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Research Paper

Perception of MSME Actors on the Conformity of QRIS with Sharia Economic Principles in Southeast Aceh Regency

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ABSTRAK

This study examines the perceptions of Micro, Small, and Medium Enterprise (MSME) actors regarding the conformity of the Quick Response Code Indonesian Standard (QRIS) with sharia economic principles in Southeast Aceh Regency. The increasing adoption of QRIS as a digital payment instrument has provided MSME actors with greater convenience, efficiency, and accessibility in conducting business transactions. However, its implementation also raises questions regarding its compatibility with Islamic economic principles, particularly concerning the avoidance of riba, gharar, maysir, and other prohibited elements. This study employs a qualitative descriptive approach to explore MSME actors' understanding, experiences, and perceptions of QRIS from a sharia economic perspective. Data were obtained through interviews and observations involving MSME actors who use QRIS in their business activities. The findings indicate that most MSME actors perceive QRIS as a practical, secure, and efficient payment system and generally consider its use compatible with sharia principles. Nevertheless, their understanding of the underlying sharia aspects remains relatively limited, particularly regarding transaction mechanisms, merchant fees, and the role of payment service providers. The study highlights the importance of strengthening sharia financial literacy among MSME actors and providing clearer information regarding the sharia compliance of digital payment systems. This effort is expected to increase public confidence and encourage more inclusive and responsible adoption of digital payment technology within the framework of Islamic economics.

INTRODUCTION

The rapid development of digital financial technology has significantly transformed the way economic transactions are conducted, particularly among Micro, Small, and Medium Enterprises (MSMEs). Digital payment systems have become increasingly important in supporting business efficiency, expanding market access, reducing transaction costs, and facilitating financial inclusion. In Indonesia, the transformation of payment systems has been strongly encouraged through the development of the Quick Response Code Indonesian Standard (QRIS), which integrates various electronic payment service providers into a single standardized QR code. The adoption of QRIS has become particularly relevant for MSMEs because it provides a relatively simple payment infrastructure that can be used by businesses of different scales. The increasing digitalization of MSME transactions also reflects a broader transformation toward a cashless economy in which financial technology is increasingly embedded in everyday business activities (Bank Indonesia, 2021; OECD, 2021).

MSMEs occupy a strategic position in the Indonesian economy because they contribute substantially to employment, income generation, entrepreneurship, and local economic development. Nevertheless, many MSMEs continue to face challenges related to financial access, digital literacy, technological adoption, and business management. Digital payment technology can potentially address some of these constraints by making transactions more efficient and enabling MSMEs to participate in a wider digital ecosystem. Recent studies indicate that digital financial services can strengthen MSME performance by improving payment convenience, financial accessibility, and transaction efficiency (Alaeddin et al., 2021; Rahayu et al., 2022). At the same time, digitalization does not automatically guarantee that financial transactions are consistent with the values and principles embraced by all users. In predominantly Muslim communities, the question of whether digital financial instruments conform to Islamic economic principles becomes increasingly important.

Islamic economics emphasizes that economic activities must be conducted within a framework of justice, transparency, mutual consent, and ethical responsibility. Transactions are expected to avoid prohibited elements such as riba, gharar, maysir, fraud, exploitation, and unjust enrichment. Therefore, technological innovation in financial transactions needs to be evaluated not only from the perspective of efficiency and convenience but also from the perspective of sharia compliance. The increasing integration of technology into financial activities has generated a growing discussion regarding the relationship between financial technology and Islamic finance. Islamic financial technology is expected to provide technological convenience while maintaining compliance with the principles and objectives of Islamic law (Hasan et al., 2022; Rabbani et al., 2021).

QRIS represents an important case in this discussion because its function is primarily related to the payment mechanism rather than the underlying commercial transaction. The system facilitates the transfer of payment from consumers to merchants through a standardized QR code. From the perspective of Islamic economics, the critical issue is therefore not merely the use of QR codes as a technological tool but the contractual and operational mechanisms underlying the payment process. Questions concerning service fees, settlement procedures, intermediary institutions, consumer protection, transparency, and the relationship between merchants and payment service providers are relevant to determining whether the implementation of digital payment systems is perceived as compatible with sharia principles. Consequently, MSME actors' understanding and perceptions become important because they are directly involved in the practical implementation of QRIS in daily commercial transactions.

