



**THE INFLUENCE OF PERCEPTION OF BENEFITS AND SHARIA
PRINCIPLES ON THE INTENTION TO USE QRIS SHARIA IN HALAL
MSMEs**

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Abstract

The development of digital payment technology has encouraged the presence of QRIS Syariah as a payment system that not only offers easy transactions but also ensures compliance with sharia principles. This study aims to analyze the influence of Perceived Benefits and Sharia Principles on the Intention to Use QRIS Syariah in halal MSMEs. This study used a quantitative approach by distributing a questionnaire containing 30 statements to 35 halal MSME respondents. The data obtained were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method through the SmartPLS application. The results of the outer model test showed that all indicators in the three variables had outer loading values above 0.70 so that the instrument was declared valid and reliable. The R-Square value of 0.648 indicates that Perceived Benefits and Sharia Principles are able to explain 64.8% of the variation in Intention to Use QRIS Syariah. In hypothesis testing, Perceived Benefits have a positive but insignificant influence on usage intention, indicated by a t-statistic value of 1.282. Conversely, Sharia Principles have a positive and significant influence with a t-statistic of 2.604, making it the most dominant factor in driving the intention to use Sharia QRIS. This finding indicates that for halal MSMEs, Sharia compliance is a primary consideration in adopting Sharia digital payment services, while technical benefits are not yet a fully determining factor. This study implies that the development and socialization strategy for Sharia QRIS needs to emphasize Sharia values to increase user interest among halal MSMEs.

Keywords: Perception of Benefits, Sharia Principles, Intention to Use, Sharia QRIS, Halal MSMEs



INTRODUCTION

The development of information technology has brought significant changes to the global payment system, including in Indonesia. Digital transformation in the financial sector is encouraging the government and monetary authorities to strengthen a fast, easy, secure, and integrated non-cash payment ecosystem. One rapidly developing innovation is the Quick Response Code Indonesian Standard (QRIS). QRIS is a national standard for QR code-based payments initiated by Bank Indonesia to unite various payment system service providers in a single, interoperable system. With QRIS, businesses, particularly Micro, Small, and Medium Enterprises (MSMEs), can easily accept digital payments from various applications, increase transaction effectiveness, and expand market access.(Putri & Basir, 2023).

MSMEs are a strategic sector in the Indonesian economy. According to data from the Ministry of Cooperatives and SMEs, MSMEs contribute more than 60% to Gross Domestic Product (GDP) and employ the majority of the national workforce. Within the context of the Islamic economy, there is a segment of halal MSMEs that places special emphasis on implementing Sharia principles in all business processes, including payment mechanisms.(Pradesyah et al., 2024)Therefore, the presence of QRIS Syariah is a crucial solution to meet the needs of halal MSMEs in ensuring Sharia compliance in their financial transactions.

QRIS Syariah not only offers transaction efficiency but also implements sharia principles, free from usury, gharar, and maysir. This system provides payment facilities that align with sharia financial contracts and mechanisms, while simultaneously providing convenience for Muslim consumers in conducting transactions that are halal and in accordance with Islamic law. With the rapid growth of the sharia economy and the halal industry, the adoption of sharia-compliant payment technologies such as QRIS Syariah has significant potential for continued growth.

However, the adoption rate of Sharia QRIS in halal MSMEs still faces various challenges.(Mehrotra, 2019)One of these is MSMEs' perceptions of the benefits offered, including ease of use, transaction efficiency, and potential for increased sales. Perceived usefulness has become a key variable in various technology acceptance models, such as the Technology Acceptance Model (TAM).(Albastaki, 2023). In the context of halal MSMEs, perceived benefits can influence whether they are willing or intend to adopt Sharia QRIS as their primary payment alternative.(Ismail, 2024).



