

The Impact of QRIS (*Quick Response Code Indonesian Standard*) in Increasing Interest in Infaq at Darul Falah Mosque in Langsa City

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ABSTRACT

Purpose — *The purpose of this research is to analyze the impact of Qris in increasing the interest in infaq of Darul Falah Mosque in Langsa City*

Method — *This study uses a qualitative descriptive approach, which describes the impact of Qris in increasing the interest in infaq of Darul Falah Mosque in Langsa City, with respondents totaling 6 people and 1 informant. The analysis techniques used are data collection, data reduction, data presentation, and conclusions.*

Result — *The impact of Qris in increasing interest in infaq is still not optimal, this is because people are still accustomed to using the traditional way of infaq, which is directly putting money into the charity box. Then, another obstacle faced is the lack of public knowledge in applying QRIS. The result of this study can be used as a reference by the government, especially zakat institutions. Then, mosque managers should be able to take steps to use QRIS to infaq so that worshippers are more interested in infaq.*

Novelty — *This research is the application of fintech in the religious sector, namely infaq in mosques, the adaptation of this technology to attract people to infaq more easily and efficiently*

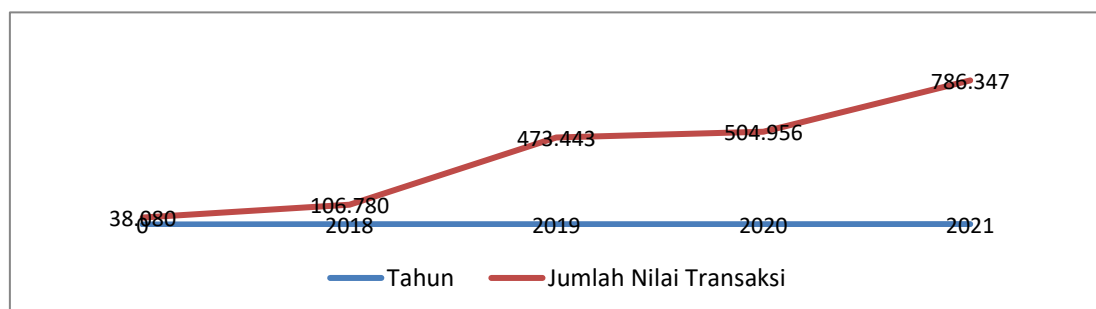
Keywords: *Fintech, QRIS, Infaq, Mosque Finance*

INTRODUCTION

The rapid development of technology has influenced the development of the payment system, the payment system which is one of the pillars supporting financial system stability has developed, which originally only used cash. Technological advances in the payment system shifted the role of cash as a means of payment into a more efficient and economical form of non-cash payment.

In 2014 the Governor of Bank Indonesia launched the "National Non-Cash Movement (GNNT)" as part of the commemoration of the 69th Anniversary of the Republic of Indonesia. The function of GNNT is to increase public awareness of non-cash transactions, especially when carrying out economic activities. One form of non-cash payment, namely in *financial technology*, is electronic money (*e-wallet*) which is widely used by millennials both for shopping and for donations (Niswah et al., 2019). Based on data from Bank Indonesia, the use of payment instruments using electronic money in Indonesia has experienced positive growth every year. This is evident from the increasing number of domestic and international transactions of electronic money in the community every year until 2021 (Bank Indonesia, 2022).

Graph 1. Electronic Money Transactions in Indonesia (Billion Rupiah)



Source: Bank Indonesia, 2022

From chart 1 above, it can be seen that payment transactions using electronic money have increased from 2017 to 2021. This shows the community's positive response to government policies. The payment system that is now developed for the general public is by using a QR code scan. QR Code is a series of codes that contain data/information such as merchant/user identity, payment nominal, and/or currency that can be read with certain tools in the context of payment transactions. With this online transaction service, customers can access and place orders with full ease and flexibility, no longer limited by space and time.

BAZNAS and LAZISMU in increasing zakat funds utilize technology with fintech, one of which is using QRIS (Arief Nugraha & Agrosamdhyo, 2021; Islami & Istikomah, 2022; Kurniawati, 2020; Sari et al., 2022) Technology makes it easier for someone to do many things, such as in the religious financial sector. The interest in online infaq of Indonesian people during COVID-19 is not influenced by one's religiosity, but because of social presence (Aji et al., 2021). Furthermore, one's interest in zakat online is also influenced by the performance of zakat institutions, zakat literacy, social influence, and trust. (Kasri & Sosianti, 2023) Likewise, online waqf is influenced by the convenience provided by online applications (Faturrohman et al., 2020) A muzakki prefers to pay his zakat to an institution's application because of trust, knowledge, and ease in using the application (Annahl et al., 2021).