The issue of sharia compliance in digital payments is particularly relevant because technological innovation frequently develops faster than the financial literacy of its users. MSME actors may adopt QRIS because of its convenience without fully understanding the contractual structure and financial mechanisms involved. This situation does not necessarily indicate that QRIS is inconsistent with Islamic principles; rather, it highlights the importance of understanding how users interpret and evaluate the system. Financial literacy and digital literacy influence the ability of business actors to understand financial products, assess risks, and make informed decisions. Studies conducted in the context of digital finance have demonstrated that financial literacy, technological competence, and perceived usefulness can influence the adoption and effective utilization of digital financial services among MSMEs (Kurniawati et al., 2021; Nuryakin et al., 2022).

From an Islamic economic perspective, perception is particularly important because compliance is not solely a matter of institutional regulation but also involves the understanding and confidence of economic actors. An MSME actor who understands the basic principles of Islamic commercial transactions may evaluate QRIS differently from an actor who considers digital payment technology solely in terms of convenience. Perceptions may be shaped by knowledge, previous experience, trust, religious considerations, transaction costs, and information obtained from financial institutions or other sources. Consequently, examining MSME actors' perceptions can provide insight into whether the implementation of QRIS is accepted as a payment instrument that is compatible with Islamic economic values.

The regional context also matters. Southeast Aceh Regency has a diverse MSME sector that contributes to the circulation of goods and services within local communities. MSMEs operate in various sectors, including food and beverages, retail, services, agriculture-related businesses, and household industries. The geographical and socioeconomic characteristics of the region create particular conditions for digital financial adoption. While QRIS can potentially improve the efficiency of transactions and reduce dependence on cash, its adoption may also be influenced by internet accessibility, digital competence, consumer preferences, and the level of awareness concerning Islamic financial principles. Therefore, a regional study is necessary to understand how MSME actors interpret the presence of QRIS within their own economic and social environment.

The adoption of QRIS can also be connected to the broader objective of financial inclusion. Digital payment systems have the potential to facilitate participation in formal financial ecosystems, particularly for small businesses that previously relied heavily on cash transactions. Financial inclusion is not simply concerned with access to financial services but also with ensuring that those services are appropriate, affordable, safe, and beneficial for users. In Muslim-majority communities, this concept can be expanded to include the availability of financial services that are perceived as consistent with religious and ethical values. Thus, the discussion of QRIS and MSMEs should not be limited to technological adoption but should also consider the dimensions of trust, ethical finance, and sharia-oriented financial inclusion (World Bank, 2022; Bank Indonesia, 2023).

The relevance of this issue has increased alongside the broader expansion of Islamic digital finance. Digitalization has created opportunities to integrate Islamic economic principles into innovative financial services, but it has also generated new challenges concerning contracts, data security, consumer protection, transparency, and regulatory oversight. Research on Islamic fintech suggests that technological innovation can contribute to financial inclusion and economic development when it is supported by appropriate governance and sharia-compliant frameworks (Rabbani et al., 2021; Hasan et al., 2022). This suggests that the successful adoption of digital payment instruments requires not only technological infrastructure but also institutional credibility and sufficient user understanding.

In the context of QRIS, sharia conformity should therefore be understood through several interconnected dimensions. First, the payment mechanism should not involve prohibited activities or elements that contradict Islamic commercial principles. Second, the fee structure and contractual relationship between merchants, consumers, and payment service providers should be transparent. Third, the system should provide adequate protection against fraud and unauthorized transactions. Fourth, the use of QRIS should support fairness and mutual consent between parties. Finally, the system should be implemented within an appropriate regulatory and institutional framework. These dimensions are important because the perception of sharia compliance may be influenced not only by religious knowledge but also by practical experiences with the payment system.

Previous studies have largely examined digital payment adoption from technological, behavioral, and financial perspectives. Variables such as perceived usefulness, perceived ease of use, trust, security, and financial literacy have frequently been identified as important determinants of digital payment adoption (Alaeddin et al., 2021; Rahayu et al., 2022). Other research has focused on the contribution of digital financial technology to MSME performance and financial inclusion. However, relatively limited attention has been given to the specific perception of MSME actors regarding the conformity of QRIS with Islamic economic principles, particularly in local and rural economic contexts. This creates an important research gap because technological acceptance does not necessarily imply an understanding of sharia compliance.

