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The Implementation of Quick Response Code Indonesian Standard (QRIS) in Mosque Financial Management

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Abstract−This study aims to analyze the implementation of the Quick Response Code Indonesian Standard (QRIS) in mosque financial management at Sabilil Jannah Mosque Banda Aceh. The development of digital payment technology has encouraged religious institutions, including mosques, to adopt cashless transaction systems in collecting donations, infaq, and sadaqah from congregants. QRIS is considered an alternative payment method that provides convenience, efficiency, and transparency in financial transactions. This research uses a qualitative approach with a case study method. Data were collected through interviews, observation, and documentation involving mosque administrators and congregants of Sabilil Jannah Mosque Banda Aceh. The data were analyzed through data reduction, data presentation, and conclusion drawing. The results of this study indicate that the implementation of QRIS helps facilitate congregants in making digital donations without using cash. In addition, QRIS supports mosque administrators in recording transactions more efficiently and improving transparency and accountability in financial management. However, the use of QRIS still faces several challenges, such as limited digital literacy among some congregants, the habit of using cash, and the need for continuous socialization from mosque administrators. This study concludes that QRIS has an important role in supporting the modernization of mosque financial management. Therefore, mosque administrators are expected to improve education and socialization regarding the use of QRIS so that its utilization can be more optimal.

Keywords: QRIS; Mosque Financial Management; Digital Donation; Transparency; Accountability

1. INTRODUCTION

The development of digital technology has brought significant changes to various aspects of people's lives, including the payment system. Nowadays, society is increasingly accustomed to using cashless transactions through mobile banking, digital wallets, and various other payment applications. One form of digital payment innovation in Indonesia is the Quick Response Code Indonesian Standard (QRIS), a QR code-based payment standard that can be used through various payment applications. The presence of QRIS provides convenience for the public in conducting transactions quickly, practically, safely, and efficiently.

QRIS was first launched by Bank Indonesia on August 17, 2019, coinciding with the 74th Independence Day of the Republic of Indonesia. QRIS was introduced as a form of standardization for QR code-based digital payments in Indonesia. The implementation of QRIS officially became mandatory on January 1, 2020, for all digital payment transactions facilitated by QR codes. QRIS was developed by the payment system industry together with Bank Indonesia to ensure that QR code transactions can be faster, easier, cheaper, safer, and more reliable. Therefore, all Payment Service Providers that use QR codes for payments are required to implement QRIS. In addition to supporting domestic payment transactions, QRIS also plays a role in expanding cross-border payment connectivity through Cross-Border QRIS. This system enables transactions to be conducted using local currencies, thereby supporting payment efficiency and macroeconomic stability. With these advantages, QRIS has become one of the important instruments in encouraging the digitalization of the national payment system.

Bank Indonesia has recorded an increase in QRIS usage over time. This increase can be seen from the growing number of merchants that have implemented QRIS as one of their digital payment channels. Based on the Economic Report of Bank Indonesia Representative Office of Aceh Province for the First Quarter of 2025, the number of QRIS merchants in Aceh reached 196,415 merchants. This figure grew by 33.7% year-on-year (yoy) compared to the same period in the previous year, which recorded 146,931 merchants. On a quarterly basis, the number of merchants also increased compared to the previous quarter, which recorded 178,926 merchants. Based on business classification, QRIS usage in Aceh is still dominated by micro-enterprises. A total of 145,378 merchants, or approximately 74.0% of total QRIS merchants, came from the micro-enterprise category. This indicates that QRIS has been widely accepted by small business actors and the public as an easy-to-use cashless payment alternative. In terms of users, the number of QRIS users has also continued to increase. As of the First Quarter of 2025, the number of QRIS users in Aceh reached 668,579 users, increasing by 9,858 users during the reporting quarter. In terms of transaction volume, there were 4.2 million transactions in the First Quarter of 2025, with a total transaction value reaching IDR 542.8 billion. These data indicate that QRIS has become one of the digital payment instruments increasingly used by the people of Aceh.