QRIS usage is also growing quite rapidly in Aceh, until July 2022 the number of QRIS users in Aceh reached 143 thousand users. The use of QRIS in the financial development of the religious sector has also been used, such as infaq in mosques (Faozi & S, 2020). The existence of infaq plays a role in the continuity of mosque activities and programs such as routine recitation, Quran education, and others. Infaq before QRIS was still traditional, namely by putting money into charity boxes. One of the efforts to increase infaq at the Darul Falah mosque in Langsa City is to provide QRIS for infaq. The practical and efficient QRIS can increase the interest of pilgrims in infaq. However, the challenge faced is the traditional community/pilgrims so the existence of QRIS has not been maximized.

This article tries to examine the impact of the effectiveness of Qris in infaq at the Darul Falah mosque in Langsa City. The results of this study are expected to have implications in the form of policies in the management of mosque funds in the form of infaq and others to be more transparent by mosque administrators and support government policies on cashless

RESEARCH METHODS

This research is qualitative research with the type of field research (field research). Where this study analyzes the impact of Qris on the interest of infaq worshippers at the Darul Falah mosque in Langsa City, Aceh. The data sources used are primary and secondary data, primary data comes from interviews, and secondary data from documents related to research. The respondents in this study were 7 people consisting of 1 mosque manager as an informant and 6 others from Darul Falah mosque worshippers. Data analysis used in this study has four parts, namely: data collection, data reduction, data presentation, and conclusions.

RESULTS AND DISCUSSION

The Impact of QRIS in Increasing the Interest of Darul Falah Berinfaq Mosque Worshippers

Quick Response Code Indonesian Standard (QRIS) is a QR code standard for digital payments through server-based electronic money applications, digital wallets, or mobile banking. With QRIS, it will make it easier for someone to make transactions, one of which is by infaq at the mosque.

At Darul Falah Mosque in Langsa City, QRIS is available for worshippers who want to do infaq. The following are the results of an interview with a congregation of Darul Falah Mosque in Langsa City named Fathullah:

"I have been using QRIS since 2021. In my opinion, the provision of QRIS services at Darul Falah Mosque in Langsa City makes it easier for me to infaq. Once my wallet was lost, so when I prayed on Friday I used QRIS to infaq".

The same was expressed by Ibu Nuraini who said:

"I used QRIS in early January 2022. In my opinion, with QRIS infaq, it becomes easier. At first, I didn't understand how to use it, but after I was taught by my soon now I understand. Yes, of course, the use of QRIS makes the infaq process easier".

From the results of the interview above, it can be explained that QRIS makes it easy for people to infaq and seem more practical. On the other hand, public interest in infaq using QRIS is partly due to encouragement from within, such as gratitude for the sustenance obtained so far. This is reinforced by the results of an interview with Mr. Nasrullah who said:

"It's the same as wanting to use QRIS or directly cash. My interest in infaq is solely out of gratitude to Allah SWT for the sustenance I have received so far. With QRIS, I also infaq more often. The nominal is certainly not what I need to mention, the important thing is that Allah SWT is omniscient".

The same was expressed by Mrs. Handayani who said:

"I infaq using QRIS not just because of convenience, but because I hope for the pleasure of Allah SWT. In the sustenance we get there are rights of others. Especially now that there is QRIS, it is more practical and more often infaq after praying in the mosque".

From the results of the interview above, it can be explained that the encouragement factor that comes from within makes people have an interest in infaq using QRIS. This is merely a form of gratitude to Allah SWT and hoping for his pleasure.

Public interest in infaq using QRIS is also due to social motives. Nowadays the development of technology is increasingly sophisticated. Everyone today has gadgets to support communication, information, and transactions. In this case, social motive factors such as the surrounding environment that make many people use QRIS, because, in addition to shopping transactions, QRIS can also be used for infaq. Regarding social motives, here are the results of an interview with Mr. Hamzah:

"I use QRIS for infaq because I often see pilgrims scanning barcodes with cellphones, at first I didn't know what it was, but I asked them if they used QRIS. So yes, I tried it and it turned out to be practical. Moreover, we can infaq in large quantities without having to carry cash".

The same is supported by the results of an interview with Mr. Hasballah who said:

"When asked why I use QRIS when infaq, I looked at my friend at first. Especially now that we are increasingly advanced technology, there is nothing wrong with trying to use it for good things, just like infaq using QRIS".

From the results of the interview above, it can be explained that social motives have an impact on the use of QRIS for infaq. Initially, each pilgrim only saw his friend who used QRIS. Then they are interested in using QRIS to infaq. This explains that social association makes people have an interest in infaq using QRIS.

In addition, emotional factors also encourage a person to infaq. Emotional factors are characterized by a measure of a person's intensity in paying attention to a certain activity or object, for example, infaq people feel happy because the money infaq can be useful for the construction of mosques, to care for orphans, and for other religious activities. This is according to the results of an interview with Mr. Fathullah who said:

"Alhamdulillah, while I can still infaq I feel happy. Moreover, this infaq is beneficial for religion, for example building mosques and feeding orphans, it is one of the satisfactions for us Muslims".