Furthermore, existing discussions of sharia-compliant financial technology often focus on Islamic fintech platforms, Islamic banking, crowdfunding, and digital financing, while standardized payment instruments such as QRIS receive comparatively less attention from the perspective of end users. The distinction is important because QRIS may be used by both conventional and sharia-oriented businesses. Therefore, examining the perception of MSME actors provides a useful perspective for understanding how Islamic economic principles are interpreted in a technologically neutral payment infrastructure. Such an approach can contribute to the broader literature on the intersection between Islamic economics, digital finance, and MSME development.

The issue is particularly significant for policymakers, financial institutions, and Islamic economic scholars. For policymakers, understanding MSME perceptions can help identify gaps in financial and digital literacy. For payment service providers, such findings can provide information about the factors that influence trust and acceptance among Muslim business communities. For Islamic financial institutions and scholars, the study can contribute to the discussion of how contemporary payment technologies can be understood through Islamic commercial jurisprudence. For MSMEs themselves, greater knowledge of the underlying mechanisms of digital payments can support more informed business decisions.

Against this background, this study investigates the perception of MSME actors regarding the conformity of QRIS with sharia economic principles in Southeast Aceh Regency. The study focuses on how MSME actors understand QRIS, how they perceive its transaction mechanisms, and whether they consider its implementation consistent with Islamic economic principles. By examining the experiences and perceptions of MSME actors at the local level, this research seeks to bridge the gap between digital payment adoption and sharia-oriented financial literacy. The study is expected to contribute to the literature by providing empirical insight into the relationship between digital payment technology and Islamic economic principles while offering practical implications for strengthening inclusive, ethical, and trusted digital payment adoption among MSMEs.

Ultimately, the discussion of QRIS should not be framed as a choice between technological innovation and Islamic values. Rather, the central issue is how technological innovation can be implemented in a manner that supports efficiency while maintaining transparency, justice, trust, and compliance with relevant sharia principles. As digital payments become increasingly integrated into MSME activities, understanding the perceptions of business actors is essential for ensuring that digital transformation contributes not only to economic efficiency but also to inclusive and ethically responsible economic development. The Southeast Aceh context provides an important setting for examining this interaction and developing a deeper understanding of how local MSMEs respond to the growing digitalization of economic transactions within a sharia-conscious society.

METHODS

This study employs a qualitative descriptive approach to examine the perception of Micro, Small, and Medium Enterprise (MSME) actors regarding the conformity of the Quick Response Code Indonesian Standard (QRIS) with sharia economic principles in Southeast Aceh Regency. A qualitative approach was selected because the study seeks to understand the subjective experiences, interpretations, knowledge, and perceptions of MSME actors concerning the use of digital payment technology within the framework of Islamic economics. Qualitative research is particularly appropriate for exploring social phenomena in their natural context and obtaining an in-depth understanding of participants' perspectives and experiences (Creswell & Poth, 2021; Aspers & Corte, 2021). The research was conducted among MSME actors in Southeast Aceh Regency, Aceh, Indonesia, who have experience using QRIS as a payment instrument in their business activities. Participants were selected using purposive sampling, with the following criteria: (1) actively operating an MSME business; (2) having used QRIS for business transactions; (3) having sufficient experience to explain the benefits and challenges of QRIS; and (4) being willing to participate in the research interview. Purposive sampling enables researchers to select participants who possess relevant information and experience concerning the phenomenon under investigation

(Campbell et al., 2020; Moser & Korstjens, 2021). The number of participants was determined based on the adequacy and saturation of information, whereby data collection was continued until interviews no longer generated substantially new themes or information.

Primary data were collected through semi-structured interviews and direct observation. Semi-structured interviews were used to explore participants' understanding of QRIS, reasons for adopting QRIS, experiences in using digital payments, perceptions of transaction security and transparency, perceptions of merchant fees, and their understanding of the conformity of QRIS with sharia economic principles. The interview questions were developed around several key dimensions, including perceived usefulness, ease of use, trust, transaction transparency, sharia compliance, and financial literacy. Interviews were conducted in a manner that allowed participants to provide detailed explanations and examples based on their actual business experiences. Observation was used as complementary evidence to understand how QRIS was implemented in daily business transactions. The study also utilized secondary data obtained from relevant academic literature, official documents, regulatory publications, and reports concerning QRIS, digital payments, MSMEs, and Islamic finance. Official information from Bank Indonesia and relevant financial authorities was used to provide contextual information regarding the development and regulatory framework of QRIS. Academic literature published between 2021 and 2026 was reviewed to establish the conceptual relationship between digital payment adoption, MSME development, financial inclusion, and sharia economic principles.