The development of digital payment systems does not only affect the trade and service sectors, but has also begun to be applied in social and religious institutions, including mosques. A mosque, as a center of worship and social activities for Muslims, has an important role in collecting and managing funds from congregants. These funds generally come from infaq, sadaqah, zakat, waqf, and other donations, which are used to support mosque operations, development, religious activities, education, and social assistance for the community. So far, mosque fundraising has mostly been carried out

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conventionally through donation boxes, cash contributions, or direct collection from congregants. This method is still relevant and easy for most congregants to understand. However, cash-based methods have several limitations, such as dependence on the availability of cash, the risk of recording errors, limited transaction transparency, and a longer fund recapitulation process. These conditions encourage the need for innovation in mosque financial management systems so that they can become more effective, efficient, transparent, and accountable.

The implementation of QRIS in mosque financial management is one solution that can support the modernization of mosque financial governance. Through QRIS, congregants can give infaq and sadaqah digitally without having to carry cash. In addition, transactions made through QRIS can be recorded automatically, which helps mosque administrators in the process of recording, reporting, and financial accountability. Thus, the use of QRIS does not only function as a digital payment tool, but can also serve as an instrument to improve transparency and accountability in managing mosque funds.

However, the success of QRIS implementation in mosques is not only determined by the availability of technological facilities, but also by the understanding and acceptance of congregants toward the digital payment system. Not all congregants have the same level of digital literacy. Younger congregants generally accept QRIS more easily because they are already familiar with digital transactions, while some elderly congregants tend to be more comfortable using cash. In addition, the habit of giving infaq directly in cash also becomes a challenge in implementing QRIS within the mosque environment.

Sabilil Jannah Mosque Banda Aceh is one of the mosques that has begun implementing QRIS in managing infaq and sadaqah funds. The implementation of QRIS at this mosque is interesting to study because it can provide an overview of how digital payment technology is implemented in a religious institution. This research is also important to determine the extent to which QRIS helps mosque administrators manage finances and how congregants respond to the use of this digital payment system.

Therefore, this study was conducted to investigate the implementation of QRIS in mosque financial management by conducting a study at Sabilil Jannah Mosque in Banda Aceh. This research is expected to contribute to the development of more modern, transparent, efficient, and accountable mosque financial management. In addition, the results of this study can also provide input for other mosque administrators who intend to implement QRIS as a means of collecting alms or donations from the community.

Quick Response Code Indonesian Standard (QRIS) is a national QR code payment standard introduced by Bank Indonesia to facilitate digital payment transactions in Indonesia. QRIS was developed by Bank Indonesia together with the payment system industry to make QR code transactions faster, easier, cheaper, safer, and more reliable. Through QRIS, users can make payments using different digital payment applications with one standardized QR code. Bank Indonesia also states that all Payment Service Providers using QR code payments are required to implement QRIS. In practice, QRIS is not only used in the trade and business sectors, but also in social and religious institutions. Bank Indonesia explains that QRIS has been used throughout Indonesia, including in micro enterprises, schools, tourist destinations, and places of worship. This shows that QRIS has become an important part of the digital payment ecosystem and can be applied in mosque financial management, especially for collecting infaq, sadaqah, and other donations.

Mosque financial management refers to the process of planning, collecting, recording, reporting, and being accountable for mosque funds. Funds collected by mosques usually come from infaq, sadaqah, zakat, waqf, and other donations from congregants. These funds are used to support mosque operational activities, religious programs, education, social services, and mosque development. Good mosque financial management should be based on the principles of transparency, accountability, effectiveness, and efficiency. Transparency means that financial information should be open and accessible to congregants. Accountability means that mosque administrators are responsible for managing and reporting the use of funds properly. Therefore, the use of digital payment systems such as QRIS can support better financial governance because transactions are recorded digitally and can be traced more easily.

Digital donation refers to the process of giving charitable funds through electronic payment systems. In the mosque context, digital donations can be made through QRIS, mobile banking, or digital wallets. The use of QRIS allows congregants to donate without carrying cash. This is especially useful for congregants who are already familiar with cashless transactions in their daily activities. The implementation of QRIS in mosques can increase convenience for congregants because donations can be made quickly by scanning a QR code. It can also help mosque administrators reduce manual recording errors and improve the efficiency of financial reporting. A study conducted in Banda Aceh found that QRIS donations offer advantages such as convenience, transparency, efficiency, and security, while financial literacy, perceived usefulness, and perceived ease of use positively influence congregants' intention to donate through QRIS.

