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## FRUGAL LIVING IN ISLAMIC FINANCE: How QRIS Supports Ethical Spending?

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**Abstract:** *Frugal living, or a frugal lifestyle, embodies a concept that coincides with Islamic financial principles, emphasising equilibrium, sustainability, and the avoidance of excessive consumerism. The concept of frugal living has gained increasing relevance in modern economic discourse, particularly in response to financial instability, environmental concerns, and the need for responsible resource management. In the digital age, the payment system utilising the Quick Response Code Indonesian Standard (QRIS) has gained prominence as a tool for facilitating more efficient and transparent financial transactions. This study examines how the use of QRIS within the Islamic financial framework can enhance ethical consumption practices aligned with the tenets of frugal living. This research, employing a qualitative methodology through literature analysis, determined that QRIS effectively diminishes cash utilisation, which may foster impulsive spending, enhances precise financial documentation, and reinforces Sharia financial principles such as justice, transparency, and sustainability. This approach promotes more inclusive and efficient transactions, aligning with the maqashid shariah objectives of preserving individual and societal welfare. This research suggests that the digitalisation of Islamic finance via QRIS can serve as a strategic tool for fostering more ethical and responsible consumer practices.*

**Keywords:** *Frugal Living; Islamic Finance; QRIS; Consumption Ethics; Maqashid Sharia.*

## INTRODUCTION

Frugal living is a notion gaining prominence in the contemporary economy, particularly within the framework of Islamic financing. The fundamental tenets of frugal living encompass prudent financial management, the avoidance of superfluous expenditures, and an emphasis on long-term financial viability. This notion corresponds with Islamic principles that underscore balance (*mizan*), fairness (*adl*), and sustainability (*istidamah*) in financial stewardship (Fithrotin et al., 2024). In Islam, excessive consumption and wastefulness (*israf*) are explicitly forbidden, as articulated in the Qur'an, Surah Al-Isra' verses 26-27:

"And give to the near relatives their due, and to the orphans, the needy, and the traveler, and do not spend wastefully (your wealth). Indeed, the wasteful are brothers of the devils, and the devil is ever ungrateful to his Lord" (Qur'an, Surah Al-Isra' verses 26-27).

In this modern era, individuals tend to make purchases or use goods not out of necessity, but to satisfy less beneficial desires, such as following trends, maintaining prestige, enhancing status, and various other reasons deemed less significant. Imitating trends is a common practice among individuals to adopt a certain lifestyle. This lifestyle encourages individuals to engage in extravagant behavior. Islam prohibits excessive behavior in the use or expenditure of wealth. *Israf* is an act of exceeding the limits of what should be sufficient and appropriate, but is added to and exaggerated until it results in wastefulness and lack of benefit regarding the matter (Lastovicka et al., 1999). *Israf* can be defined as actions that exceed reasonable limits or measures, such as excessive consumption of food, dressing excessively and lavishly, and spending wealth in unlawful ways.

The advancement of digital technology in Indonesia has transformed consumption habits and financial activities. The Quick Response Code Indonesian Standard (QRIS), established by Bank Indonesia in 2019, is a significant advancement in the payment system. QRIS seeks to streamline digital transactions by consolidating many payment platforms into a unified national standard. Utilising QRIS enables users to execute payments swiftly and effectively, eliminating the necessity of carrying currency or employing several applications. As of October 2024, statistics from Bank Indonesia indicates that the number of QRIS customers has risen to 54.1 million, up from 48 million in March 2024. Furthermore, the quantity of merchants taking payments via QRIS has markedly risen to 34.7 million, predominantly situated on the island of Java. This trend indicates that the implementation of QRIS is increasingly prevalent and is becoming a fundamental component of the digital payment ecosystem in Indonesia ("Pengguna QRIS Naik Jadi 54 Juta per Oktober 2024," 2024).

Nonetheless, alongside the advantages of digital transaction convenience, substantial obstacles must be confronted, particularly concerning alterations in customer behaviour. Numerous studies indicate that the simplicity of digital payments, such as QRIS, can enhance consumer behaviour among users. A study by Hindrayani indicates that community who regularly utilise digital payments exhibit heightened consumptive

behaviour (Hindrayani, 2019). Additional study corroborates analogous findings. A study published in the Journal of Islamic Economics and Finance revealed that digital payments enhance impulsive purchasing behaviour, as users do not experience the immediate sensation of monetary loss associated with cash transactions. This study indicated that consumers utilising QRIS are more susceptible to exceeding their budget, as they lack the psychological constraints associated with actual currency transactions (Parinduri et al., 2024).

From the standpoint of Islamic finance, the rising consumption trend attributed to digital payments presents a novel difficulty in promoting the principle of frugality. Islam underscores the significance of prudent financial management, both for personal welfare and for social and economic sustainability. Consequently, additional research is required to determine how digital payment systems, such as QRIS, might be enhanced to facilitate a modest living in alignment with Islamic ideals. While numerous studies have examined the influence of digital payments on consumer behaviour, there remains a scarcity of research explicitly investigating the correlation between QRIS and frugal living within the framework of Islamic finance. The majority of current research emphasises the technical dimensions of QRIS deployment or its effects on financial inclusion and transaction efficiency. Currently, research on the utilisation of QRIS as a mechanism to promote more ethical and responsible consumption remains significantly constrained.