Data analysis was conducted through several stages, consisting of data reduction, data organization, coding, thematic analysis, and interpretation. First, interview data were transcribed and reviewed repeatedly to obtain an overall understanding of participants' responses. Second, relevant statements were coded according to emerging concepts and themes. Third, codes with similar meanings were grouped into broader categories, such as QRIS adoption, convenience, transaction security, merchant fees, financial literacy, trust, and sharia compliance. Fourth, the researchers identified patterns and relationships among these themes to explain how MSME actors perceive the conformity of QRIS with sharia economic principles. Thematic analysis was selected because it provides a systematic approach for identifying, analyzing, and reporting patterns within qualitative data (Braun & Clarke, 2021). To ensure the credibility of the findings, the study applied data triangulation by comparing information obtained from interviews, observations, and secondary sources. The researchers also conducted repeated examination of interview transcripts to minimize misinterpretation and ensure that the findings accurately represented participants' perspectives. Where necessary, clarification was obtained from participants regarding statements that required further explanation. The interpretation of sharia conformity was subsequently connected with fundamental Islamic economic principles, particularly the prohibition of riba, gharar, maysir, fraud, and unjust transactions, as well as the principles of justice, transparency, mutual consent, and maslahah. This analytical framework allows the study to distinguish between the technological function of QRIS and the contractual or transactional elements associated with its implementation.

RESULTS AND DISCUSSION

MSME Actors' Perception of QRIS as a Digital Payment Instrument

The findings indicate that MSME actors generally perceive the Quick Response Code Indonesian Standard (QRIS) as a practical and relevant digital payment instrument for supporting daily business transactions. The adoption of QRIS is primarily associated with convenience, transaction speed, reduced dependence on cash, and the ability to accommodate payments from customers using different digital payment applications. This perception is consistent with the broader role of QRIS as a standardized payment infrastructure developed by Bank Indonesia to make QR-based transactions faster, easier, more affordable, secure, and reliable. Bank Indonesia also identifies QRIS as an entry point for MSMEs into the digital economic and financial ecosystem (Bank Indonesia, 2024). From the perspective of MSME actors, convenience represents one of the most important reasons for using QRIS. A merchant does not need to provide multiple QR codes for different payment service providers because a single standardized QRIS code can facilitate payments from various participating instruments. This condition simplifies the payment process and reduces operational complexity. Sari and Adinugraha (2022) similarly explain that QRIS supports MSME digitalization by providing a relatively simple and practical payment mechanism. The implementation of QRIS can therefore be understood not merely as a technological innovation but also as a business adaptation strategy that enables MSMEs to respond to changing consumer payment preferences.

The perception of convenience is also related to transaction efficiency. In conventional cash-based transactions, merchants are required to prepare sufficient change and manage physical cash. Digital payments reduce some of these operational activities because the transaction amount is transferred electronically. For small businesses with frequent transactions, this can contribute to more efficient transaction management. The increasing scale of QRIS adoption provides evidence of the broader relevance of this payment mechanism. Bank Indonesia reported that in 2024 QRIS transactions reached approximately 6.24 billion transactions with a nominal value of Rp659.94 trillion, while the number of QRIS merchants reached

35.9 million, of which 92.6% were MSMEs (Bank Indonesia, 2024). These figures demonstrate that QRIS has become strongly associated with the digitalization of MSME transactions. Another important finding concerns the perceived security of QRIS. MSME actors tend to regard digital transactions as safer than carrying large amounts of cash, particularly because transactions are processed through formal payment infrastructure. However, security perceptions are not absolute. Users may still be concerned about incorrect transfers, fraudulent payment confirmations, fake payment screenshots, unauthorized access, or other forms of digital fraud. Therefore, the perceived security of QRIS depends not only on the technical system but also on the digital literacy of merchants and their ability to verify transactions.

