

Should Muslim Consumers Trust QRIS?

Exploring Awareness and Ethical Challenges

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ABSTRACT

This study looks at how legal rules for non-cash transactions using Quick Response Code Indonesian Standard (QRIS) services relate to the goals of Maqāṣid al-Sharī'ah. Using the PRISMA systematic literature review method, the research carefully found, checked, and studied important articles from trusted academic sources to see how the principles of taḥṣirah (guidance), al-ḥaj (necessity), and ta'āwun (mutual assistance) fit with Sharī'ah goals. The procedure involved defining inclusion and exclusion criteria, conducting a comprehensive database search, removing duplicates, screening titles and abstracts, and performing a full-text analysis to ensure relevance and quality. The results highlight that QRIS supports the realization of the five pillars of Maqāṣid al-Sharī'ah: protection of religion, life, intellect, lineage, and wealth. The study concludes that QRIS, when applied in accordance with Sharī'ah principles, enhances financial inclusion and ethical economic practices. It also identifies the need for continuous public education and regulatory clarity to maximize its ethical and social impact.

Keywords : QRIS, Islamic Principles, Muslims

ABSTRAK

Penelitian ini mengkaji bagaimana aturan hukum untuk transaksi non-tunai yang menggunakan layanan Quick Response Code Indonesian Standard (QRIS) berkaitan dengan tujuan Maqāṣid al-Sharī'ah. Menggunakan metode tinjauan sistematis literatur PRISMA, penelitian ini secara cermat menemukan, memeriksa, dan mengkaji artikel-artikel penting dari sumber akademik terpercaya untuk melihat bagaimana prinsip-prinsip taḥṣirah (panduan), al-ḥaj (kebutuhan), dan ta'āwun (bantuan mutual) sesuai dengan tujuan Syariah. Prosedur yang dilakukan meliputi penetapan kriteria inklusi dan eksklusi, pencarian basis data secara komprehensif, penghapusan duplikat, penyaringan judul dan abstrak, serta analisis teks lengkap untuk memastikan relevansi dan kualitas. Hasil penelitian menyimpulkan bahwa QRIS mendukung realisasi lima pilar Maqāṣid al-Sharī'ah: perlindungan agama, kehidupan, akal, keturunan, dan harta. Studi ini menyimpulkan bahwa QRIS, ketika diterapkan sesuai dengan prinsip-prinsip Syariah, meningkatkan inklusi keuangan dan praktik ekonomi etis. Penelitian ini juga mengidentifikasi kebutuhan akan pendidikan publik yang berkelanjutan dan kejelasan regulasi untuk memaksimalkan dampaknya secara etis dan sosial.

Kata Kunci : QRIS, Prinsip Islam, Muslim

INTRODUCTION

Quick Response system, QR, was originally created to track the progress of car assembly in a manufacturing process. Patittingi & Fadli (2024) explain QR code has better readability than barcode since barcode could only be readable from top-to-down while QR's readability covers top-to-down and right-to-left. Thus, QR could administer more data such as URLs, phone numbers, and even 4000-character texts.

The excellence of QR system changes various human activities. The Indonesia's Food and Drug Authority mandates the implementation QR for all consumable products in Indonesia (Patittingi & Fadli, 2024). Books are now accessible from QR system (Adiningsih et al., 2024). Some parking systems also use QR (Novaria, 2024). Among all human activities, QR system is mostly applied in economic transactions (Mardikaningsih et al., 2023).

Specifically for economic transaction purposes, the applied QR system is known as QRIS. QRIS denotes a nationally standardized payment system in Indonesia, allowing users to perform transactions without requiring physical currency or payment cards. Users can effortlessly complete their purchases by scanning a QR code at a payment location with a smartphone camera (*Get to Know QRIS Innovation and Its Benefits*, 2024). This mechanism provides various benefits such as easy, quick, and secure transactions; excellent transaction trackability; and digital system encouragement.