The same was expressed by Ibu Nuraini who said:

"I think the use of QRIS is very good because it is easier for people to infaq and certainly infaq in large numbers even though they become easy. The results of the infaq must be very useful first for the construction of mosques, and religious activities such as mawlid, etc. The important thing is that anyone whom infaq must have a calm heart".

From the results of the interview above, it can be explained that a person's emotional bond encourages him to do infaq, especially infaq becomes easy with QRIS. One of the emotional indicators is a sense of satisfaction and a calm heart after doing infaq no matter how large the amount.

Although QRIS provides convenience in infaq, there are also obstacles felt, especially by pilgrims who want to infaq. Simply put, not all people use sophisticated cell phones, some people use cell phones that are only for SMS and telephone needs, so they cannot install the QRIS application. In addition, the perceived obstacle is also the level of technological literacy of a person, so that even though the cellphone

used is sophisticated, because of his ignorance, he cannot use it. The use of QRIS must also be supported by the availability of balance in *mobile banking* accounts or other digital wallets.

Worshippers who infaq at Darul Falah Mosque in Langsa City about QRIS have an obstacle, namely not understanding the application of QRIS. This is supported by the results of an interview with Mr. Muhammad who said:

"There are also many who don't understand using QRIS. Especially if the pilgrim is elderly, he certainly does not know how to use it, or even the application does not exist. But what else, they still infaq in cash as usual".

From the results of the interview above, it can be explained that one of the obstacles in using QRIS for infaq that occurred at the Darul Falah Mosque in Langsa City was the lack of knowledge of worshippers so they did not understand the application of using QRIS. For those who do not understand how to use QRIS, infaq is done as usual, which is to put it in the charity box. If studied more deeply, infaq using QRIS is safer because it is stored in a mosque account. Compared to charity boxes that are prone to being stolen by irresponsible people, infaq with QRIS is the right solution if it is connected to the security of infaq money for the people of Langsa City.

DISCUSSION

Quick Response Code Indonesian Standard (QRIS) prepared by Bank Indonesia and the Indonesian Payment System Association (ASPI) using the Emv Co. International standard. QRIS is a QR code standard for digital payments through server-based electronic money applications, digital wallets, or *mobile banking*. With QRIS, it will make it easier for someone to make transactions, one of which is by infaq at the mosque. One of the mosques that provides QRIS services is Darul Falah Mosque in Kota Langsa.

The use of QRIS in infaq is considered quite practical in infaq activities of worshippers at the Darul Falah Mosque in Langsa City. People's interest in infaq is influenced by several things, namely because of encouragement that comes from within, such as gratitude for the sustenance obtained so far. In addition, public interest in infaq using QRIS is also due to social motives. In this case, social motive factors such as the surrounding environment that make many people use QRIS because, in addition to shopping transactions, QRIS can also be used for infaq. On the other hand, emotional factors also encourage a person to infaq. The emotional factor is characterized by a measure of the intensity of a person in paying attention to a certain activity or object.

However, not all people use sophisticated cell phones, there must also be people who use mediocre cell phones so they cannot install the QRIS application. In addition, the perceived obstacle is also the level of knowledge of a person, especially a person who does not understand technology so even though the cellphone used is sophisticated, because of ignorance, he cannot use it. The use of QRIS must also be supported by the availability of balance in mobile banking accounts or other digital wallets.

This research is in line with (Sari et al., 2022) which states that fintech in collecting ZIS is transparent and efficient, through this fintech optimizes ZIS funds in the city of Mandailing Natal which has increased. In addition, the collection of infaq also has obstacles, namely pilgrims still do not understand how to use QRIS (Rizaldi & Agustin, 2023). Infaq receipts using traditional and modern methods (QRIS scans) have differences, where receipts through charity boxes are much greater than using the QRIS method (Aditya Wiranda, 2022).

CONCLUSIONS

The impact of QRIS on the interest of infaq people in Langsa City can be found that the funds obtained through QRIS have not been optimal. Some pilgrims still do not understand the use of QRIS. Only some QRIS users have infaq using QRIS, they think their interest in infaq is not because of QRIS, but because of gratitude and hope for the pleasure of Allah SWT. In addition, interest in infaq using QRIS is also influenced by emotional factors such as satisfaction after infaq using QRIS.

The obstacle that exists in the use of QRIS in infaq is the lack of public knowledge in applying QRIS so people who do not understand the use of QRIS still choose the old way, namely infaq in cash by putting it in a charity box. Mosque managers order to be able to make pictures of the steps to use QRIS in infaq so that people are more interested in infaq.

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