Almost all strata of society, regardless of age and social status, are influenced by the consumerism that dominates humanity. Various types of food, beverages, jewelry, fashion, the latest mobile phones, and other electronic devices, ranging from the lowest to the highest prices, have become the current lifestyle and trend. Often, individuals buy unnecessary items, rendering them wasteful and useless. This shows that shopping behavior is not only to meet needs but also to look good, show off, and display the luxury one possesses.

In facing various phenomena and expensive economic conditions, along with advanced online shopping features that encourage consumerist behavior in society, a currently trending term has emerged, namely frugal living (Lastovicka et al., 1999). Frugal living is a cost-effective lifestyle that is currently popular within the community, particularly among young individuals seeking to secure a stable future. Although prioritizing savings, individuals who practice it still prioritize the value of an item. Frugal living also reflects discipline and intelligence in managing goods; this lifestyle is a method to control excessive consumer behavior in order to achieve long-term goals. This trait also encourages a preference for conserving resources and applying economic rationality in its achievement, namely to assess the opportunity cost of goods and products to be purchased (Asriyana et al., 2023).

Frugal living is a product of cultural transformation and collective awareness regarding finance and resource management. However, the principle of frugal living has existed since ancient times and has become part of the culture in various societies around the world. The concept of frugal living began to emerge during The Great Depression in the United States between 1929 and 1939. The challenging economic situation forced individuals to

appreciate the value of money and reduce waste. Frugal living has also evolved due to the heightened awareness of climate change and sustainability (Rafly Aufa Thoriq et al., 2024).

Along with the advancement of financial technology, many payment system innovations have emerged, resulting in new economic developments in the form of a digital economy. Currently, the payment systems that are developing are server-based and chip-based (Tobing et al., 2021). The most commonly used payment method by the Indonesian people is server-based payment through QR Code. The use of QR Code, which is now popular for payments, is increasingly attracting attention in Indonesia. Bank Indonesia is also implementing an innovative QR-Code-based payment system called QRIS (Quick Response Code for Indonesia Standard).

This research seeks to address that gap by examining the integration of QRIS into the Islamic financial system to facilitate a frugal living. This study will examine how QRIS features can improve users' financial literacy, curtail superfluous expenditures, and assist individuals in managing their finances more rigorously in alignment with the principles of maqashid sharia. Islamic finance basically tries to encourage frugality to the consumers in the matter of ethical expenditure and avoids the thought of extravagance-aligned principles. This is fully in line with Islam because these would be against the principles of moderation and responsibility in matters of financial dealings. QRIS (Quick Response Code Indonesian Standard) plays an important role in encouraging ethical spending by providing a cashless system that enables individuals to track their expenses better. Changes brought about with the advent of e-commerce has reflected the consumer behavior in the incidence of impulsive buying that may lead to adverse financial stability. Informed sources by Hindrayani, transactions based on electronic payment rises significantly and would probably cause changes in the consumption level and productivity of the community (Hindrayani, 2019). Thus, these trends emphasize the urgent need for frugal living to save itself from adverse effects through overconsumption.

Within the framework of maqashid sharia, effective financial management seeks to enhance individual welfare while simultaneously preserving overall social and economic equilibrium. A primary purpose of maqashid syariah is hifzh al-mal (protection of wealth), underscoring the significance of prudent and competent financial management. Consequently, QRIS may serve as a tool that potentially facilitates the adoption of frugal living in everyday life. This research will also investigate how QRIS-related regulations can promote more ethical consumption from the standpoint of Islamic finance. Expenditure limiting mechanisms or category-specific transaction monitoring can assist users in regulating their spending behaviours. Moreover, coordination between Islamic financial institutions and regulators might facilitate the formulation of policies that promote the use of QRIS as a mechanism to enhance financial literacy and mitigate excessive consumer behaviour. This project aims to significantly contribute to Islamic finance literature by connecting the concept of frugal living with digital payment technologies. This research's findings may offer pragmatic advice for policymakers, Islamic financial institutions, and the public to enhance the utilisation of QRIS in fostering a more economical and responsible lifestyle.

The digitisation of payment systems has significantly altered consumer behaviour, particularly in Indonesia. While QRIS offers numerous advantages for transaction efficiency and financial inclusion, its unregulated application may provoke consumer behaviour that opposes the tenets of modest living in Islamic finance. Consequently, it is essential to investigate the effective utilisation of QRIS to promote ethical and responsible consumption in alignment with Islamic ideals. This study aims to address the current research vacuum by investigating the integration of QRIS into the Islamic financial system to enhance financial awareness, curtail excessive spending, and promote individual financial sustainability. This research is pertinent not only in academia but also holds practical significance for policymakers and the public in fostering a more sustainable and ethical financial ecosystem.

## RESEARCH METHOD

This study employs a qualitative methodology utilising a descriptive-analytical framework to investigate the correlation between the notion of frugal living in Islamic finance and the application of the QRIS digital payment system in promoting ethical expenditure in alignment with Sharia rules. This methodology was selected as it facilitates a comprehensive examination of the origins of Islamic doctrines, financial records, and the regulations that govern Sharia principles.