The existence of QRIS becomes crucial for various transaction in Indonesia. However, some problems persist. One of the main problems is merchant adoption, particularly in rural areas. Many small merchants are unfamiliar with digital payment systems or lack the necessary devices, such as smartphones, to support QRIS transactions (Safari et al., 2024). In addition, some show resistance due to fear of taxation or a strong preference for traditional cash-based transactions (Nisa & Adinugraha, 2023).

Digital literacy also remains a hurdle. Wulansari et al., (2024) explain that both merchants and consumers may lack confidence or familiarity with using smartphones and e-wallets, leading to slower adoption rates. Infrastructure limitations further compound the issue; in regions with poor internet connectivity, QRIS-based payments often experience delays or failures, frustrating users and potentially discouraging future use (Rachman et al., 2024).

Despite QRIS aiming for universal interoperability, there have been early-stage hiccups where different applications and banks did not work seamlessly together. Furthermore, cost concerns arise among merchants, especially small businesses, regarding the Merchant Discount Rate (MDR) fees, even though they are relatively low. Lestari (2023) found the raising concern of micro-merchants about the 0.7% MDR fee applied to each QRIS transaction, especially those with narrow profit margins. For some, this additional cost feels burdensome and risks further squeezing their modest earnings. Although the *Bank Indonesia* has introduced the incentive of 0% MDR, most merchants hesitated to fully use QRIS.

Security and fraud risks also increase as the popularity of QR payments rises. Fake QR codes and phishing schemes pose serious threats. Tenri et al. (2025) explain that QR

phishing schemes, done by placing fake QRIS stickers to deceive users, could redirect users to malicious websites steal sensitive financial information.

These examples highlight the growing risks associated with QR-based digital transactions and make some consumers remain skeptical about the security of QRIS, worrying about potential scams. While QRIS promises to facilitate easier, faster, and more inclusive transactions, it also opens the door to unethical practices such as the misuse of fake QR codes (quishing) especially within the context of Islamic financial ecosystem. These practices raise significant ethical concerns, particularly when evaluated against the principles of Shariah, which emphasize trust (*amanah*), transparency (*gharar*-free transactions), and the protection of property (*hifz al-mal*).

In this context, user awareness plays a critical role in safeguarding the integrity of Islamic financial transactions. However, a review of current literature reveals that research on Muslim consumers' digital financial literacy, especially regarding the risks inherent in QRIS transactions, remains limited. Most existing studies focus on technological or legal aspects of cybersecurity without adequately addressing the religious and ethical dimensions that are fundamental to Islamic finance. There is a pressing need to explore how well Muslim consumers understand both the technological vulnerabilities of QRIS and their ethical and religious obligations to engage only in fair, transparent, and secure financial practices.

This gap is particularly important because, in Islamic finance, consumer behavior is not only driven by economic rationality but also by adherence to Shariah values. An insufficient level of digital financial literacy among Muslim users could inadvertently expose them to fraudulent activities that conflict with these values, leading to transactions tainted by deception or uncertainty. As such, enhancing Muslim consumers' awareness of both cybersecurity and Islamic ethical principles becomes essential to fully protect the digital financial ecosystem in a Shariah-compliant manner.

Given the strategic importance of QR-based payment systems in advancing financial inclusion among Muslim communities, future research must integrate digital literacy efforts with Islamic financial education. Addressing this intersection can help ensure that users are not only technologically equipped to recognize and avoid scams but are also religiously conscious of their responsibility to maintain ethical integrity in digital transactions. would support the broader objective of achieving a resilient, trustworthy, and fully Shariah-compliant digital economy.

In Islamic finance, Muslims must ensure that all financial transactions are conducted in accordance with Shariah principles, which emphasize fairness (*'adl*), the avoidance of uncertainty (*gharar*), honesty (*sidq*), and trustworthiness (*amanah*). Siddiqui (2024) explains that awareness related to Islamic finance regulations are important to adhere in daily life.

Within the context of modern financial technology, particularly the increasing use of QRIS (Quick Response Indonesia Standard) as a digital payment method, raising user awareness is imperative. The automated and decentralized nature of QRIS transactions exposes users to cyber threats such as quishing (QR phishing), wherein fraudulent QR codes are utilized to deceive, leading to unauthorized financial gains by malicious parties

and potential losses for the users. Bichnigauri et al. (2023) explains such deceptive practices introduce significant uncertainty (*gharar*) and potential harm (*zulm*) into financial dealings, both of which are strictly prohibited in Islamic law.