Furthermore, sharia principles are a crucial factor distinguishing Sharia QRIS from conventional QRIS. Guaranteed Sharia compliance can increase the sense of security and confidence of halal MSMEs in using Sharia QRIS in their business activities. The existence of a Sharia Council to oversee the operational mechanisms of Sharia payment products serves as a guarantee of compliance with Islamic Sharia regulations. (Cahya, 2023) For halal-oriented MSMEs, Sharia compliance is not only a religious aspect but also part of their business value proposition in attracting Muslim consumers.

The intention to use (behavioral intention) QRIS Syariah in halal MSMEs is influenced by the belief that the system is able to provide superior benefits and is in accordance with the adopted sharia values. (Shaikh, 2022) However, in reality, not all halal MSMEs have adequate awareness or understanding of Sharia-compliant QRIS. Lack of information and Sharia digital literacy can be a barrier to increasing adoption intentions.

On the other hand, competition in payment system technology is intensifying. Conventional digital payment platforms still dominate with various innovations and promotional programs. If Sharia QRIS is to achieve widespread acceptance, a deeper understanding of the factors that influence user intentions is needed, particularly for halal MSMEs, the primary target. (Rutter, 2019).

Many studies have been conducted on QRIS adoption in Indonesia, but most of them focus on the perspective of general users and have not specifically emphasized the sharia aspects of halal MSMEs. (Sihotang, 2023) (Wahyuni et al., 2016) However, this segment has distinct characteristics influenced by religious values and a commitment to halal (halal). Therefore, research examining the influence of perceived benefits and sharia principles on intentions to use Sharia-compliant QRIS is highly relevant.

This research is expected to provide theoretical contributions by enriching studies on the acceptance of Sharia-based technology, particularly in the realm of nationally standardized digital payments. Practically, the research findings can provide input for regulators, Sharia financial institutions, and digital payment providers in developing appropriate strategies to increase the adoption of Sharia-compliant QRIS by halal MSMEs. (Hasanah, 2023) In this way, the development of the national sharia economic ecosystem can further accelerate and support the realization of Indonesia's vision as a global center for the sharia economy.

Based on this description, it is important to examine the extent to which perceived benefits and Sharia principles influence the intention to use Sharia QRIS among halal MSMEs. Understanding these factors will aid efforts to



develop more inclusive, modern, and highly competitive Sharia financial services in today's digital era.

LITERATURE REVIEW

The Indonesian Standard Quick Response Code (QRIS) was introduced by Bank Indonesia as a national standard for QR-based payments that integrates various payment service providers. Several recent studies have noted an increasing trend in the volume and value of QRIS transactions, as well as its role in driving financial inclusion and the transformation of MSMEs toward a cashless economy. Research on QRIS adoption generally uses the TAM/TPB framework and finds variables such as perceived usefulness, perceived ease of use, trust, and perceived security to be important determinants of adoption. (See study summaries and QRIS usage statistics in several related studies.) (Nurendra et al., 2025).

Perceived usefulness (PU) according to TAM (Davis, 1989) is the degree to which a technology improves user performance/efficiency. Many QRIS studies in Indonesia confirm that PU has a positive effect on the intention or decision to use digital payment systems (e.g., several studies testing TAM in the context of QRIS and e-wallets). However, empirical results are not consistent: some studies find a significant effect of PU on intention to use QRIS, while others report an insignificant effect or are influenced by mediating variables such as trust or attitude. These heterogeneous findings indicate the need to contextually test PU within the halal MSME segment, as the benefits perceived by halal MSMEs (e.g., increased administrative efficiency, transaction records for halal certification, market access for Muslim customers) may differ from those of general MSMEs. (Widjaja & Legowo, 2025).

