different communities (Riananda & Edo, 2025).

One of the strongest determinants of conventional QRIS adoption is performance expectancy, or the extent to which consumers believe that using QRIS will enhance the efficiency and effectiveness of their financial transactions. For many users, the ability to make instant payments without handling cash, coupled with the convenience of interoperability across multiple banks and e-wallets, strengthens the perception that QRIS provides tangible benefits. This expectation is further reinforced by promotional programs and incentives offered by service providers, which enhance the attractiveness of QRIS compared to cash or other digital alternatives.

Closely related to performance expectancy is effort expectancy, which refers to the ease of use associated with QRIS. The system was intentionally designed to be simple and intuitive, requiring only a smartphone camera to scan a QR code and complete a transaction. This low barrier to entry significantly reduces the learning curve for first-time users and supports adoption across a wide demographic, including individuals with limited technological literacy. However, challenges remain in ensuring that older generations and small-scale merchants are adequately informed and trained to use QRIS effectively. Without targeted educational campaigns, these groups may remain reluctant to transition away from cash, thus limiting the overall adoption rate.

Another critical factor is trust, which operates at both the institutional and technological levels. In digital payment systems, trust is fundamental because consumers must feel secure in transmitting personal and financial data through electronic channels. In the case of QRIS, trust is built on the credibility of Bank Indonesia as the central authority standardizing and regulating the system, as well as the established reputations of participating banks and fintech providers. Nevertheless, concerns over data privacy, cybersecurity risks, and potential fraud still represent barriers to adoption, particularly among more risk-averse consumers. Strengthening security measures and enhancing public communication about consumer protection are therefore essential to consolidating trust in QRIS (Putri & Jannah, 2025).

Social influence also plays a significant role in shaping adoption behavior. Empirical studies indicate that individuals are more likely to use QRIS when they observe its widespread acceptance among peers, communities, and businesses. This phenomenon, often referred to as the critical mass effect, suggests that adoption can accelerate once a tipping point is reached where QRIS becomes perceived as the norm rather than an exception. In Indonesia, the increasing prevalence of QRIS in retail outlets, restaurants, and even traditional markets reflects the growing social validation of the technology. However, adoption is uneven, and in rural or less developed areas, the lack of visible examples of QRIS usage may discourage consumers from experimenting with the system.

Another important behavioral dimension concerns switching intentions from cash to digital payments. Research suggests that switching behavior is influenced by both push and pull factors. Push factors include dissatisfaction with cash transactions, such as inefficiency or health concerns during the pandemic, while pull factors include the perceived advantages of QRIS, such as convenience, speed, and promotional incentives. At the same time, mooring factors, such as entrenched habits and cultural preferences for cash, can act as resistance to change. This framework highlights that adoption is not simply a matter of technological readiness but is deeply embedded in behavioral and cultural practices.

Despite its successes, conventional QRIS adoption still faces barriers that must be addressed to achieve broader penetration. Limited internet connectivity, particularly in rural areas, creates structural obstacles, while low levels of financial literacy hinder consumers' understanding of digital payments (Muchtar et al., 2024). Moreover, some small merchants perceive QRIS as an additional burden rather than a benefit, due to transaction fees or the time required to register with service providers. Addressing these challenges requires collaborative efforts between policymakers, financial institutions, and communities to ensure that QRIS is not only accessible but also perceived as relevant and beneficial for all segments of society.

Taken together, the evidence suggests that conventional QRIS adoption in Indonesia is driven by a combination of technological ease, performance benefits, institutional trust, and social influence, while simultaneously constrained by persistent barriers such as digital illiteracy, security concerns, and cultural reliance on cash. Understanding these dynamics provides an essential backdrop for comparing QRIS Syariah adoption, where similar technological drivers interact with an additional dimension of religious values and Sharia compliance.

Factors Influencing QRIS Syariah Adoption

While conventional QRIS adoption in Indonesia is largely explained by technological and behavioral factors, the adoption of QRIS Syariah introduces an additional layer of complexity rooted in religious values and ethical considerations. As Indonesia is home to the largest Muslim population in the world, the integration of Sharia principles into digital financial services represents not only an economic innovation but also a cultural and religious necessity. QRIS Syariah was developed to respond to the demand for financial products that comply with Islamic law, ensuring that transactions avoid prohibited elements such as *riba* (interest), *gharar* (excessive uncertainty), and unethical activities. The adoption of QRIS Syariah, therefore, cannot be analyzed solely through frameworks such as the Technology Acceptance Model (TAM) or the Unified Theory of Acceptance and Use of Technology (UTAUT), but must also account for religiosity as a central determinant of consumer behavior (Wahid & Zuardi, 2023).