From an Islamic perspective, educating users to recognize and avoid quishing attempts fulfills the religious obligation to ensure that all financial transactions are conducted ethically, transparently, and securely. AAOIFI(2019) also asserts that Muslims must be aware of this situation because it may occur in daily personal and interpersonal interactions and transactions.

A lack of adequate awareness among Muslim users can result in their inadvertent involvement in transactions characterized by *gharar* or *zulm* (injustice), both of which are prohibited under Islamic law. Furthermore, transactions compromised by deceit or lack of informed consent may be rendered invalid from a Shariah perspective. In Islamic jurisprudence (*fiqh muamalat*), informed consent (*ridha*) and the absence of deception (*tadlis*) are essential for valid contracts. Wijaya & Ariadi (2024) explain transactions conducted through deceit or user unawareness—such as those resulting from quishing attacks—may be deemed *batil* (void) or *fasid* (defective). They also illustrate how malicious QR codes trick users into unauthorized actions, compromising consent. The imperative to protect wealth (*hifz al-mal*), as outlined in the Maqasid al-Shariah, further underscores that safeguarding against fraudulent financial activities constitutes both a practical necessity and a religious duty.

The concept of *amanah* (trust) is central to Islamic economic transactions, requiring Muslim users to act diligently and cautiously, particularly in verifying the authenticity of QR codes to prevent complicity in unethical practices. Accordingly, enhancing the awareness of Muslim users regarding the risks associated with QRIS is essential for ensuring that financial transactions: 1) remain halal and ethically sound; 2) protect all parties from potential harm and injustice; 3) fulfil the religious obligation to uphold transparency and trust; and 4) contribute to the sustainability and ethical integrity of the Islamic digital economy. Thus, promoting digital security literacy among Muslim QRIS users is not merely a technological concern but a crucial element in maintaining the ethical and religious foundations of Islamic finance within an increasingly digitalized economic environment.

Given the increasing use of QRIS in financial transactions and the ethical risks posed by cyber threats like quishing, a systematic literature review focused on exploring user awareness and ethical challenges is both timely and essential. While previous studies may address digital finance broadly, there remains a gap in understanding how Muslim users perceive and respond to these risks within a Shariah-compliant framework. This review aims to consolidate existing knowledge on awareness levels and ethical concerns. By bringing together these findings, the review will help create better, more ethical, and Shariah-compliant strategies in the Islamic digital financial system.

METHODS

This study used a structured review of existing research, following the PRISMA 2020 (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines,

to look into the ethical issues and user understanding of QRIS (Quick Response Indonesia Standard) in Islamic finance. Page et al. (2021) explain the latest PRISMA 2020 provides improved transparency and completeness, reproducibility, critical appraisal, standardized reporting practices, and evidence-based decision making.

The review aimed to bring together information about Shariah-compliant financial behavior, how well Muslim users understand digital tools, and security risks, especially tricks like quishing that can undermine informed consent and the trustworthiness of financial transactions. To ensure the quality and relevance of the reviewed studies, the researchers applied a set of inclusion and exclusion criteria. Included studies needed to discuss QRIS-related topics like user awareness, ethical risks, or Islamic financial principles; target Muslim populations, especially in Indonesia; and be published between 2015 and 2024, focusing on the latest findings from 2022 to 2024. Only peer-reviewed journal articles, conference papers, or institutional/professional reports published in English or Indonesian were considered. Eligible studies used methods like interviews, surveys, or a combination of both to look at people's views, actions, digital skills, or ethical issues in QRIS transactions.

Furthermore, the review emphasized research involving consumers or MSMEs, as these actors are central to the digital Islamic economy in Indonesia. The goal was to give a clear understanding of how Muslim users recognize, react to, and responsibly use QRIS according to Shariah principles ultimately helping to improve digital financial knowledge and the ethical growth of Islamic fintech practices.