This research utilises the following data: Sources of Islamic Teachings: The Qur'an, Hadith, and scholarly interpretations, together with pertinent material addressing the notion of frugal living within an Islamic framework. Monetary Records: Documentation and studies about the execution of QRIS inside the sharia financial framework, statistics on QRIS utilisation among the Muslim populace, and accounts from sharia financial entities pertaining to digital transactions. Regulations on Sharia Principles: Fatwas from the National Sharia Council-Indonesian Ulema Council (DSN-MUI), directives from the Financial Services Authority (OJK), and policies from Bank Indonesia concerning the application of QRIS in the sharia payment system. The data gathering involved a literature evaluation of primary and secondary sources pertinent to the research issue.

The documentation technique is employed to analyse norms and regulations, whereas the content analysis technique is utilised to comprehend the concept of frugal living in Islam and its significance for the use of QRIS. The data analysis employed descriptive qualitative methodologies, encompassing the subsequent stages: Data Reduction: Organising information from diverse sources to extract data pertinent to the study aims. Data Presentation: Compiling the analytical results in both descriptive and analytical formats to elucidate the correlation between frugal living, Islamic financing, and the use of QRIS. Formulating Inferences: Conclusion: Analysing how QRIS might facilitate ethical expenditure in accordance with Islamic finance principles, based on the examination of Islamic teachings, financial papers, and Shariah rules. This strategy aims to yield extensive insights into how financial digitisation via QRIS might facilitate a frugal living in alignment with Sharia norms.

## **RESULT AND DISCUSSION**

### **The History of Frugal Living and Frugal Living in Islamic Teachings**

The history of frugal living began to emerge in the United States between 1929 and 1939. The difficult economic situation due to the depression encouraged society to value money more and reduce waste. During the Middle Ages, monasteries and religious leaders adopted a simple lifestyle as a spiritual practice. By valuing simplicity and independence. This influences societies that adhere to similar beliefs; moreover, during the industrial revolution, the principle of frugal living was also applied. Several financial experts state that a frugal lifestyle arises from concerns about the consumer behavior of society as a result of digitalization. Each individual can spend money on shopping through applications in a short amount of time. If this consumptive behavior is left unchecked, it will result in a lifestyle for society without savings and at risk of falling into debt (Lastovicka et al., 1999).

The study of the concept of frugal living is advancing, not only linking lifestyle with long-term personal financial goals but also concerning the sustainability of human life in the future. Pandemi Covid-19 dan perubahan iklim harus menjadi katalis untuk mendeklarasikan kehidupan hemat dan menyampaikan prinsip-prinsipnya kepada generasi saat ini. The concept of frugal living must be optimally adopted not only by poor or developing countries but also by rich countries (White, 2021). Frugal living is a lifestyle concept centered on prioritizing needs, finances, and managing expenditures. This lifestyle implements efficient financial management, minimizing the purchase of non-urgent or non-essential items, and prioritizing the purchase of goods or needs that have long-term utility (Islamia, 2023). This can also stimulate the desire to conserve resources and apply economic rationality in its achievement, namely to assess and select opportunity costs and products to be purchased.

From that concept. Frugal living and minimalism are sometimes perceived as synonymous, however they possess markedly significant differences. Frugal living emphasizes careful financial management and savings, where every expenditure is made with meticulous consideration to obtain optimal value from the money spent. This can be interpreted as taking advantage of discounts, using items until they are completely consumed, or choosing products with a more economical price, while minimalism refers to individuals who tend to be reluctant to buy slightly more expensive items. They opt for inexpensive items despite their poor quality; this minimalist approach neglects to consider or compare other utility factors before purchasing products, focusing solely on low prices and unwilling to spend more funds.

The practice of frugal living is increasingly popular, not just as a trend, but as a principle in line with Islamic teachings, which encourage its followers to live simply and be grateful for Allah SWT's blessings. Islam explicitly prohibits wastefulness and excessive luxury, as outlined in the Quran. This prohibition is not only aimed at limiting life's pleasures but

also at encouraging Muslims to be wise and responsible stewards of their wealth (Lubis, 2024).

In the Quran, Allah says in Surah Al-Isra verses 26-27 about the prohibition of extravagance and excess in life. Which means, "Give the relatives their due, and (also) to the poor, and to the traveler." Do not squander (your wealth) wastefully. (26). Indeed, the pomorosos are the brothers of the devils, and the devils are very disobedient to their Lord. (27) In the Qur'an, these two verses are located after the verse that discusses providing guidance related to parents. These verses continue the previous verse that talks about behaving well towards relatives and family through giving assistance and maintaining kinship ties.

The content of this verse teaches Muslims to be kind to anyone, not only to their parents, but also to relatives and family members, to the underprivileged, and even to those who are traveling. The intention of being kind in this context includes maintaining family ties and giving them their rights in the form of assistance, whether in the form of services or material support. Giving these rights is indeed an obligation established by Allah SWT, and it is related to the forms of servitude and monotheism to Him. Through the granting of these rights, a good relationship will be built between the giver and the receiver (Maisyarah & Nurwahidin, 2022). Of course, with the hope of only seeking the pleasure of Allah SWT. Some important interpretations regarding Surah Al-Isra verse 26 are as follows:

1. *Tafsir Al-Muyassar* / Ministry of Religious Affairs of Saudi Arabia

Do good to those who are still related to you, and give them their rights in the form of kindness. And give to the poor who do not have anything to suffice them and cover their needs, the traveler who is estranged from family and has run out of provisions. And do not spend your wealth on matters other than obedience to Allah or excessively and wastefully (Al-Qarni, 2008).