Sharia QRIS introduces a layer of sharia compliance (e.g., mechanisms that avoid *riba* (usury), *gharar* (gharar), and *maysir* (gambling), as well as fund management in accordance with fatwas/sharia councils). The literature on sharia fintech emphasizes that sharia compliance is not merely a technical attribute but a key value proposition for halal sector players and consumers: increasing religious trust, strengthening brand identity, and guaranteeing halal transactions. While many QRIS studies focus on technical aspects/general perceptions, studies that integrate sharia principles as an explanatory variable are relatively rare—a significant gap when the research object is halal MSMEs that prioritize sharia compliance as a core business value. Studies in the sharia banking/fintech sector generally show that sharia compliance can increase usage intentions by increasing



trust and reducing ethical concerns. (Relevance for Sharia QRIS: it is necessary to examine whether sharia compliance influences intentions directly or through mediators such as trust/perceived security.)(Amri et al., 2025).

Intention to use as a general outcome is measured in TAM, TPB, UTAUT, and variants of the technology acceptance model. QRIS research in various contexts (coffee shops, MSMEs, different generations) shows that attitude, perceived ease of use, perceived usefulness, trust, security, and social influence often emerge as predictors of intention. Several studies also place psychological variables (risk, anxiety, comfort) as mediators between technical perceptions and intention. In the context of halal MSMEs, the theory of behavior (TPB) and TAM can be combined: PU (technical benefits) and Sharia Principles (normative/identity) have the potential to jointly influence attitude and trust, ultimately increasing intention.(Widjaja & Legowo, 2025).

Field studies in various regions (e.g., Ciledug, Surabaya, coffee shop studies, Generation X) show variations in the strength of influence of factors on QRIS adoption: some studies find PU and ease of use significant; others show trust and security are more dominant; while others find PU insignificant but trust is significant in explaining the decision to use QRIS. For example, research in certain communities reports that trust plays a more critical role than PU alone; others emphasize the role of education and supporting facilities (facilitating conditions) in increasing MSME adoption. These findings suggest that the local context (digital literacy, government/partner support, halal MSME character) is very important.(Nurendra et al., 2025).

Based on the literature review: (1) most QRIS studies examine general technical/psychological variables; (2) few studies explicitly measure sharia principles (compliance, sharia board supervision, halal perception) as independent variables on intention to use; (3) the combination of perceived benefits (PU) and sharia aspects, especially in halal MSMEs, is still understudied – even though halal MSMEs may assess functional benefits and religious compliance simultaneously when deciding to adopt Sharia QRIS; (4) the role of mediators/moderators such as trust, social influence, and sharia literacy also needs to be explored. Therefore, the study entitled "The Influence of Perceived Benefits and Sharia Principles on Intention to Use Sharia QRIS in Halal MSMEs" is very relevant and can fill this gap by testing the direct and indirect influence (e.g., through trust or attitude) of these two constructs on intention to use.

The literature suggests that both technical (benefit) and normative (sharia compliance) factors have the potential to influence intention to use Sharia-compliant QRIS—but empirical evidence specific to halal MSMEs remains



limited. Your research will fill an important gap by testing both constructs in the context of halal MSMEs and may yield practical implications for Islamic banks, regulators, and Sharia-compliant QRIS providers in designing education, sharia certification, and product features that enhance both usefulness and sharia compliance.

RESEARCH METHOD

This study uses a quantitative approach with an explanatory research type, which aims to analyze the influence of Perceived Benefits and Sharia Principles on the Intention to Use Sharia QRIS in halal MSMEs. The population in this study were MSMEs running halal-based businesses and were aware of or had the potential to use Sharia QRIS in transactions. Sampling was carried out using a purposive sampling technique based on these criteria. Data collection was carried out through the distribution of online questionnaires using Google Forms shared through social media and halal MSME networks. The research instrument was structured in the form of statements using a 5-point Likert scale, ranging from "strongly disagree" to "strongly agree", to measure respondents' attitudes towards the variables studied.