This study can be supported by the Technology Acceptance Model (TAM). TAM explains that the acceptance of technology is influenced mainly by two factors: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which users believe that a technology provides benefits, while perceived ease of use refers to the extent to which users believe that a technology is easy to operate. Davis' original study emphasized that these two factors are important determinants of user acceptance of information technology. In the context of QRIS implementation at Sabilil Jannah Mosque Banda Aceh, TAM is relevant because congregants will be more likely to use QRIS if they perceive it as useful and easy to use. If QRIS is considered practical, safe, and helpful for donating, congregants may be more willing to use it. However, if congregants find it difficult to operate digital payment applications, they may continue to prefer cash donations.

Digital literacy is an important factor in the successful implementation of QRIS in mosque financial management. Digital literacy refers to the ability of individuals to access, understand, use, evaluate, and communicate information

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through digital technology. The Indonesian digital literacy program explains that digital skills include the ability to understand and use digital devices, software, and digital systems in daily life. In mosque communities, the level of digital literacy may vary among congregants. Younger congregants are generally more familiar with mobile banking and digital wallets, while elderly congregants may face difficulties in using digital payment applications. Therefore, socialization and education from mosque administrators are needed so that QRIS can be used more widely by congregants.

Transparency and accountability are essential in managing mosque finances because the funds collected belong to the congregation and the Muslim community. QRIS can support transparency because every transaction is recorded digitally. This makes it easier for mosque administrators to monitor incoming donations and prepare financial reports. In addition, QRIS can improve accountability because digital records reduce the possibility of errors in manual recording. With proper reporting, congregants can have greater trust in mosque administrators. Therefore, QRIS is not only a payment tool, but also an instrument that can strengthen mosque financial governance.

Previous research by Arifin, Meutia, and Zakiiya examined factors influencing the intention to donate at mosques using QRIS in Banda Aceh. The study focused on several mosques, namely Masjid Raya Baiturrahman, Masjid Oman Al-Makmur, and Masjid Jamik Unsyiah. The findings showed that financial literacy, perceived usefulness, and perceived ease of use had a positive influence on the intention to donate using QRIS. The present study differs from previous research because it focuses on the implementation of QRIS in mosque financial management at Sabilil Jannah Mosque Banda Aceh. This research does not only examine the intention to use QRIS, but also analyzes how QRIS is applied, how it supports financial recording and reporting, and how mosque administrators and congregants respond to its implementation.

2. RESEARCH METHODS

2.1 Research Design

This study uses a qualitative research approach with a case study method. A qualitative approach is considered appropriate because this research aims to understand and describe the implementation of QRIS in mosque financial management based on the experiences, perceptions, and responses of mosque administrators and congregants. The case study method is used because the research focuses on a specific object, namely Sabilil Jannah Mosque Banda Aceh. Through this method, the researcher can obtain an in-depth understanding of how QRIS is implemented, how it supports financial management, and what challenges are faced in its application.

Data in this study are collected through interviews, observation, and documentation. Interviews are conducted with mosque administrators and congregants to obtain information about the implementation of QRIS, the benefits felt by users, and the obstacles encountered during its application. Observation is carried out by directly observing the availability and use of QRIS at Sabilil Jannah Mosque Banda Aceh. This includes observing the placement of QRIS codes, congregants' use of QRIS, and the process of financial recording by mosque administrators.

Documentation is used to collect supporting data, such as QRIS transaction records, mosque financial reports, photos of QRIS facilities, and other related documents. The data analysis technique used in this study consists of three stages: data reduction, data presentation, and conclusion drawing. Data reduction is conducted by selecting, simplifying, and organizing data obtained from interviews, observation, and documentation. Data presentation is carried out by arranging the findings in the form of descriptive explanations based on research themes. Conclusion drawing is conducted by interpreting the findings to answer the research questions. To ensure the validity of the data, this study uses triangulation techniques. Triangulation is conducted by comparing data obtained from interviews, observation, and documentation. The researcher also compares information from different informants, such as mosque administrators and congregants, to obtain accurate and credible findings. The focus of this research is the implementation of QRIS in mosque financial management at Sabilil Jannah Mosque Banda Aceh. The main aspects examined include The process of QRIS implementation, The role of QRIS in collecting infaq and sadaqah, The benefits of QRIS in financial recording and reporting, Congregants' responses toward QRIS, Challenges faced in QRIS implementation.