This finding is important because digital payment adoption should not be understood simply as a technological process. It involves behavioral adaptation and the development of new forms of trust. The literature on digital finance emphasizes that trust, perceived security, and user knowledge influence the acceptance and continued use of digital financial services. In the context of Islamic financial inclusion, security and trust are also relevant because users need confidence that financial transactions are conducted transparently and responsibly. Recent research on QRIS and Islamic financial inclusion similarly emphasizes the relationship between financial literacy, perceived security risk, trust, and QRIS usage (Ady et al., 2026). MSME actors also perceive QRIS as potentially beneficial for attracting customers. Younger consumers and customers accustomed to digital wallets and mobile banking may prefer cashless payment methods. Consequently, the availability of QRIS can be interpreted by business actors as part of their effort to adapt to consumer behavior. This finding supports the argument that digitalization has become increasingly important for MSMEs seeking to remain competitive in a changing business environment. Digital payment technology can facilitate transactions while simultaneously connecting small businesses with the wider digital economy.

Nevertheless, the findings suggest that the adoption of QRIS does not necessarily mean that MSME actors have a comprehensive understanding of the technological and institutional mechanisms behind the system. Some actors may use QRIS simply because customers request digital payment facilities, while others may adopt it because they consider it more convenient than cash. This distinction is important because use and understanding are not necessarily equivalent. A merchant can be an active QRIS user without understanding the contractual relationship between the merchant, payment service provider, and financial institution. This situation indicates the existence of a digital literacy dimension in QRIS adoption. MSME actors require not only technical knowledge about scanning and receiving payments but also an understanding of transaction verification, fees, settlement procedures, security risks, and consumer protection. Consequently, QRIS literacy should ideally include both operational literacy and financial literacy. This is particularly important when QRIS is analyzed from a sharia economic perspective because questions concerning transaction mechanisms and fees require a more sophisticated understanding than simply knowing how to use the QR code. The overall finding can therefore be summarized as follows: MSME actors tend to view QRIS positively because it is practical, efficient, accessible, and compatible with contemporary consumer behavior. However, the depth of understanding concerning its financial and contractual mechanisms remains variable. This gap between adoption and understanding becomes particularly important when discussing the conformity of QRIS with Islamic economic principles.

MSME Actors' Perception of QRIS Conformity with Sharia Economic Principles

The second major finding concerns the perception of MSME actors regarding the conformity of QRIS with sharia economic principles. In general, the perception tends to be positive. MSME actors do not necessarily regard QRIS as contradictory to Islamic economic principles because QRIS itself is understood primarily as a technological mechanism for facilitating payment. The central concern from the perspective of Islamic economics is therefore the underlying transaction and the contractual mechanism rather than the physical form of the payment instrument. This distinction is consistent with the basic approach of Islamic commercial jurisprudence, in which technological innovation is not automatically prohibited merely because it is new. What becomes important is the substance of the transaction, the contractual relationship, and the presence or absence of prohibited elements. Digitalization of financial services can therefore be accommodated within Islamic economics as long as its implementation respects relevant principles of justice, transparency, mutual consent, and avoidance of prohibited transactions.

The perception that QRIS is compatible with sharia principles is strengthened by the fact that the payment system itself does not inherently constitute a prohibited economic activity. QRIS functions as a standardized payment infrastructure. Therefore, if the underlying sale or service is halal and the payment process is conducted transparently, the use of QRIS may be viewed as a technological means rather than an independent object of prohibition. This understanding is consistent with contemporary discussions of digital Islamic finance, which emphasize the need to distinguish between technological infrastructure and the contractual or financial substance implemented through that infrastructure (Ramadhan, 2022; Azizah, 2023). The principle of transparency is particularly important in this context. Islamic economics requires transactions to be conducted openly and without deception. A digital payment system can potentially support transparency because transaction records are electronically documented. Compared with purely cash-based transactions, digital payments can create a clearer transaction trail, which may assist merchants in monitoring revenue and consumers in verifying payments. From this perspective, QRIS may contribute to the realization of accountability and transparency in commercial activities.

However, digital records alone do not guarantee sharia compliance. The information contained in the transaction must still accurately represent the underlying economic activity. If a digital payment system is used for transactions involving prohibited goods or services, the existence of an electronic record does not make the underlying activity halal. Therefore, sharia conformity needs to be assessed in relation to the entire transaction chain, including the object of sale, the agreement between parties, the payment mechanism, and the charges associated with the service. Another important issue is the principle of riba. MSME actors may associate sharia compliance primarily with the absence of interest. This understanding is relevant but should be complemented by a broader analysis. The mere existence of a service fee does not automatically make a digital payment transaction equivalent to an interest-bearing transaction. A service fee must be analyzed according to its nature, contractual basis, transparency, and relationship with the service provided. Therefore, MSME actors require adequate sharia financial literacy to distinguish between legitimate service charges and prohibited financial arrangements.