One of the most important factors influencing QRIS Syariah adoption is religiosity, which refers to the degree to which individuals' financial decisions are shaped by their religious beliefs. Emphasized that religiosity plays a decisive role in the acceptance of Islamic financial products in Indonesia, often surpassing traditional technological variables such as perceived ease of use. For many Muslim consumers, using QRIS Syariah is not only a matter of convenience but also an expression of religious commitment and ethical responsibility. In this sense, QRIS Syariah adoption can be seen as a form of value-based consumption, where users prioritize Sharia compliance even when conventional alternatives may offer similar or greater functional benefits.

Closely tied to religiosity is the concept of trust, which operates at a dual level in QRIS Syariah adoption (Ramashar & Khairunnisa, 2025). Beyond the technological trust that ensures users feel secure when conducting digital transactions, QRIS Syariah must also establish moral trust by providing assurances of Sharia compliance. This form of trust is reinforced through certification and oversight by Islamic financial authorities and Sharia supervisory boards, which ensure that the system operates within the boundaries of Islamic law. The dual assurance of technological reliability and religious legitimacy significantly enhances consumer confidence, distinguishing QRIS Syariah from its conventional counterpart.

Another relevant factor is perceived usefulness, which in the context of QRIS Syariah extends beyond transactional efficiency to encompass spiritual and ethical utility. Users perceive QRIS Syariah as useful not only because it allows seamless digital payments but also because it aligns financial behavior with religious obligations. This integration of material and spiritual value creates a unique incentive structure that motivates adoption among consumers who prioritize religious consistency in their daily lives.

However, the adoption of QRIS Syariah also faces unique challenges. Awareness and public knowledge about the existence and benefits of QRIS Syariah remain limited compared to conventional QRIS, which has been widely promoted through nationwide campaigns. Many consumers are still unaware of how QRIS Syariah differs from conventional systems, leading to confusion and slower adoption rates. Additionally, QRIS Syariah often lacks the same level of institutional support, marketing strategies, and promotional incentives that drive conventional QRIS adoption. Without stronger collaboration between regulators, financial institutions, and Islamic organizations, QRIS Syariah risks being confined to a niche market despite its broader potential.

The role of social influence in QRIS Syariah adoption also deserves attention. In Muslim-majority societies like Indonesia, the opinions of religious leaders, community networks, and Islamic organizations significantly shape consumer behavior. Endorsements from ulama or Islamic financial institutions can provide legitimacy and encourage collective adoption, while the absence of such endorsements may hinder acceptance. This demonstrates that while social influence is important in both conventional and Sharia contexts, in the latter it is deeply intertwined with religious authority and cultural practices (Hayduk & Littvay, 2012).

Finally, structural barriers such as digital literacy, internet accessibility, and economic disparities continue to affect QRIS Syariah adoption in the same way they affect conventional QRIS. However, these barriers are compounded by the additional need for educational initiatives that explain Sharia compliance in simple and accessible terms. Without such efforts, QRIS Syariah may be misunderstood or underutilized, especially among rural populations or small business owners who could benefit the most from its adoption.

The adoption of QRIS Syariah in Indonesia is driven not only by technological and behavioral factors but also by the powerful influence of religiosity and ethical trust. Consumers view QRIS Syariah as both a financial tool and a religiously legitimate practice, creating a unique blend of functional and spiritual motivations. Yet, the limited awareness, promotional efforts, and structural support for QRIS Syariah adoption highlight the need for targeted policies and community-based strategies to unlock its full potential. These dynamics underscore the importance of analyzing QRIS adoption not merely as a technological phenomenon but as a reflection of Indonesia's socio-religious context (Sriantika & Abidin, 2024).