2.2.1 Research Site and Participants

This research was conducted at Sabilil Jannah Mosque Banda Aceh. The site was selected because the mosque has implemented the Quick Response Code Indonesian Standard (QRIS) as one of the digital payment methods for collecting infaq, sadaqah, and other donations from congregants. Sabilil Jannah Mosque is considered relevant to this study because it represents a religious institution that has begun to adopt digital payment technology in its financial management. The implementation of QRIS at this mosque provides an opportunity to examine how digital payment systems are applied in mosque financial activities, particularly in the collection, recording, and reporting of mosque funds. The selection of this mosque as the research site is also based on the consideration that the use of QRIS in mosque financial management is still developing and requires further study. Therefore, this research is expected to provide a deeper understanding of the implementation of QRIS in supporting transparency, efficiency, and accountability in mosque financial management.

The participants in this study consisted of individuals who were directly involved in or had knowledge of the implementation and use of QRIS at Sabilil Jannah Mosque Banda Aceh. The participants were selected using a purposive sampling technique, which means that the researcher selected participants based on specific criteria relevant to the research objectives. The participants in this study included mosque administrators, the mosque treasurer, QRIS

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management officers, and congregants. Mosque administrators and the treasurer were selected because they are responsible for managing mosque finances and understanding the process of QRIS implementation. Meanwhile, congregants were selected because they are the users or potential users of QRIS for making infaq and sadaqah donations

2.2 Data Analysis Procedures

The data in this study were analyzed using a qualitative descriptive approach. The analysis process was carried out systematically to obtain a clear understanding of the implementation of QRIS in mosque financial management at Sabilil Jannah Mosque Banda Aceh. The data were obtained from interviews, observation, and documentation.

Data reduction was carried out by selecting, simplifying, and organizing the data obtained from the field. The researcher reviewed the interview results, observation notes, and supporting documents related to the implementation of QRIS. At this stage, irrelevant data were eliminated, while important data related to the research focus were classified. The main focus of the data reduction process included the implementation of QRIS, the benefits of QRIS, congregants' responses, financial recording, transparency, accountability, and challenges faced by mosque administrators.

After the data were reduced, the next step was data presentation. The data were presented in the form of descriptive narratives, tables, and thematic explanations. This stage aimed to make the research findings easier to understand and interpret. The data were grouped based on several themes, such as the process of QRIS implementation, the role of QRIS in collecting infaq and sadaqah, the efficiency of financial recording, the transparency of mosque financial management, and the obstacles faced in using QRIS.

The researcher conducted coding by identifying important statements from informants. Similar statements were then grouped into specific categories. These categories were developed into research themes.

The main themes identified in this study included:

a. Ease of digital donation.
b. Efficiency in financial recording.
c. Transparency in mosque financial management.
d. Accountability of mosque administrators.
e. Digital literacy challenges among congregants.
f. Congregants' habits in using cash donations.

This coding process helped the researcher interpret the meaning of the data and understand the relationship between QRIS implementation and mosque financial management.

The final stage of data analysis was drawing conclusions. Conclusions were made based on the patterns and themes found during the analysis process. The researcher interpreted the findings to answer the research questions. The conclusions were drawn carefully by comparing information from interviews, observation, and documentation. This was done to ensure that the findings accurately described the implementation of QRIS at Sabilil Jannah Mosque Banda Aceh.

Data verification was conducted to ensure the credibility and validity of the research findings. The researcher used triangulation by comparing data from different sources, including mosque administrators, the treasurer, QRIS management officers, and congregants. In addition, the researcher compared interview results with observation findings and documentation. Through this process, the researcher ensured that the data were consistent, reliable, and relevant to the research objectives.