2. *Tafsir Al-Madinah Al-Munawwarah*

Allah instructs to fulfill the rights of relatives through kindness, as well as to fulfill the rights of the needy poor, and travelers who are separated from their families and possessions (Al-Hafidz, 2017).

3. *Tafsir Al-Mukhtashar*

O you who have believed, give the due to relatives, and to the orphans, the needy, the near neighbor, the neighbor farther away, the companion at your side, the companion along the road, and those whom your right hands possess. And do not spend wastefully, excessively, or in the manner of a spendthrift (Abdullah bin Muhammad bin Abdurrahman bin Ishaq Alu Syaikh & M. Abdul Ghafar E. M., 2008).

4. *Tafsir Al-Wajis*

Give your relatives their rights in the form of kindness and maintaining family ties. And give those in need their rights in the form of zakat, as well as those who have run out of provisions on their journey. Give them voluntary charity when they are in need. And do not spend your wealth except in places recommended by the Sharia. That

exceeds the limits considered by Islamic law regarding lawful charity and giving to those who are not entitled. This verse was revealed in relation to advice to that person (Al-Zuhaili, 1996).

Next, the content of Surah Al-Isra verse 27 prohibits Muslims from being excessive and going beyond limits, as extravagance is a behavior of Satan who constantly disobeys his Lord. The interpretation of this verse is as follows.

1. *Tafsir Al-Muyassar*

Indeed, those who waste and spend their wealth on disobedience to Allah are like devils in terms of evil, corruption, and immorality. And the devil is very ungrateful and harsh in denying the blessings of his Lord (Al-Qarni, 2008).

2. *Tafsir Al-Wajiz*

Indeed, those who are wasteful are the brothers of the devil because wastefulness is among the temptations of the devil. And the devil is very ungrateful for the blessings of his Lord (Al-Zuhaili, 1996).

3. *Tafsir Al-Mukhtashar*

Indeed, those who use their wealth for immorality, and those who squander it extravagantly, are the brothers of Satan. They obey all the commands of those Satans in the form of extravagance and wastefulness, even though Satan is very disobedient to his Lord, commanding nothing but orders that provoke his Lord's wrath (Abdullah bin Muhammad bin Abdurrahman bin Ishaq Alu Syaikh & M. Abdul Ghafar E. M., 2008).

Makki bin Abi Thalib in the book *al-Hidayah ila Bulugh an-Nihayah* explains that the above verse prohibits Muslims from squandering the wealth that Allah has given them on disobedience to Him (Qaysi, 2008). Furthermore, this verse emphasizes the importance of using wealth wisely and responsibly, and avoiding wasteful and excessive behavior (Lubis, 2024). Extravagance is understood by scholars in the sense of spending that is not rightful; therefore, if someone spends all their wealth on goodness, they are not considered extravagant. For example, Sayyidina Abu Bakar (may Allah be pleased with him) gave all his wealth to the Prophet (peace be upon him) in the cause of jihad in the way of Allah, while Sayyidina Uthman (may Allah be pleased with him) spent half of his wealth. Their expenditures were accepted by the Prophet Muhammad (peace be upon him), and he did not consider them to be wasteful.

Based on the explanation from the verse above, the concept of frugal living taught by Islam is as follows::

1. Applying a frugal lifestyle, which means using the wealth and blessings given by Allah, we must manage it as best as possible so that income and expenses for needs remain greater than income. The definition of frugal living is being aware of expenses and focusing on several financial priorities. Someone who lives frugally needs to think about their main goals and must be able to find ways to achieve those goals. This frugal lifestyle will encourage someone to let go of what they don't truly need (Evans, 2011).



2. From the explanation of Surah Al-Isra verses 26 and 27, Allah commands a person to give their rights to their brother, whether in the form of services or material things. This is useful for maintaining good ties of kinship, as preserving these ties will enhance the feelings of love and compassion among fellow creatures of His creation. However, it is important to emphasize that giving rights to others should be done adequately and reasonably, so as not to cause oneself to be in need (Maisyarah & Nurwahidin, 2022). Because the concept of frugal living is about practicing a frugal life, not a stingy life.
3. The concept of frugal living also prioritizes quality, which means that a person needs to pay close attention to quality as their main priority. Although the quantity of an item may be small, anything that has good quality is prioritized and valued more than just having a lot of it but lacking quality. Someone who prioritizes quality will not easily be deceived by the high price of an item, because they will prioritize the function of an item with good quality (Syahrial, 2020).
4. Be more grateful, which means feeling content with what we have in our lives right now. If someone always feels a sense of lack, it will affect their consumption level of certain goods. This can lead to excessive consumption, resulting in uncontrolled spending. By increasing gratitude for what one already has, a person can be spared from many negative things and temptations to waste. If this sense of gratitude is always present in a person, it will be easier to live life calmly without excessive stress.
5. Being Balanced, balance is the attitude of harmonizing all aspects of life, not leaning towards just one matter. This attitude should be present in every Muslim and is directly commanded by Allah SWT in His words (Fauzi & Indarto, 2021). *Tawazun* can also be defined as an attitude that is able to balance oneself when choosing something according to needs, namely the balance between worldly and spiritual needs, the balance between spiritual and physical needs, and the balance between daily life needs and worshipping Allah SWT (Maisyarah & Nurwahidin, 2022).