Comparative Analysis (Sharia vs Conventional)

The comparative analysis of Sharia and conventional QRIS adoption reveals both convergence and divergence in the factors influencing consumer behavior. At a fundamental level, both systems share common drivers derived from established models of technology acceptance. Perceived usefulness, effort expectancy, trust, and social influence consistently emerge as central variables that encourage individuals to adopt digital payment systems. Whether in the context of conventional QRIS or QRIS Syariah, consumers place significant emphasis on the efficiency, simplicity, and reliability of transactions, demonstrating that technological convenience remains a universal determinant of adoption. Similarly, the role of social influence, particularly the presence of a critical mass of users and institutional support, affects adoption in both systems, underscoring the importance of collective behavior in normalizing new payment technologies (Arifin et al., 2025).

Despite these similarities, QRIS Syariah adoption introduces a distinct dimension that sets it apart: religiosity as a moderating factor. In conventional QRIS, adoption decisions are generally shaped by pragmatic considerations such as convenience, security, and peer influence. By contrast, QRIS Syariah embeds religious and ethical values into the adoption process, providing users with an additional layer of assurance that their financial behavior aligns with Islamic principles. For many Muslim consumers in Indonesia, this religious alignment is not a marginal factor but a decisive one, influencing not only the decision to adopt but also the willingness to remain loyal to Sharia-compliant systems over time. In this way, religiosity functions as both a driver of adoption and a source of sustained consumer trust that is less susceptible to external incentives or market competition (Holis et al., 2026).

Another key distinction lies in the perception of trust. While both systems require users to trust in the reliability of digital infrastructure, QRIS Syariah requires an added dimension of moral trust, trust in the system's compliance with Islamic law. This dual trust structure differentiates QRIS Syariah from its conventional counterpart, where trust is largely confined to issues of data privacy, system security, and institutional credibility. The requirement for Sharia certification and oversight by religious authorities gives QRIS Syariah a unique institutional framework that intertwines financial regulation with religious governance, thereby reinforcing its legitimacy among devout consumers.

The comparative analysis also highlights differences in market positioning and awareness. Conventional QRIS benefits from widespread marketing, government campaigns, and strong institutional support, making it accessible to a broader demographic. It has been integrated into mainstream commerce, ranging from modern retail outlets to traditional markets, which has normalized its usage across diverse socio-economic groups. In contrast, QRIS Syariah has yet to achieve comparable visibility or promotional intensity. Limited public awareness of its existence and distinct value proposition has restricted its reach, despite its potential appeal to Indonesia's Muslim-majority population. This suggests that the success of QRIS Syariah depends not only on its intrinsic alignment with religious values but also on the effectiveness of communication and education strategies designed to inform consumers about its benefits.

From a behavioral standpoint, the switching dynamics between cash and digital payments differ across the two systems. Conventional QRIS adoption is often driven by external push-and-pull factors, such as dissatisfaction with cash transactions during the pandemic, promotional incentives, and the attractiveness of digital alternatives. In the case of QRIS Syariah, switching behavior is more strongly influenced by internal motivations, particularly the desire for ethical consistency in financial practices. This distinction suggests that while conventional QRIS adoption can be accelerated through financial incentives and institutional campaigns, QRIS Syariah adoption requires community-based approaches that highlight religious legitimacy and ethical benefits (Yanti & Suryadi, 2024).

The implications of these comparative findings are significant for both policy and practice. Conventional QRIS demonstrates the importance of strengthening technological infrastructure, enhancing consumer trust in security, and leveraging social influence to achieve mass adoption. QRIS Syariah, by contrast, illustrates the necessity of integrating financial technology with cultural and religious contexts to ensure inclusivity and relevance. Policymakers and financial institutions must therefore pursue a dual strategy, promoting conventional QRIS as a tool for universal financial inclusion while simultaneously fostering QRIS Syariah as a culturally embedded alternative that caters to the religious sensitivities of Muslim consumers. By recognizing these distinctions, Indonesia can move closer to achieving a digital payment ecosystem that is both technologically advanced and socially inclusive.

The comparison between Sharia and conventional QRIS adoption demonstrates that while both systems share common technological and behavioral determinants, QRIS Syariah adoption is uniquely characterized by its integration of religiosity, moral trust, and ethical considerations. These differences highlight the importance of viewing financial technology not only as a matter of efficiency and convenience but also as a reflection of cultural and religious identity within a diverse society such as Indonesia.