2.3 Trustworthiness of the Data

To ensure research rigor and trustworthiness, this study adopted the quality criteria proposed by Lincoln and Guba (1985), namely credibility, transferability, dependability, and confirmability. Credibility was enhanced through methodological triangulation by integrating data from interviews, direct observations, and document analysis, while member checking was conducted with selected participants to verify the accuracy of the researchers' interpretations. Transferability was addressed by providing detailed descriptions of the research setting, participant characteristics, and data collection procedures, enabling readers to assess the applicability of the findings in other contexts. Dependability was strengthened through the maintenance of a comprehensive audit trail documenting interview processes, coding procedures, analytical memos, and theme development throughout the study. Confirmability was ensured by continuously comparing evidence across multiple data sources and maintaining reflexive documentation to minimize researcher bias and ensure that interpretations remained grounded in empirical data.

2.4 Ethical Considerations

Prior to data collection, all participants were informed about the purpose of the study and voluntarily agreed to participate. Confidentiality and anonymity were maintained throughout the research process. Participant identities were replaced with codes to protect privacy and ensure ethical compliance.

3. RESULTS AND DISCUSSION

3.1. Result

This section presents the findings of the study regarding the implementation of the Quick Response Code Indonesian Standard (QRIS) in mosque financial management at Sabilil Jannah Mosque Banda Aceh. The findings are discussed

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based on data obtained from interviews, observation, and documentation. The discussion focuses on the process of QRIS implementation, congregants' responses, benefits, challenges, and the contribution of QRIS to transparency and accountability in mosque financial management.

The findings show that Sabilil Jannah Mosque Banda Aceh has implemented QRIS as one of the digital payment methods for collecting infaq, sadaqah, and other donations from congregants. The QRIS code is provided in several visible areas of the mosque, making it easier for congregants to access and use it when they want to donate. The implementation of QRIS is part of the mosque's effort to adapt to the development of digital payment systems. Previously, most donations were collected through conventional methods, such as donation boxes and direct cash contributions. With QRIS, congregants are given an additional option to donate digitally using mobile banking or digital wallet applications. From the management perspective, QRIS helps mosque administrators receive donations in a more organized way because digital transactions are recorded automatically. This condition supports the financial recording process and reduces dependence on manual cash collection.

The responses of congregants toward QRIS implementation are generally positive, especially among younger congregants and those who are familiar with cashless transactions. They consider QRIS to be practical, fast, and easy to use. QRIS also helps congregants who do not carry cash but still want to give infaq or sadaqah. However, not all congregants use QRIS actively. Some elderly congregants still prefer using cash because they are more familiar with conventional donation methods. In addition, some congregants are hesitant to use QRIS because they are not fully confident in operating mobile banking or digital wallet applications. This finding indicates that the acceptance of QRIS is influenced by digital literacy, habits, age, and trust in digital payment systems. Congregants who are accustomed to using digital financial services tend to accept QRIS more easily, while those with limited digital literacy need more guidance and socialization.

The implementation of QRIS provides several benefits for mosque financial management. First, QRIS makes it easier for congregants to donate without using cash. This convenience allows donations to be made more flexibly and efficiently. Second, QRIS helps mosque administrators in recording financial transactions. Since QRIS transactions are recorded digitally, the process of tracking incoming funds becomes easier. This can reduce the risk of manual recording errors and simplify the preparation of financial reports. Third, QRIS supports transparency in mosque financial management. Digital transaction records provide clearer information about the amount of funds received through non-cash donations. This condition can help mosque administrators present more accurate financial reports to congregants. Fourth, QRIS strengthens accountability. With digital records, mosque administrators can be more responsible in managing and reporting the funds received from congregants. This may also increase congregants' trust in mosque financial management.

Although QRIS provides several benefits, its implementation also faces several challenges. One of the main challenges is the uneven level of digital literacy among congregants. Some congregants, especially elderly people, are not yet familiar with digital payment systems. Another challenge is the habit of using cash for infaq and sadaqah. For many congregants, giving cash directly into the donation box is still considered easier and more familiar. This habit makes the transition to digital donation take time. In addition, the use of QRIS depends on internet access and the availability of digital payment applications. If congregants experience network problems or do not have access to mobile banking or digital wallets, they may not be able to use QRIS. The lack of continuous socialization also becomes a challenge. Some congregants may know that QRIS is available at the mosque, but they may not fully understand how to use it. Therefore, mosque administrators need to provide simple explanations and guidance to encourage broader use of QRIS.