The issue of Merchant Discount Rate (MDR) is particularly relevant in this discussion. Bank Indonesia's 2024 policy strengthened the QRIS pricing scheme for micro merchants, including a 0% MDR for micro transactions up to Rp500,000 and a 0.3% MDR for transactions above Rp500,000 under the applicable scheme (Bank Indonesia, 2024). For MSME actors, the existence and level of merchant fees can directly affect their perception of fairness and economic benefit. From a sharia perspective, transparency concerning the fee structure is essential because business actors need to understand what they are paying for and under what contractual arrangement. The findings also suggest that gharar is indirectly relevant to MSME perceptions of digital payments. Gharar refers broadly to excessive uncertainty or ambiguity in transactions. In the context of QRIS, uncertainty may arise if merchants do not clearly understand the settlement process, applicable fees, transaction status, or responsibilities of the parties involved. Therefore, improving the clarity of information regarding payment procedures can reduce uncertainty and strengthen confidence in the system.

Similarly, the principle of maysir is not inherently associated with QRIS because QRIS is not itself a gambling mechanism. Nevertheless, the broader Islamic economic principle requires payment infrastructure not to be used as a means of facilitating prohibited activities. This reinforces the importance of distinguishing between the payment technology and the economic activity for which the technology is used. The principle of maslahah provides another useful framework for understanding the findings. If QRIS facilitates legitimate trade, reduces transaction difficulties, increases payment efficiency, supports financial inclusion, and strengthens business accountability, its use may generate economic and social benefits. From a maqāṣid al-sharīʿah perspective, technological innovation can be evaluated according to whether it contributes to human welfare while avoiding significant harm. Contemporary studies of digital Islamic finance emphasize the importance of maintaining a balance between technological innovation, legal certainty, consumer protection, and sharia compliance (Mujib, 2023; Ichsan et al., 2024).

The positive perception of QRIS should nevertheless not be interpreted as evidence that all MSME actors possess the same level of sharia understanding. Rather, there appears to be a distinction between practical acceptance and jurisprudential understanding. MSME actors may accept QRIS because it works efficiently while having limited knowledge about the contractual basis of the transaction. This represents an important finding because sustainable sharia-oriented digitalization requires both technological access and knowledge. The literature supports the importance of governance in this regard. Research on sharia fintech has highlighted the need for effective regulatory structures and mechanisms for ensuring sharia compliance as financial technology develops (Ishak et al., 2022; Ramadhan, 2022). Similarly, contemporary research emphasizes that digital financial development creates challenges involving contractual validity, data protection, security, regulatory harmonization, and institutional oversight (Azizah, 2023; Putri, 2026). Although QRIS is different from a dedicated sharia fintech platform, these broader concerns remain relevant when assessing the confidence of Muslim users in digital payment systems. Thus, MSME actors' perception of QRIS conformity with sharia economic principles appears to be influenced by three major considerations: the nature of the underlying transaction, transparency of payment mechanisms and fees, and trust in the institutions operating the payment infrastructure. The more clearly these dimensions are understood, the stronger the basis for concluding that digital payment adoption can coexist with Islamic economic principles.

Implications of QRIS Adoption for Sharia-Oriented MSME Development and Financial Inclusion

The third finding concerns the implications of QRIS adoption for MSME development and Islamic financial inclusion. The use of QRIS has the potential to expand the participation of MSMEs in the formal digital economy. Digital payment records can support better transaction documentation, improve business monitoring, and potentially facilitate access to other financial services. For small businesses that have traditionally relied heavily on cash, digital payment adoption may constitute an initial step toward broader financial digitalization. The role of QRIS as an entry point into the digital ecosystem is explicitly recognized by Bank Indonesia. The central bank positions QRIS as an instrument that can support economic and financial inclusion among MSMEs (Bank Indonesia, 2024). The substantial proportion of QRIS merchants represented by MSMEs further demonstrates that the system is closely connected with small-business digitalization. This development is significant because MSMEs frequently face constraints in accessing formal financial services and adopting modern financial management practices.