Implications for Financial Inclusion and Policy

The comparative findings between conventional QRIS and QRIS Syariah adoption carry important implications for financial inclusion and policy development in Indonesia. At a national level, the promotion of digital payment systems is closely tied to Indonesia's broader economic strategy, particularly the Indonesia Payment System Blueprint 2025, which envisions a secure, interoperable, and inclusive digital economy. Within this framework, QRIS has been positioned as a cornerstone technology, not only to promote efficiency in financial transactions but also to extend access to financial services for underserved populations. However, the success of this vision depends on addressing both the technological and cultural dimensions of adoption, which are reflected in the differing trajectories of conventional and Sharia-compliant QRIS.

Conventional QRIS adoption demonstrates that widespread uptake can be accelerated through improvements in infrastructure, institutional support, and consumer trust. Policies aimed at expanding internet connectivity, strengthening cybersecurity, and promoting digital literacy have proven effective in reducing barriers to entry. In addition, campaigns organized by Bank Indonesia and financial institutions that emphasize convenience and interoperability have contributed to the normalization of QRIS as a mainstream payment tool. Yet, persistent challenges such as low digital literacy in rural areas, the reliance on cash in traditional markets, and lingering concerns about data privacy illustrate that more targeted interventions are necessary. For conventional QRIS to achieve full integration across Indonesia's diverse regions, policymakers must focus on reducing structural inequalities that hinder access to digital finance, such as uneven distribution of technological infrastructure and limited financial education among vulnerable groups (Nugraha et al., 2025).

In contrast, the adoption of QRIS Syariah underscores the importance of aligning digital finance initiatives with cultural and religious contexts. While the technical design of QRIS Syariah is identical to its conventional counterpart, its distinct value lies in its assurance of Sharia compliance, which provides moral legitimacy for Muslim consumers. This alignment with religious principles has the potential to expand financial inclusion by reaching segments of the population that remain hesitant to engage with conventional systems due to ethical or religious concerns. However, the limited awareness and visibility of QRIS Syariah highlight a critical gap in current policy and practice. Without sustained educational initiatives, promotional campaigns, and endorsements from Islamic authorities, QRIS Syariah risks being confined to a niche rather than becoming a mainstream alternative.

For policymakers, the dual existence of conventional QRIS and QRIS Syariah suggests the need for a complementary strategy. Rather than viewing the two systems as competing alternatives, they should be regarded as parallel pathways toward the same national goal of financial inclusion. Conventional QRIS can continue to target mass adoption across diverse consumer groups by emphasizing technological benefits, while QRIS Syariah should be strategically positioned to cater to consumers whose adoption decisions are strongly influenced by religiosity and ethical values. By integrating these complementary strategies, policymakers can design a more inclusive ecosystem that reflects Indonesia's pluralistic society.

Financial institutions and fintech providers also have an important role to play in implementing these strategies. For conventional QRIS, institutions must continue to innovate by offering value-added services, loyalty programs, and partnerships that enhance user experience. For QRIS Syariah, collaboration with Islamic organizations, *pesantren* (Islamic boarding schools), and religious leaders can amplify outreach efforts and build consumer confidence. Such collaborations are particularly important in rural or semi-urban areas, where religious networks hold significant influence over community behavior. Additionally, ensuring transparency in how QRIS Syariah maintains compliance with Sharia law is essential to reinforce moral trust and differentiate it from conventional systems (Faturohman et al., 2024).

At a broader level, the dual development of conventional QRIS and QRIS Syariah provides lessons for the design of inclusive digital economies in other Muslim-majority countries. Indonesia's experience demonstrates that digital finance cannot be divorced from cultural and religious contexts, and that financial inclusion requires more than just technological infrastructure. It requires sensitivity to the values, beliefs, and practices of the communities it seeks to serve. By recognizing and institutionalizing these dimensions, Indonesia has the opportunity to establish itself as a global leader in Sharia-compliant financial innovation.

The implications of this study suggest that achieving a truly inclusive digital payment ecosystem in Indonesia requires a balanced approach. Conventional QRIS adoption must be supported through policies that reduce structural barriers and strengthen technological trust, while QRIS Syariah adoption must be fostered through cultural alignment, religious legitimacy, and targeted educational campaigns. Together, these approaches can ensure that the benefits of digital finance are equitably distributed, fostering not only economic efficiency but also social inclusivity in line with Indonesia's unique cultural and religious identity.