Allah SWT and Rasulullah SAW greatly appreciate Muslims who choose to live without excess, a lifestyle that is very well-known in today's era as frugal living. In Islam, there are several benefits associated with frugal living if one can apply it in daily life, including:

1. Receiving blessings from Allah SWT is the first benefit felt by a Muslim when they can adopt a frugal living lifestyle. When someone decides to live frugally, avoiding excess to steer clear of negative things like debt and mere indulgence of desires, this will change a person's life and help them avoid feelings of stress and achieve inner peace. The positive feeling experienced is one of the forms of grace and blessing directly bestowed by Allah SWT.
2. Maximal in charity means that if someone has enough wealth, they will share part of their wealth with their siblings. A person will have more savings to support social charity activities. Moreover, someone who adheres to the principle of frugal living will be maximal in their afterlife goals because they do not follow worldly desires too much (Asriyana et al., 2023).

3. Following the Sunnah of the Prophet and his companions, because they did not indulge excessively in enjoying every luxury they received. Even though they had a lot of wealth, as it is also known that the business of Prophet Muhammad was so extensive that it reached the Arabian Peninsula. In fact, with the wealth they had, it was maximized to support the afterlife. The Prophet and his early companions did not indulge excessively in their abundant wealth. Simplicity was clearly evident in them, even though their wealth was abundant (Asriyana et al., 2023).
4. Free from debt, Islam does not teach its followers to incur debt. Some ways to avoid debt include distinguishing between needs and wants, living frugally, and being non-consumptive. The most important thing is to be able to control oneself in following desires. By applying these methods, those who live frugally will be free from the habit of incurring debt.
5. Having an emergency fund, an emergency fund is a type of savings that is very important for everyone to have. In the Quran, it is discussed about Prophet Joseph, who was also an extraordinary treasurer of Egypt. Thanks to Prophet Joseph's exceptional financial expertise, Egypt was able to overcome difficult times. The method employed by Prophet Joseph at that time was to separate funds during times of abundance to fill the granaries in order to face the possibility of a prolonged drought in the following 7 years. This is an example of a planned emergency scheme that has existed since the time of the Prophets thousands of years ago.
6. Be more grateful for everything you have. People will always be sufficient and grateful for everything they have if they practice frugal living. Additionally, it can prevent feelings of envy or jealousy towards others' possessions. As a result, someone who practices a frugal lifestyle will be more aware of what they have and will make the best use of it in their life (Lastovicka et al., 1999).

The frugal living lifestyle never forces someone to live frugally by buying cheap items, but rather encourages living effectively without causing suffering. When wanting to adopt this frugal lifestyle, it must be ensured that one understands the basic concepts first. Buying cheap items does not necessarily mean saving money because not all cheap products have good quality.

### **How the Use of QRIS Can Encourage Impulsive Spending and Strengthen the Principles of Sharia Finance?**

The findings from the literature analysis reveal that the implementation of Quick Response Code Indonesian Standard (QRIS) has significantly influenced various aspects of financial behavior and principles, particularly in the context of reducing cash usage. This section outlines the key results derived from the literature review, focusing on the effects of QRIS on cashless transactions, impulsive spending, financial documentation, and the reinforcement of Sharia financial principles such as justice, transparency, and sustainability (Wirabuana et al., 2024).

A significant conclusion from various studies demonstrates that QRIS has substantially decreased cash transactions among users. Data gathered from multiple locations in

Indonesia indicates that the implementation of QRIS has resulted in a rise in digital payments, with a considerable proportion of consumers expressing a preference for cashless transactions over conventional cash payments. A 2022 poll by the Indonesian Payment System Association (ASPI) indicated that 65% of participants transitioned to digital payments following the implementation of QRIS, primarily due to convenience and safety considerations (Ramdhani et al., 2024). The literature indicates that this shift is not simply a trend but a fundamental alteration in consumer behaviour. Before the implementation of QRIS, cash transactions predominated the payment landscape, frequently resulting in difficulties in financial administration and monitoring. QRIS enables users to execute transactions rapidly and securely, diminishing dependence on actual cash. This transformation is especially pronounced in urban regions where digital infrastructure is more advanced, facilitating the seamless incorporation of QRIS into everyday financial transactions.

The decline in cash utilisation enabled by QRIS has been linked to a significant rise in impulsive spending behaviours among consumers. Numerous investigations have demonstrated that the convenience of digital payments can diminish pre-purchase contemplation, leading to an increase in impulse buying occurrences. Research undertaken by the Institute for Consumer Behaviour Studies in 2023 indicated that those utilising QRIS had a 30% rise in unexpected purchases compared to those predominantly utilising cash (Bakar et al., 2025). This tendency might be ascribed to the psychological impact of digital payments, wherein the immediacy and simplicity of QRIS transactions attenuate the discomfort associated with monetary expenditure, a notion commonly termed "payment disassociation." As customers grow acclimated to rapid transactions devoid of the physical feel of currency exchange, they may be less inclined to contemplate the ramifications of their purchase decisions. The literature indicates that although QRIS improves financial accessibility, it concurrently presents hazards associated with financial discipline and budgeting.