RESULT AND DISCUSSION

The Results of Eligible Article for Further Review

The researchers conducted this systematic literature review (SLR) using the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) design. The review process followed a structured search strategy using tailored Boolean keyword combinations. These included phrases such as *"QRIS awareness" AND "Muslim users,"* *"Digital literacy AND QRIS AND Sharia,"* and *"QR code fraud OR quishing,"* among others. We selected these combinations to encompass both user behavior and ethical considerations in Islamic financial environments.

Searches were carried out across a diverse range of academic and professional sources to capture both scholarly insight and real-world application. These sources included Google Scholar, ResearchGate, publisher-hosted journals (such as SHS Web of Conferences), institutional repositories (such as UNUJA and UNIDA Gontor), and industry sources (e.g., [BeyondTechnology.net](https://www.beyondtechnology.net) and Islamic Finance News). The scope was limited to articles published between 2015 and 2025, with an emphasis on recent years (2022 to 2024) to ensure that findings reflected the latest developments in QRIS adoption, Islamic finance awareness, and cybersecurity concerns.

The review applied clear inclusion criteria: selected studies had to discuss QRIS use, ethical issues, digital literacy, or cybersecurity threats from the perspective of Islamic finance or Muslim users, particularly in Indonesia. Eligible studies could use qualitative, quantitative, or mixed-methods designs and be written in English or Bahasa Indonesia.

Articles needed to be open-access or freely downloadable to facilitate more profound analysis. We prioritized research on Muslim populations, MSMEs, and consumer behavior in digital transactions.

Studies were excluded if they merely addressed the technical mechanisms of QR codes without connecting to user awareness or ethical concerns, or if they were blogs, opinion pieces, or non-peer-reviewed sources. Additionally, existing systematic literature reviews were excluded to avoid redundancy and ensure the synthesis was based on primary or empirical data.

The results of the applied procedure found 28 articles. Twelve articles were excluded because they were systematic literature review articles, non-empirical articles, and off-topic articles. Eventually, the researchers found 6 duplicated articles. Thus, the researchers had to exclude them. Finally, the researchers only obtained 4 eligible articles. They are Dina & Satria (2024), Fielnanda et al. (2025), Hamadou et al. (2024), and Kusuma & Nuryana (2024).

The research articles you provided collectively explore the integration of artificial intelligence (AI) in Islamic banking and finance, with a strong focus on ethical, legal, and religious considerations.

General Findings of the Eligible Articles

The first paper by Dina & Satria (2024), titled *Prospective Framework of Artificial Intelligence Applications in Islamic Banking and Finance: Opportunities, Challenges, and Ethical Considerations*, provides a useful guide for using AI tools such as chatbots, robo-advisors, and fraud detection systems in Islamic finance. It goes deeper into the ethical risks, including algorithmic bias, data privacy violations, and the potential for Shariah non-compliance. The authors argue that addressing these risks is not just a technical matter but a moral and religious obligation. They call for ethical governance structures, Shariah-compliant AI system design, and active involvement of stakeholders such as scholars, regulators, and consumers to ensure responsible innovation.

The second article, *Adoption of Artificial Intelligence in Islamic Banking: A Bibliometric and Thematic Analysis*, by Fielnanda et al. (2025) examines research trends and identifies critical themes in AI's use within Islamic financial services. It reveals that while there is a growing body of literature on the subject, empirical studies remain scarce, and regulatory frameworks are underdeveloped. This gap raises ethical concerns, as the lack of clear governance can lead to uncertainties about the fairness, transparency, and Shariah compliance of AI-driven services. The article emphasizes the importance of thoughtful implementation and robust regulation to ensure that AI does not inadvertently introduce practices such as interest-based transactions or excessive uncertainty that conflict with Islamic ethics.

The third paper, by Hamadou et al. (2024) highlights how AI technologies can enhance customer service, improve risk management, and strengthen fraud detection within Islamic banks, all while emphasizing the need for compliance with Shariah principles. While AI offers significant opportunities for efficiency and personalization, the paper underscores the ethical challenges that come with its adoption, particularly around

ensuring alignment with religious and regulatory frameworks. Without careful oversight, there is a risk that the transformative potential of AI could clash with the ethical standards central to Islamic finance.