Transparency is one of the important principles in mosque financial management. The implementation of QRIS supports transparency because each digital transaction can be recorded and monitored more easily. Compared to cash donations, QRIS transactions provide a clearer digital trail. With QRIS, mosque administrators can identify the total amount of digital donations received within a certain period. This helps in preparing financial reports and presenting information to congregants. Transparent reporting is important because mosque funds come from the public and must be managed responsibly. The use of QRIS can also reduce the possibility of unrecorded transactions. Since every transaction is processed through a digital system, the risk of missing records can be minimized. This contributes to better financial governance in the mosque.

Accountability refers to the responsibility of mosque administrators in managing and reporting mosque funds. The findings indicate that QRIS can improve accountability by providing digital transaction records that support financial reporting. Through QRIS, mosque administrators can more easily verify incoming funds and match them with financial reports. This makes the reporting process more accurate and reliable. Accountability is important to maintain congregants' trust in mosque management. However, QRIS alone is not enough to ensure accountability. Mosque administrators still need to prepare regular financial reports and communicate them openly to congregants. Therefore, QRIS should be supported by good financial administration and reporting practices.

3.2 Discussion

The implementation of QRIS at Sabilil Jannah Mosque Banda Aceh shows that digital payment technology can be applied in religious institutions, particularly in mosque financial management. QRIS provides convenience for congregants and supports mosque administrators in managing donations more efficiently. The findings are in line with the Technology Acceptance Model, which explains that technology acceptance is influenced by perceived usefulness and perceived ease of use. Congregants are more likely to use QRIS when they perceive it as useful, practical, and easy to operate. On the

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other hand, congregants who face difficulties in using digital payment applications tend to continue using cash. The study also shows that QRIS can contribute to transparency and accountability in mosque financial management. Digital transaction records help mosque administrators monitor donations, reduce manual recording errors, and prepare more accurate financial reports. However, the effectiveness of QRIS depends on the readiness of both mosque administrators and congregants. Therefore, the successful implementation of QRIS requires continuous socialization, education, and support from mosque administrators. Congregants need to be informed not only about the availability of QRIS, but also about how to use it and the benefits it provides. In this way, QRIS can be optimized as a digital donation instrument and as a tool to improve mosque financial governance. Overall, the implementation of QRIS at Sabilil Jannah Mosque Banda Aceh reflects an important step toward the modernization of mosque financial management. QRIS does not replace conventional donation methods completely, but it provides an alternative that is more suitable for congregants who are already familiar with digital transactions. Thus, the use of QRIS can complement existing donation systems and support more transparent, efficient, and accountable mosque financial management.

4. CONCLUSION

Based on the results and discussion, it can be concluded that the implementation of the Quick Response Code Indonesian Standard (QRIS) at Sabilil Jannah Mosque Banda Aceh has contributed positively to mosque financial management. QRIS provides an alternative donation method that allows congregants to give infaq, sadaqah, and other donations digitally without using cash. This system makes the donation process more practical, faster, and more flexible, especially for congregants who are already familiar with mobile banking and digital wallet applications. The use of QRIS also supports mosque administrators in managing financial transactions more efficiently. Since QRIS transactions are recorded digitally, the process of recording, monitoring, and reporting mosque funds becomes easier and more accurate. This helps reduce the risk of manual recording errors and supports better financial administration. In addition, QRIS plays an important role in improving transparency and accountability in mosque financial management. Digital transaction records enable mosque administrators to track incoming funds more clearly and prepare financial reports more responsibly. This can strengthen congregants' trust in the management of mosque funds. However, the implementation of QRIS at Sabilil Jannah Mosque still faces several challenges. These include the uneven level of digital literacy among congregants, the habit of using cash for donations, limited understanding of QRIS among some users, and the need for continuous socialization from mosque administrators. Some elderly congregants still prefer conventional donation methods because they are more familiar and easier for them to use. Overall, QRIS can be considered an effective instrument in supporting the modernization of mosque financial management. Nevertheless, its success depends not only on the availability of technology, but also on the readiness of mosque administrators and congregants to use digital payment systems. Therefore, continuous education, socialization, and proper financial reporting are needed so that QRIS can be used more optimally in supporting transparent, efficient, and accountable mosque financial management.

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