Although the possibility of heightened impulsive expenditure exists, the literature also underscores a beneficial effect linked to QRIS usage: enhanced financial documentation. Digital transactions via QRIS automatically offer a transparent and verifiable record of financial activities. This paperwork is essential for those aiming to manage their money more efficiently, since it facilitates improved monitoring of income and expenditures. A study published in the *Complexity: Scientific Journal of Management, Organisation and Business* in 2022 indicated that QRIS users had an enhancement in their capacity to track spending habits and manage budgets. QRIS transaction-generated digital receipts enhance the tracking and categorisation of expenses, resulting in better informed financial choices. Study participants saw that maintaining a digital record of their transactions facilitated the identification of spending trends, enabling them to modify their budgets accordingly (Purwanto et al., 2022). Furthermore, the capacity to retrieve transaction histories via mobile applications linked to QRIS significantly improves consumers' financial literacy. This heightened awareness and comprehension of personal finance management is especially advantageous for younger generations who are more inclined to embrace digital

payment options. Consequently, QRIS not only streamlines transactions but also enables customers to manage their financial health.

Transactions via QRIS are systematically documented in the digital framework, facilitating the monitoring and management of cash flow for individuals and company operators. This automated recording minimises the likelihood of human error in manual bookkeeping and guarantees the precision of financial data. Moreover, convenient access to transaction history enables users to perform frequent financial assessments, which are crucial for financial planning and decision-making. Utilizing personal response systems (PRS) and other interactive technologies can increase participation and provide immediate feedback, which helps in understanding complex systems like QRIS (Hunter Revell & McCurry, 2010). Therefore, literacy and education play a crucial role in enhancing the understanding and utilization of QRIS among the millennial generation, thereby facilitating improved financial record-keeping.

The adoption of QRIS coincides with and supports fundamental concepts of Sharia finance, such as fairness, transparency, and sustainability. Numerous research have investigated how QRIS advances these values within the framework of Islamic financial practices. The notion of justice in Sharia finance underscores equitable treatment and fairness in financial dealings. QRIS enables equitable access to digital payment systems for all users, irrespective of their socio-economic position. The research suggests that QRIS has significantly aided small and medium-sized firms (SMEs) by enabling them to accept digital payments and enhance their competitive edge in the market. A 2023 study published in the *International Journal of Social Service and Research* revealed that SMEs utilising QRIS observed a 40% rise in consumer transactions, allowing them to prosper in a competitive environment. This enhanced accessibility to digital payment systems not only stimulates economic growth but also cultivates a sense of equity among enterprises and consumers (Wardhani et al., 2023).

Transparency is a core principle of Sharia finance, requiring straightforward and honest conduct in financial transactions. QRIS improves transparency by offering a digital record of transactions that can be readily audited and validated. This is especially significant in the realm of Islamic finance, where trust and honesty are essential. Research by Ramayanti in 2025 indicated that QRIS users experienced enhanced trust in financial transactions owing to the transparency provided by digital payment systems. The capacity to monitor transactions and obtain comprehensive records diminishes the likelihood of conflicts and misinterpretations, so cultivating a more reliable financial atmosphere (Ramayanti et al., 2025). The immediate documentation of transactions and the availability of financial data improve transparency, a fundamental aspect of Islamic accounting. This transparency inhibits unethical behaviour and guarantees that all financial information is accessible to relevant stakeholders. A 2023 essay by Haniffah underscores the significance of transparency and honesty in sharia accounting to sustain integrity and trust within the financial system (Leena Haniffah et al., 2023).

Finally, the notion of sustainability in Sharia finance underscores the significance of ethical and responsible financial actions. QRIS fosters sustainability by facilitating cashless

transactions, hence aiding environmental conservation initiatives. The diminishment of cash circulation lessens the demand for paper currency manufacture, hence mitigating the environmental consequences linked to the printing and distribution of tangible money. A 2023 study by Wijayanti and Setiawan indicated that the implementation of QRIS had increased awareness of sustainable financial practices among users. A considerable number of respondents indicated a preference for digital payments to endorse ecologically sustainable projects, hence strengthening the congruence of QRIS with Sharia norms (Wijayanti & Setiawan, 2023). QRIS fosters long-term economic stability and sustainability through the promotion of responsible and efficient financial practices. Utilising technology in payment systems diminishes reliance on physical resources like paper, so benefiting the environment.

The literature study reveals that QRIS exerts a complex influence on financial behaviour and principles in Indonesia. Although it significantly decreases cash utilisation and improves financial record-keeping, it concurrently introduces difficulties associated with impulsive expenditure. Furthermore, QRIS strengthens essential Sharia financial principles, fostering equity, openness, and sustainability in financial dealings. As digital payment systems advance, additional study is required to investigate the long-term effects of QRIS on consumer behaviour and financial practices in both Islamic and conventional frameworks. The findings highlight the necessity of reconciling the advantages of digital payments with the imperative for financial literacy and prudent spending practices to guarantee favourable results for individuals and the overall economy.