Limitations and Future Research

Although this research provides a comprehensive qualitative and comparative analysis of QRIS Syariah and conventional QRIS usage, several limitations must be acknowledged. First, as normative legal research employing secondary data, the analysis relies heavily on previously published sources, regulatory documents, and academic discussions. This approach limits the ability to capture real-time behavioral dynamics or user experiences from primary data collection, such as surveys or interviews. Consequently, the findings may not fully reflect the latest trends in consumer adoption patterns or the practical challenges faced by users in diverse socio-economic contexts.

Second, the scope of this study focuses primarily on Indonesia as a single-country case study. While Indonesia provides a valuable and unique setting as the world's largest Muslim-majority nation with an advanced digital payment ecosystem, its socio-cultural and institutional characteristics may not be generalizable to other Muslim-majority countries or to non-Islamic digital finance environments. Comparative cross-country research could therefore provide deeper insights into how different regulatory frameworks and cultural settings influence Sharia and conventional digital payment adoption.

Third, the current analysis emphasizes the conceptual and legal dimensions of QRIS Syariah rather than its operational performance. Future studies could expand by exploring the technical implementation of QRIS Syariah, the certification mechanisms of Sharia compliance, and the integration of ethical finance principles into digital payment design. Such research could employ mixed methods, combining qualitative insights with quantitative modeling to measure adoption behavior, perceived trust, and user satisfaction empirically.

Finally, the study opens several avenues for future research. Scholars could investigate the long-term sustainability of QRIS Syariah by examining its financial viability, consumer loyalty, and the role of religious authorities in maintaining compliance. Further exploration into how QRIS Syariah can facilitate zakat, waqf, and other Islamic social finance instruments would also enrich understanding of its socio-economic impact. Additionally, investigating how digital literacy programs and community-based education influence adoption across different demographics could provide actionable insights for policymakers and financial institutions seeking to promote inclusive and ethical digital finance ecosystems.

Allocation and Utilization of QRIS Transaction Fees in Conventional and Sharia Banking

The QRIS merchant fee framework in Indonesia is set within Bank Indonesia's regulatory structure: QRIS transactions are subject to a Merchant Discount Rate (MDR) determined by BI, and that MDR is the principal channel through which transaction costs are collected from merchants. Bank Indonesia's public materials describe MDR as the fee basis for QRIS merchant charges and explain that Payment Service Providers and switching institutions operating QRIS must be approved by BI.

Historically, the MDR ceiling for ordinary retail QRIS transactions has been communicated to the market in the range of up to 0.7% for regular transactions (with slightly different published ceilings for certain categories, such as education), while BI has implemented progressive and targeted policies to support micro merchants, for example, the waiver of MDR for micro-merchant transactions up to IDR 500,000 that took effect on December 1, 2024. These regulatory steps show that BI treats MDR both as a pricing instrument and as a policy lever to promote inclusion.

Economically, merchants see MDR as a single line item, but that single fee is in practice split among several actors that participate in a QRIS transaction: the acquiring party (merchant-facing PSP/acquiring bank), the issuing party (the payer's bank or e-money issuer), and the switching/service providers that route and settle the transaction. This "revenue-sharing" model is standard in card and QR ecosystems: the acquiring PSP collects the MDR from the merchant and then distributes portions to the issuer, the switch/network, and its own processing margin. Public explainers and payment-industry studies on QRIS describe exactly this division, even if the exact percentage split is commercial and varies by contract and transaction type.

Operationally, the consequence of that split is important. When the acquirer and issuer are different legal entities (off-us transactions), settlement paths and fee splits become more complex and can create operational frictions or disincentives for some PSPs. Industry assessments have documented that acquirers sometimes prefer "on-us" flows (where acquirer = issuer) because settlement is faster and fee allocation simpler; conversely, multi-party settlements require reliable switching and prompt settlement to avoid disadvantaging any participant. These technical and commercial incentives shape how much of the MDR ends up retained by each provider versus being used to cover network costs, settlement risk, or service improvements.