From the perspective of Islamic economics, however, financial inclusion should not be understood merely as increasing the number of people who have access to financial services. Inclusion should also consider whether financial services are transparent, fair, safe, and consistent with users' ethical and religious expectations. Therefore, the concept of Islamic financial inclusion provides a broader framework for interpreting QRIS adoption among Muslim MSME actors. The findings suggest that QRIS can contribute to financial inclusion through several mechanisms. First, it reduces barriers to accepting digital payments. Second, it allows MSMEs to interact with customers who prefer cashless transactions. Third, it can create digital transaction records that may support financial management. Fourth, it can facilitate participation in a broader digital ecosystem. These benefits are consistent with the argument that financial technology can improve financial accessibility and business efficiency when accompanied by appropriate infrastructure and user capability (Azizah, 2023).

Nevertheless, digital financial inclusion also creates new risks. MSME actors may become vulnerable to fraud, social engineering, incorrect transactions, unauthorized access, and data-security problems if their digital literacy is inadequate. The development of digital finance therefore requires not only access but also capacity building. Users need to know how to verify payments, protect account credentials, recognize fraudulent transactions, and respond to disputes. Recent research on QRIS use and Islamic financial inclusion emphasizes that perceived security and trust are important components in encouraging sustained digital payment adoption (Ady et al., 2026). The findings also highlight the importance of sharia financial literacy. General financial literacy enables MSME actors to understand fees, risks, financial records, and payment procedures, while sharia financial literacy provides additional knowledge concerning halal and haram transactions, contractual relationships, justice, transparency, and prohibited elements. Combining these two forms of literacy is important because a business actor may be technologically proficient but still lack sufficient understanding of sharia considerations.

This suggests that educational programs for MSMEs should not be limited to technical training on how to register and use QRIS. Training should also explain the basic principles of digital financial transactions from an Islamic perspective. Topics may include the nature of payment services, the meaning of merchant fees, transaction transparency, consumer protection, dispute resolution, and the distinction between service charges and prohibited interest. Such programs would help MSME actors make informed decisions rather than relying solely on assumptions regarding whether a digital payment system is halal or haram. The role of financial institutions and regulators is therefore crucial. Bank Indonesia and other relevant institutions can strengthen public understanding by providing accessible information concerning payment mechanisms, transaction fees, security, and consumer rights. Islamic financial institutions, universities, Islamic economic organizations, and religious scholars can complement these efforts by translating technical financial mechanisms into concepts that are easier for MSME actors to understand within the framework of fiqh muamalah.

The issue of institutional trust is equally important. MSME actors are more likely to use digital payment systems when they believe that the institutions involved are credible and that problems can be resolved fairly. Research on digital Islamic finance emphasizes the importance of regulatory certainty and effective governance in maintaining public confidence (Mujib, 2023; Ichsan et al., 2024). In this context, sharia-oriented financial inclusion requires cooperation between technology providers, regulators, financial institutions, scholars, and MSME communities. The Southeast Aceh context also highlights the importance of local adaptation. Digital financial policies designed at the national level need to be translated into practical knowledge that can be understood by MSME actors operating in local markets. Differences in education, digital experience, business scale, and access to information may influence how entrepreneurs perceive QRIS. Consequently, a one-size-fits-all approach to digital literacy may be less effective than programs tailored to the needs of specific MSME communities.

Another important implication concerns the potential relationship between QRIS adoption and business accountability. Digital transactions can create electronic records that may help entrepreneurs monitor daily sales. Better transaction records can potentially support basic bookkeeping and financial planning. For MSMEs, improved financial records may eventually support stronger relationships with formal financial institutions. From an Islamic perspective, better documentation can also reinforce principles of accountability and transparency in business activities. However, the benefits of digital payment adoption should not be exaggerated. QRIS cannot independently solve the structural problems faced by MSMEs, such as limited capital, weak managerial capacity, market competition, low financial literacy, and inadequate digital infrastructure. Rather, QRIS should be regarded as one component of a broader MSME development ecosystem. Its effectiveness depends on the existence of supporting infrastructure, consumer acceptance, business capability, and institutional support.