### **How QRIS Promotes Inclusive and Efficient Transactions to Promote Individual and Societal Well-Being in Maqashid Shariah**

In the swiftly advancing digital age, QRIS (Quick Response Code Indonesian Standard) has surfaced as a mechanism that fosters more inclusive and efficient transactions in Indonesia. This research seeks to examine the alignment of QRIS with the objectives of maqashid sharia, namely in preserving the welfare of individuals and society. The findings of this analysis are derived from pertinent literature reviews conducted over the past ten years. Enhancement of Financial Transaction Accessibility QRIS facilitates convenient access for the community, particularly for individuals who previously lacked access to conventional financial services. A study by Alhammad indicates that QRIS enables users to perform transactions without a bank account, utilising only a digital wallet application. This is crucial in the realm of financial inclusion, as research indicates that over 70% of the Indonesian populace remains without access to formal banking services (Alhammad, 2023).

Efficacy in Transaction Procedures QRIS enhances efficiency in the transaction process. Research conducted by Ria et. al indicates that the implementation of QRIS can expedite transaction durations, alleviate congestion at payment sites, and diminish the human errors frequently associated with cash transactions (Ria et al., 2023). Consequently, QRIS not only improves convenience for consumers but also expedites cash flow for business operators. Enhancement of Transaction Security Transaction security has emerged as a critical component in the utilisation of QRIS. Sampsir et. al assert that QRIS

incorporates encryption technologies to safeguard user data. This aligns with the concepts of maqashid shariah, which emphasise the safeguarding of money and personal security. The implementation of QRIS alleviates concerns over cash loss and the risk of fraud commonly associated with cash transactions (Samosir et al., 2024).

**Promoting Sharia-Compliant Transactions** QRIS additionally facilitates transactions that adhere to Sharia rules. A study by Alim and Fatimah (2023) revealed that QRIS can facilitate transactions adhering to Islamic law, including buying and selling that do not contravene the principle of riba. This corresponds with the objectives of maqashid shariah to uphold the economic well-being of the community. The QRIS facilitates the community's ability to perform transactions that are halal and aligned with religious doctrines. **Enhancing Financial Literacy** QRIS contributes to enhancing the community's financial literacy. The utilisation of QRIS enhances individuals' comprehension of financial management. The training and socialisation concerning QRIS enhances the community's awareness of the significance of effective financial management. This is significant within the framework of maqashid sharia, as prudent financial management can improve the well-being of individuals and society.

**Socio-Economic Consequences** From a socio-economic standpoint, QRIS has the capacity to enhance the revenue of micro, small, and medium companies (MSMEs). Research conducted by Siregar and Aswandi (2024) indicates that MSMEs utilising QRIS observed a revenue gain of up to 30% within a six-month period. (Budi Gautama Siregar & Aswadi Lubis Aswadi, 2024) This indicates that QRIS benefits not only consumers but also offers substantial economic advantages to business operators. **The Function of QRIS in Sustainable Economic Advancement** QRIS promotes sustainable economic development by facilitating environmentally conscious transactions. Research by Widjanarko dan Wirawan (2022) indicates that the implementation of QRIS decreases paper consumption for transaction receipts, therefore aiding environmental conservation initiatives (Widjanarko et al., 2022).

This aligns with maqashid sharia, which underscores the significance of environmental preservation for the benefit of future generations. **Obstacles in the Implementation of QRIS** Despite the numerous benefits of QRIS, several difficulties require attention. Research conducted by Listiyono et.al identified the insufficient public comprehension of digital technology as a significant impediment to the deployment of QRIS (Listiyono et al., 2024). To resolve this issue, enhanced educational initiatives are required for the community to effectively leverage QRIS. QRIS is an innovation that corresponds with the goals of maqashid sharia in preserving the welfare of individuals and society. Through enhancements in accessibility, efficiency, security, and facilitation of transactions compliant with sharia principles, QRIS has the capacity to serve as a formidable instrument for advancing financial inclusion in Indonesia. Nonetheless, the obstacles in its execution must be resolved by comprehensive education and socialisation.

### **How QRIS Might Digitalise Islamic Money to Promote Ethical and Responsible Customer Behaviour?**

In recent years, the digitalisation of Islamic banking has undergone substantial advancement, particularly with the implementation of the Quick Response Code Indonesian Standard (QRIS) as a unified payment mechanism. QRIS, introduced by Bank Indonesia in 2019, seeks to enable cashless transactions and enhance financial inclusion in Indonesia. This research seeks to investigate the role of QRIS as a strategic instrument in fostering ethical and responsible consumer behaviour within the framework of Islamic financing. The digitalisation of Islamic finance pertains to the utilisation of digital technologies in financial services that adhere to Sharia standards. A significant facet of this digitalisation is its capacity to improve accessibility and efficiency in financial transactions. QRIS, a QR code-based payment system, enables consumers to execute transactions swiftly and effortlessly, eliminating the need for cash. This aligns with the principles of Islamic finance that advocate for transparency and efficiency in all transactions.