From the perspective of conventional versus Sharia banks, the fee mechanics are fundamentally the same: QRIS is a technical and regulatory standard, and MDR rules apply to participating banks and PSPs regardless of whether they operate under conventional or Sharia principles. Sharia banks that issue or acquire QRIS payments must follow BI's QRIS operational and fee rules just like conventional banks do, and national merchant MDR policies therefore apply equally to both. Bank Syariah Indonesia and other Islamic banks implement QRIS services under the same technical framework while adding Sharia governance and certification on the compliance side.

A frequently asked policy question is whether QRIS Syariah channels any portion of MDR toward religious-social instruments such as zakat or waqf. Based on available public sources there is no BI regulation that earmarks MDR revenues for zakat or obliges providers to reallocate merchant discount earnings to charitable funds. What is documented is that QRIS as a technology has been widely adopted as a channel to collect zakat and donations, QRIS codes are frequently used by amil (*zakat*) organizations and NGOs to receive instant payments, and academic work has explored how QRIS improves transparency and reach of zakat collection. But these donation flows are separate transactions initiated by payers; they are not the same as merchant MDR revenue and are not automatically funded from MDR unless a payment provider or bank voluntarily decides to use some of its commercial margin for CSR or zakat programs.

Because MDR splits are commercial and contract-specific, the transparency of actual allocation varies across providers. For policymakers and academics, the current public picture suggests two things: first, BI controls the headline MDR policy (including exemptions and ceilings) and uses it to promote inclusion when needed; second, the downstream allocation of the MDR (who keeps what share) is determined by commercial agreements among issuers, acquirers, and switching PSPs and is not centrally standardized in a way visible to merchants or the public. That opacity can matter for merchant trust and for social impact objectives if, for instance, a Sharia bank wanted to advertise that a portion of fees is donated to community programs. In that case the bank would need to make a voluntary, contractual commitment and disclose it to customers and merchants.

For practical policy and institutional design, two modest recommendations follow from these realities. Enhancing public transparency about how MDR is allocated (for example typical ranges paid to switches vs issuers vs acquirers) would help merchants judge providers more fairly and would make it easier for Sharia institutions to credibly design fee-sharing models that support zakat/CSR without confusing the difference between merchant fees and donation flows. Second, if Sharia banks or regulators want QRIS to become a channel that systematically supports social funds, that will require explicit product design (e.g., a voluntary merchant plan where part of the acquirer margin is donated or clearly labeled "zakat collection" transactions that carry zero MDR) rather than relying on the default, commercially allocated MDR. Relevant academic work and industry reports have already shown QRIS's potential for improving zakat collection; translating that potential into recurring fee allocation would need deliberate policy or commercial innovation.

5. CONCLUSION

This research demonstrates that the adoption of QRIS in Indonesia reflects a multifaceted process shaped by technological, behavioral, and socio-religious factors. Conventional QRIS adoption has been strongly driven by its perceived usefulness, ease of use, trust in institutional credibility, and the influence of social networks, particularly as the system became widely normalized during the COVID-19 pandemic. Despite these strengths, challenges remain in overcoming structural barriers such as limited internet connectivity, low digital literacy, and cultural reliance on cash-based transactions.

QRIS Syariah adoption, while sharing many of the same technological drivers, is distinguished by its emphasis on religiosity and Sharia compliance. For Muslim consumers, the assurance of moral trust through religious legitimacy plays a decisive role, offering not only functional benefits but also ethical alignment with Islamic financial principles. However, QRIS Syariah still suffers from limited awareness, inadequate promotional strategies, and weaker institutional support compared to its conventional counterpart, which restricts its broader acceptance despite its strong potential.

The comparative analysis highlights that promoting financial inclusion in Indonesia requires a complementary strategy. Policymakers should continue to enhance technological infrastructure and consumer trust for conventional QRIS while simultaneously supporting QRIS Syariah through educational campaigns, collaboration with Islamic organizations, and transparent Sharia certification processes. By aligning innovation with both technological advancement and religious-cultural sensitivity, Indonesia can develop a digital payment ecosystem that is not only efficient and secure but also inclusive and reflective of its pluralistic society.

Ultimately, the study underscores that financial technology adoption in Indonesia cannot be fully understood without considering both pragmatic and value-based motivations. Conventional QRIS represents the efficiency and universality of digital finance, while QRIS Syariah reflects the importance of ethical and religious alignment. Together, these systems illustrate the need for a dual-track approach to financial inclusion, one that bridges technological innovation with cultural legitimacy in building a more equitable digital economy.

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