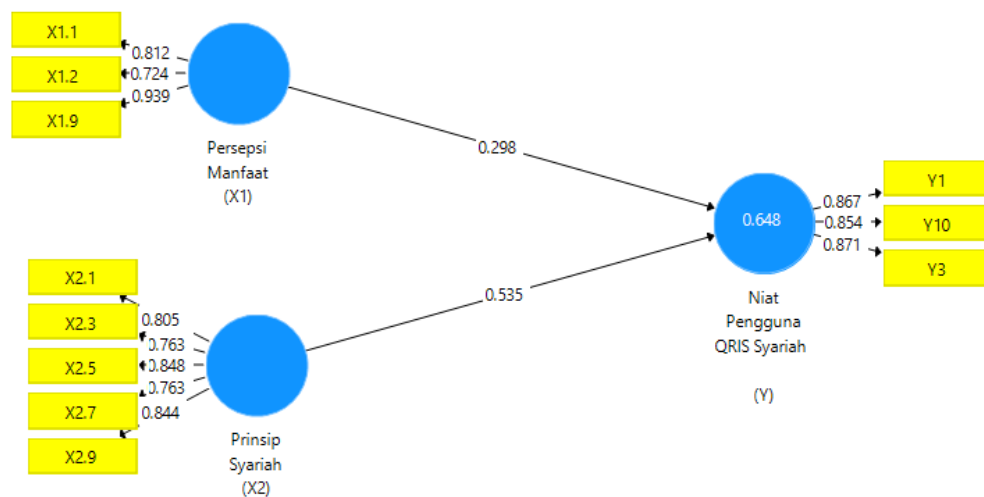
After the data was collected, researchers tabulated the data to ensure completeness and validity. Next, data analysis was conducted using the SmartPLS application using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. (Khilmi et al., 2024) Model testing is carried out in two stages, namely outer model analysis to test the validity and reliability of indicators, and inner model analysis to test the structural relationship and the significance of the influence between variables. (Rodríguez, 2020) The results of the analysis are used as a basis for accepting or rejecting the hypothesis proposed in this study, so that it can provide conclusions regarding the extent of the influence of Perceived Benefits and Sharia Principles in increasing the Intention to Use Sharia QRIS in halal MSMEs.

RESULTS AND DISCUSSION

At this stage, the researcher presents the results of the data analysis obtained through the distribution of questionnaires to respondents. The research instrument, a questionnaire, consisted of 30 statements structured based on indicators for three research variables: Perceived Benefits, Sharia Principles, and Intention to Use Sharia QRIS. The questionnaire was distributed online to halal MSMEs, and 35 respondents met the research criteria.

All respondents' responses were then tabulated and processed using SmartPLS software to test the quality of the measurement model (outer model) and structural model (inner model). Initial analysis was conducted using an outer loading test to determine the extent to which each indicator represented its construct. The outer loading test results indicated that all indicators in the variables Perceived Benefits, Sharia Principles, and Intention to Use Sharia QRIS met convergent validity criteria.

In summary, the results of the outer loading test obtained in this study are as follows.



Outer Loading Test Results

Figure 1 displays an outer model depicting the relationship between latent variables and their constituent indicators. In this model, the variables Perceived Benefits (X1), Sharia Principles (X2), and Intention to Use Sharia QRIS (Y) are measured using several indicators that form each construct.

Each indicator in the figure is connected to its construct with an outer loading value displayed above the connecting line. Almost all indicators show loading values above 0.70, indicating they are valid and able to represent the construct well. The indicator with the highest loading value is the Perceived Benefit variable (X1), namely X1.9 with a value of 0.939, while the Intention to Use variable (Y) also shows strong indicator consistency, such as Y3 with a value of 0.871.

Overall, the measurement model in this figure shows that each variable has valid and reliable indicators so that it is suitable for use for further analysis in the structural model.

Table 1.

The Influence of Perception of Benefits and Sharia Principles...