The forth paper by Kusuma & Nuryana (2024) explores both ethical considerations and user awareness related to QRIS, framed within the higher objectives of Islamic law (*Maqāṣid al-Sharī'ah*). It emphasizes that non-cash transactions using QRIS must uphold key Islamic ethical principles such as justice (*'adl*), transparency, avoidance of fraud or deception, and the protection of wealth (*hifẓ al-māl*). These principles serve as a moral foundation, ensuring that financial innovations like QRIS do not compromise the ethical and religious obligations of users and providers.

In addition to these ethical principles, the paper underscores the importance of user awareness. It highlights that for QRIS to achieve its intended ethical and Islamic outcomes, both users and service providers must understand not only the technical workings of QRIS but also its moral and religious implications. This task includes raising awareness about engaging in lawful (*ḥalāl*) transactions, steering clear of exploitative or high-risk contractual arrangements, ensuring fairness in interactions between merchants and consumers, and educating users to prevent misuse or misunderstandings of the system.

Furthermore, the paper identifies several ethical challenges that accompany the widespread adoption of QRIS. Among these are the potential for fraud or misuse of QRIS systems, the risk of consumer exploitation or the imposition of unfair fees, concerns over data security and privacy, and the need to ensure that financially vulnerable groups are not marginalized as the economy becomes increasingly digitized.

The paper goes beyond just technical and operational topics by clearly including ideas about ethics and awareness, highlighting that the success of QRIS in Islamic finance relies on matching digital innovation with the moral and social goals of *Maqāṣid al-Sharī'ah*.

Across all four articles, a recurring theme is the ethical challenge of balancing technological advancement with religious integrity. As digital tools like QRIS (Quick Response Code Indonesian Standard) become more common in Islamic fintech, these insights carry important implications. Fintech providers must ensure transparency, fairness, and religious compliance, while Muslim users need to understand how these tools align with Shariah principles. Addressing issues like algorithmic bias, data privacy, and financial literacy is crucial for fostering trust, improving digital financial knowledge, and supporting the ethical growth of Islamic fintech practices. Ultimately, the success of AI in Islamic finance depends not only on technological innovation but also on the industry's ability to uphold its ethical and religious responsibilities.

Muslim Users' Awareness, Reaction, and Responsible Use of QRIS.

Muslim users increasingly recognize QRIS as a convenient and efficient digital payment system. However, their acceptance and trust in the system largely depend on whether it is perceived as *halal* and compliant with Shariah principles. While many consumers are generally aware of digital finance tools, there is often a gap in

understanding how QRIS aligns with Islamic financial ethics. This gap highlights the importance of improving both recognition and awareness to ensure that Muslim users feel confident using the platform.

The reaction of Muslim consumers to QRIS is closely tied to their trust in the system's adherence to Islamic values. When QRIS providers clearly communicate their commitment to avoiding *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), Muslim users tend to respond positively. Islamic banks or fintech providers, recognized for their transparency and ethical standards, significantly favor QRIS services that integrate with them. Conversely, when there is a lack of clear information about Shariah compliance, it can weaken user trust and slow adoption rates.

The Importance of Financial Education and Ethical Use

Responsible use of QRIS by Muslim users also requires targeted education and guidance. It is essential to help users make informed choices, such as selecting merchants and platforms certified by Islamic authorities, understanding fees and contractual terms to avoid hidden violations of Shariah, and promoting ethical spending habits. This kind of education strengthens financial discipline and aligns digital financial behavior with Islamic moral values.

Embedding Shariah financial education into QRIS-related campaigns and fintech apps can support improving digital financial knowledge among Muslim users. Examples include offering educational pop-ups within payment apps, displaying Shariah certification marks, and providing access to digital workshops or online modules that are tailored to Muslim consumers' needs. Such efforts not only raise awareness but also empower users to engage with digital finance in a responsible and informed manner.