The findings also indicate that sharia compliance should be approached as a process of continuous understanding rather than as a one-time certification issue. Digital financial technology continues to evolve, and new features may generate new contractual and legal questions. Contemporary studies emphasize that the rapid development of digital finance creates challenges for regulators and sharia governance institutions because technological innovation can move faster than existing regulatory frameworks (Rahmadhan, 2022; Azizah, 2023; Putri, 2026). Therefore, maintaining confidence in digital payment systems requires continuous review, education, and communication among stakeholders. In practical terms, the study implies that MSME development programs in Southeast Aceh Regency should integrate three elements: digital payment capability, financial literacy, and sharia literacy. Digital payment capability ensures that merchants can use QRIS effectively; financial literacy enables them to understand costs, risks, and transaction records; and sharia literacy enables them to evaluate transactions according to Islamic economic principles. The integration of these three dimensions can create a stronger foundation for responsible digitalization.

The findings further suggest that the use of QRIS can potentially support the broader objective of maqāṣid al-sharīʿah, particularly when it facilitates legitimate economic activity, protects wealth, reduces transaction difficulties, and supports equitable participation in economic life. Nevertheless, this potential depends on the way the system is used and understood. Technology should remain a means of achieving economic and social welfare rather than becoming an end in itself. Overall, the results demonstrate that MSME actors generally view QRIS positively and tend to regard its use as compatible with sharia economic principles when it is employed for halal transactions and operated transparently. The principal challenge is not necessarily the existence of QRIS itself but the level of understanding among users concerning the mechanisms, fees, risks, and contractual dimensions of digital payments. Strengthening financial and sharia literacy can therefore play an important role in ensuring that digital payment adoption contributes to inclusive, ethical, and sustainable MSME development. The three dimensions discussed above reveal an interconnected relationship between technology, perception, and Islamic economic values. QRIS provides the technological infrastructure, MSME actors determine its practical use, while sharia economic principles provide an ethical framework for evaluating transactions. The convergence of these dimensions can strengthen digital financial inclusion when supported by transparent governance, adequate literacy, and effective consumer protection. Therefore, QRIS should not be viewed solely as a technological innovation but as part of the broader transformation of economic behavior in Indonesia, including within Muslim MSME communities in Southeast Aceh Regency.

CONCLUSION

This study concludes that MSME actors in Southeast Aceh Regency generally have a positive perception of the Quick Response Code Indonesian Standard (QRIS) as a digital payment instrument and tend to consider its use compatible with sharia economic principles. QRIS is perceived as providing convenience, transaction efficiency, security, and flexibility for both merchants and consumers. Its ability to facilitate cashless transactions also provides MSMEs with opportunities to adapt to changing consumer preferences and participate more actively in the digital economic ecosystem. From the perspective of sharia economics, the conformity of QRIS is primarily determined by the nature of the underlying transaction and the mechanisms associated with its use rather than by the QR technology itself. As a payment infrastructure, QRIS does not inherently contain prohibited elements such as riba, gharar, or maysir. Its use can therefore be consistent with Islamic economic principles when it is applied to halal business activities, conducted transparently, based on mutual consent, and supported by clear and fair contractual arrangements. Transparency regarding merchant fees, transaction mechanisms, security, and settlement procedures remains important in strengthening MSME actors' confidence in its sharia conformity.

The study also identifies a gap between the practical adoption of QRIS and MSME actors' understanding of its financial and sharia dimensions. Many business actors are able to use QRIS operationally but may have limited knowledge concerning the contractual structure, service fees, consumer protection, and broader principles of sharia-compliant digital transactions. This finding highlights the importance of integrating digital literacy, financial literacy, and sharia financial literacy into MSME development programs. QRIS also has the potential to contribute to more inclusive MSME development by facilitating digital transactions, improving transaction documentation, and connecting small businesses with the wider financial ecosystem. However, technological adoption alone is insufficient to ensure inclusive and ethical digital finance. Continuous education, transparent governance, consumer protection, and collaboration among regulators, financial institutions, scholars, and MSME communities are required. Therefore, strengthening the understanding of MSME actors regarding both the technical and sharia dimensions of digital payments is essential. Such efforts can ensure that the expansion of QRIS contributes not only to transaction efficiency and digital financial inclusion but also to the broader objectives of Islamic economics, including justice, transparency, protection of wealth, and maslahah. In this way, QRIS can serve as an important instrument in supporting the sustainable digital transformation of MSMEs in Southeast Aceh Regency while remaining aligned with ethical and sharia-oriented economic values.

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