Outer Loading Test Results

	QRIS Syariah User Intentions_(Y)	Perceived Benefits_(X1)	Sharia Principles_(X2)
X1.1		0.812	
X1.2		0.724	
X1.9		0.939	
X2.1			0.805
X2.3			0.763
X2.5			0.848
X2.7			0.763
X2.9			0.844
Y1	0.867		
Y10	0.854		
Y3	0.871		

Table 1 displays the outer loading values for all indicators in the variables Perceived Benefits (X1), Sharia Principles (X2), and Intention to Use Sharia QRIS (Y). In general, all indicators have loading values above 0.70, which means all indicators are declared convergently valid. The indicator with the highest value is X1.9 at 0.939, which indicates that the indicator is very strong in representing the Perceived Benefits variable. Indicator Y3 at 0.871 and Y1 at 0.867 also show a high contribution to the Intention to Use Sharia QRIS variable. Similarly, for the Sharia Principles variable, indicators X2.5 and X2.9 have loading values of 0.848 and 0.844, respectively, indicating adequate construct validity. Thus, all indicators in the model can be used because they have met the minimum outer loading criteria of 0.70.

Table 2.
Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
QRIS Syariah User Intentions_(Y)	0.830	0.831	0.898	0.747
Perceived Benefits_(X1)	0.767	0.793	0.867	0.688
Sharia Principles_(X2)	0.864	0.867	0.902	0.649



Table 2 presents the results of the reliability and construct validity tests using Cronbach's Alpha, rho_A, Composite Reliability, and Average Variance Extracted (AVE). All variables had Cronbach's Alpha values above 0.70, indicating that the research instrument was reliable and consistent. The Composite Reliability values for all variables ranged from 0.867 to 0.902, indicating that each construct had excellent internal reliability. The AVE values for all variables were also above the minimum limit of 0.50, ranging from 0.649 to 0.747, thus meeting the convergent validity criteria. This indicates that the indicators in each variable adequately explain their constructs.

Table 3.

Fornell-Larcker Criterion

	QRIS Syariah User Intentions_(Y)	Perceived Benefits_(X1)	Sharia Principles_(X2)
QRIS Syariah User Intentions_(Y)	0.864		
Perceived Benefits_(X1)	0.757	0.830	
Sharia Principles_(X2)	0.791	0.859	0.806

Table 3 shows the results of the discriminant validity test using the Fornell-Larcker criterion. The square root AVE values for each construct are displayed on the diagonal, and all have higher values than the correlations between variables. For example, the square root AVE value for Intention to Use Sharia QRIS is 0.864, greater than its correlations with Perceived Benefit (0.757) and Sharia Principles (0.791). Similarly, the Perceived Benefit and Sharia Principles variables are similar. Thus, this model meets discriminant validity, meaning each variable has unique characteristics and does not overlap between constructs.

Table 4.

Collinearity Statistics (VIF)

	VIF
X1.1	2,072
X1.2	1,676
X1.9	3,006
X2.1	3,370
X2.3	2,717



X2.5	4,654
X2.7	2,223
X2.9	3,831
Y1	1,963
Y10	1,833
Y3	1,928

Table 4 shows the Variance Inflation Factor (VIF) values for all indicators. All VIF values range from 1.6 to 4.6, with the VIF tolerance limit being <5. This indicates that there is no multicollinearity among the indicators in the model. Thus, each indicator can stand alone without interfering with the others or causing distortion in the PLS model estimation process. These results indicate that the structural model is suitable for proceeding to the hypothesis testing stage.

Table 5.
Path Coefficients

	QRIS Syariah User Intentions_(Y)	Perceived Benefits_(X1)	Sharia Principles_(X2)
QRIS Syariah User Intentions_(Y)			
Perceived Benefits_(X1)	0.298		
Sharia Principles_(X2)	0.535		

Table 5 displays the path coefficients indicating the direction and magnitude of the influence between variables. Perceived Benefit (X1) has a coefficient value of 0.298 on Intention to Use Sharia QRIS, indicating a positive, though not very strong, influence. Meanwhile, Sharia Principles (X2) has a coefficient value of 0.535, indicating its most dominant influence on Intention to Use. These results indicate that in the context of halal MSMEs, Sharia compliance is a more significant factor than perceived functional benefits.