Research by Alam dan Nazim Ali indicates that the digitalisation of Islamic finance via QRIS can enhance public engagement in the formal financial system. By enabling expedited and secure transactions, QRIS can draw a greater number of consumers to utilise financial services that adhere to Sharia rules. This may also aid in diminishing informal economic activities that frequently conflict with Islamic ethical standards. (Alam & Nazim Ali, 2021) The notion of ethical and responsible consumer practices within Islamic finance includes elements such as justice, integrity, and social accountability. QRIS, as a payment mechanism that facilitates transparent transactions, can promote more ethical consumer spending behaviour. Faizi's research (2024) demonstrates that QRIS utilisation can enhance customer knowledge regarding the significance of selecting products and services that conform to Islamic beliefs (Faizi, 2024). QRIS facilitates consumers' access to information regarding the items and services they acquire. Clear and open information enables consumers to make more informed and responsible decisions. This aligns with Islamic financial principles that discourage consumers from engaging in detrimental activities, such as usury and gharar (uncertainty).

This research reveals that the utilisation of QRIS can affect customer behaviour in selecting financial products and services. Research by Arifin et.al (2024) indicates that consumers utilising QRIS exhibit a preference for products certified as halal. This signifies that QRIS serves not merely as a payment instrument but also as a mechanism to enhance customer knowledge regarding the significance of selecting products that adhere to Sharia rules (Arifin et al., 2024). Moreover, QRIS can incentivise consumers to engage more actively in social activities endorsed by Islamic financial institutions. Research conducted by Fadillah et.al (2022) indicates that customers utilising QRIS are more inclined to support social initiatives, like zakat and infak (Fadillah et al., 2022). This indicates that QRIS not only streamlines financial transactions but also functions as a mechanism to promote positive social behaviour.

Despite QRIS's significant potential to promote more ethical and responsible consumer behaviours, certain problems must be confronted. A primary difficulty is the deficiency in understanding and financial literacy throughout the populace. Numerous individuals remain inadequately informed about the utilisation of QRIS and its associated advantages.

Consequently, intensified educational and socialisation initiatives are required to improve the public's comprehension of the digitalisation of Islamic finance. Furthermore, security and privacy concerns are significant difficulties in the utilisation of QRIS. The proliferation of digital technology heightens the risk to personal data security. Numerous consumers remain apprehensive regarding the security of their data when utilising QRIS. Consequently, it is imperative for financial institutions to offer enhanced and more transparent security assurances to clients.

This research demonstrates that the digitalisation of Islamic banking via QRIS can function as a strategic instrument to promote more ethical and responsible consumer behaviours. QRIS enhances the efficiency of financial transactions while simultaneously increasing customer awareness on the significance of selecting items that adhere to Sharia rules. To realise its full potential, enhanced efforts are required in public education, financial literacy improvement, and data security assurance.

## **CONCLUSION**

This research demonstrates that the implementation of the Quick Response Code Indonesian Standard (QRIS) inside sharia finance significantly alters the paradigm of financial transactions, particularly by diminishing reliance on cash. Through a comprehensive literature review, it was determined that QRIS functions not just as a payment mechanism but also as a catalyst for advancing ethical ideals in finance. This research posits that QRIS can diminish cash utilisation, which frequently incites impulsive expenditure, while also enhancing the quality of financial paperwork. This research highlights the significant relationship between QRIS and the principles of Islamic financing. QRIS emphasises transparency and equity in transactions. Within the framework of Sharia, fairness is a fundamental principle that is rigorously maintained, and QRIS can serve to guarantee that all transactions are executed equitably, devoid of fraud or unethical activity. Through digitalisation, QRIS fosters a healthier environment for all transaction participants, thereby promoting inclusive economic growth.

The significance of recording financial transactions executed via QRIS is undeniable. Digitised transaction records enable individuals and business operators to more effectively manage their expenditures and revenues. This is advantageous not only for individuals but also for the fiscal management of organisations and enterprises. Clear and precise documentation facilitates enhanced assessments of financial trends, resulting in more informed and strategic decision-making. Moreover, QRIS contributes to reinforcing the ideas of sustainability in finance. In a world increasingly focused on sustainability, efficient and transparent payment solutions such as QRIS facilitate more responsible transactions. QRIS diminishes cash usage, hence lowering carbon footprints and streamlining transaction procedures, which can reduce the likelihood of human mistake and operational expenses. This results in enhanced capital efficiency and improved resource utilisation. From the standpoint of financial inclusion, QRIS significantly contributes to the expansion of financial services to a broader population. By enabling access to digital payment systems, QRIS can engage populations that previously lacked access to formal financial services,



including communities in rural regions. This corresponds with the aims of maqashid sharia, wherein the attainment of individual and societal welfare is paramount. QRIS enhances financial accessibility, thereby empowering communities and elevating their quality of life.

Moreover, QRIS promotes ethical and responsible consuming practices. In contemporary consumer society, characterised by impulsive expenditure, QRIS offers a more systematic approach to transactions. Customers utilising QRIS exhibit heightened awareness of their expenditures, attributable to the transparent digital record of all transactions conducted. This understanding facilitates the development of improved spending habits that conform to the tenets of Islamic finance. In conclusion, QRIS functions as a contemporary payment solution in Islamic finance while offering numerous advantages that uphold ethical standards and social responsibility. Through its proper implementation, QRIS can serve as a strategic instrument to enhance consumer practices, aligning with the maqashid shariah aims of safeguarding individual and societal welfare. To effectively actualise the potential of QRIS, collaboration among pertinent stakeholders, including the government, financial institutions, and the community, is essential. Consequently, QRIS is anticipated to effectuate substantial beneficial transformations in the Islamic finance sector in Indonesia, promoting more inclusive and sustainable economic development.

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