Ethical Growth and Future Potential

Finally, QRIS has the potential to contribute significantly to the ethical growth of Islamic fintech. To achieve this, fintech providers must collaborate with Islamic scholars for proper certification, design inclusive products for underserved Muslim communities, and implement policies that promote innovation without compromising religious values. Research indicates that QRIS adoption among Muslim micro, small, and medium enterprises (MSMEs) has already begun to improve financial inclusion and literacy. However, ensuring that the system is Shariah-compliant in both design and communication is critical for its long-term success and ethical impact.

Ethical Challenges in Islamic Fintech and QRIS

One of the key ethical challenges identified in the articles is the need to ensure that AI systems, fintech platforms, and digital tools like QRIS comply with Islamic principles. If there are no supervision, these technologies could end up doing things like charging interest, having too much uncertainty, or encouraging gambling, which are all not allowed in Shariah. Even with noble intentions, fintech innovations can drift away from ethical standards if they lack clear Shariah certification and monitoring.

Algorithmic Bias, Fairness, and Inclusion

Another critical issue is the problem of algorithmic bias and fairness. AI-based Islamic fintech apps and payment platforms might accidentally favor some types of customers, leave out people who are underbanked or live in rural areas, or wrongly label transactions as following or not following Shariah rules. Such errors can seriously undermine trust among Muslim users and worsen financial exclusion, especially for vulnerable groups who are already on the margins of the financial system.

Data Privacy and Security

Data privacy and security also pose significant ethical concerns. Digital platforms that handle sensitive user information, including religious preferences or financial data, must ensure that this data is protected from misuse or unauthorized sharing. Transparency about how AI and QRIS platforms process and use customer data is essential. For Muslim users, ethical fintech goes beyond compliance with global data standards — it must also uphold Islamic values of fairness, trust (*amanah*), and accountability.

Ethical and Financial Literacy Gaps

A further challenge lies in the lack of ethical and financial literacy among many users. Without adequate education on responsible digital spending, how to identify Shariah-compliant products, and the risks associated with debt or overspending, users may fall into harmful financial behaviors, even when using tools specifically designed for Islamic finance like QRIS. This situation highlights the ethical responsibility of fintech providers and banks to actively educate their customers and improve public understanding.

Regulation and Governance

Finally, the rapid development of Islamic fintech has outpaced regulation in many places, creating regulatory gaps and oversight challenges. To ensure ethical governance, there is a pressing need to certify fintech providers, monitor their adherence to Shariah principles, and establish clear standards for emerging technologies like AI and QR codes. Without these measures, the industry risks becoming fragmented and losing credibility in the eyes of Muslim consumers.

Summary and Ethical Imperatives

In summary, if QRIS providers and Islamic fintech companies fail to address these ethical challenges, they risk losing the trust and confidence of Muslim users. On the other hand, by tackling these issues head-on, they have an opportunity to build ethically sound, Shariah-compliant digital ecosystems, improve user knowledge, and promote the sustainable and responsible growth of Islamic fintech.

CONCLUSION

This study finds that using QRIS (Quick Response Code Indonesian Standard) for non-cash transactions follows the goals of Maqāṣid al-Sharīʿah. From the viewpoint of Maqāṣid al-Sharīʿah, which focuses on protecting religion, life, intellect, lineage, and wealth, QRIS makes financial transactions easier, safer, and fairer for everyone. The research finds that QRIS helps achieve the goals of preserving wealth by reducing transaction risks, safeguarding life and intellect through secure systems, and supporting social welfare by enabling financial inclusion, especially for micro and small businesses. However, the study identifies several limitations, including the need for broader socialization and public education on QRIS services, as well as the importance of strengthening regulatory frameworks to ensure continued Shariah compliance. Furthermore, the research notes gaps in empirical data, particularly regarding customer understanding of the Shariah-compliant aspects of QRIS and its impact on economic justice. It is suggested that future studies look into these areas, such as detailed research on how users feel, creating Shariah-compliant fintech innovations, and understanding how regulators can improve compliance. Improving the ethical basis of QRIS to match Maqāṣid al-Sharīʿah will be important to make sure that new technologies stay in line with Islamic laws and values.

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