Table 6.
R square

	R Square	R Square Adjusted
QRIS Syariah User Intentions_(Y)	0.648	0.626



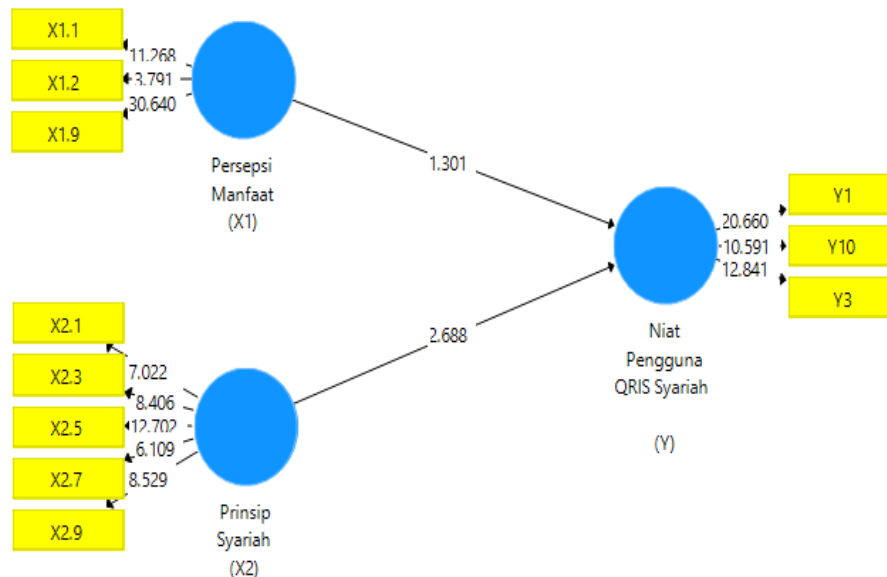
Table 6 shows the R-square value for the variable Intention to Use Sharia QRIS is 0.648, while the Adjusted R-square value is 0.626. This value indicates that 64.8% of the variation in the intention of halal MSMEs to use Sharia QRIS can be explained by the variables Perceived Benefits and Sharia Principles. The remaining 35.2% is influenced by other variables not included in the research model. This R-square value is categorized as strong, indicating that the model has good predictive ability.

Table 7.
Statistical Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Benefits_(X1) -> Intention of Sharia QRIS Users_(Y)	0.298	0.264	0.232	1,282	0.200
Sharia Principles_(X2) -> QRIS Syariah User Intentions_(Y)	0.535	0.568	0.205	2,604	0.009

Table 7 presents the results of the hypothesis test using the t-statistic and p-value. For the first hypothesis, the influence of Perceived Benefit (X1) on Intention to Use Sharia QRIS yielded a t-statistic of 1.282 and a p-value of 0.200, thus declared insignificant at the 0.05 level. This means that Perceived Benefit does not significantly influence the intention of halal MSMEs to use Sharia QRIS.

In contrast, in the second hypothesis, Sharia Principles (X2) showed a t-statistic value of 2.604 and a p-value of 0.009, which is significant at the 0.05 level. This confirms that Sharia Principles have a positive and significant influence on the Intention to Use Sharia QRIS and are the most determining variable in the model.



Inner model

Figure 2 shows the inner model, or structural model, that demonstrates the causal relationships between the latent variables in the study. This figure shows that Perceived Benefits (X1) and Sharia Principles (X2) each have a path to the variable Intention to Use Sharia QRIS (Y).

The path coefficient values are displayed above the relationship line between the variables. Perceived Benefits (X1) has a coefficient value of 0.298, indicating a positive but relatively weak influence on Intention to Use (Y). Meanwhile, the Sharia Principles variable (X2) has the largest path coefficient of 0.535, indicating that this variable has the most dominant influence in increasing the intention of halal MSMEs to use Sharia QRIS.

Furthermore, the figure also displays an R-Square value of 0.648, indicating that the two independent variables together explain 64.8% of the variation in the change in Intention to Use Sharia QRIS (Y). This value indicates that the model has strong explanatory power.

Overall, the inner model image illustrates that Sharia Principles are the most influential factor on the intention of halal MSMEs to adopt Sharia QRIS, while Perceived Benefits have a positive but insignificant influence.

Discussion

Based on the analysis of data obtained from 35 respondents through 30 questionnaire statements, this study reveals several important findings related to the factors influencing the intention of halal MSMEs to use Sharia QRIS. In general, the results of processing using SmartPLS show that all indicators in the



variables of Perceived Benefits, Sharia Principles, and Intention to Use Sharia QRIS are valid and reliable, indicated by the outer loading values, the majority of which are above 0.70. This indicates that the statements in the questionnaire have been able to represent each construct well according to the actual conditions of the respondents.

The reliability and validity analysis results show that each variable also has a high Cronbach's Alpha and Composite Reliability value, with an AVE above 0.50. Therefore, the research instrument can be declared feasible, consistent, and usable to draw conclusions about the relationships between variables. Furthermore, the absence of multicollinearity issues based on the VIF values indicates that the indicators do not interfere with each other, allowing further analysis of the model at the structural stage.

The analysis of the relationship between latent variables revealed that Perceived Benefits had a path coefficient of 0.298 toward Intention to Use Sharia QRIS. However, the significance test showed a t-statistic value smaller than 1.96, indicating that this variable did not significantly influence intention to use. This indicates that although halal MSMEs are aware of the convenience or efficiency offered by Sharia QRIS, these benefits are not yet strong enough to be the primary reason driving them to intend to use it. Respondents likely still consider the benefits of technology a secondary factor, or have not yet fully experienced the tangible impact of using digital payment systems in their daily business activities.

In contrast, the Sharia Principles variable showed significant results with a path coefficient of 0.535 and a t-statistic value above the minimum threshold. This finding indicates that compliance with Sharia principles, such as being free from usury, clear contracts, and the presence of Sharia institutional supervision, are the main factors driving halal MSMEs to adopt Sharia QRIS. This aligns with the characteristics of halal businesses, which prioritize the halal aspects of transactions and consistency with Islamic values in their business practices. Thus, it is clear that religious factors and Sharia beliefs have a far greater influence than perceived functional benefits.

The R-square value of 0.648 indicates that Perceived Benefits and Sharia Principles can explain 64.8% of the variation in user intention. This indicates that the research model is strong, and the variables used largely explain respondents' behavior in their intention to use Sharia QRIS. However, around 35.2% is influenced by other factors such as trust, ease of use, digital literacy, and social environment.

Overall, the results of this study indicate that for halal MSMEs, sharia aspects are the primary driver in the decision to adopt digital payment



technology. Meanwhile, practical benefits have not yet become a significant determinant. These findings support the theory that, in the context of Islamic financial products and services, religious values and assurance of compliance with Islamic law are the strongest foundations for shaping user behavior and intentions, particularly among halal-oriented businesses.

CONCLUSION

This study shows that of 35 halal MSME respondents, the variables Perceived Benefits and Sharia Principles can explain 64.8% of the variation in intention to use Sharia QRIS. All indicators in the three variables are proven valid and reliable so that the research instrument is suitable for use. The results of the hypothesis testing indicate that Perceived Benefits do not have a significant effect on the intention to use Sharia QRIS. This means that functional benefits such as convenience and efficiency are not the main reasons for halal MSMEs to intend to use Sharia QRIS. In contrast, Sharia Principles have a positive and significant effect, so that Sharia compliance is the dominant factor driving the intention of halal MSMEs to use Sharia QRIS. Thus, it can be concluded that religious aspects and compliance with Islamic law are more determining than technical benefits in shaping the intention to use Sharia QRIS in halal MSMEs.

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