

Quick Response Code Indonesian Standard (Qris) In Terms of Maqashid Sharia

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Submitted: April, 2023

Accepted: May, 2023

Published: June, 2023

Abstract.

This research discusses technological developments in the economic field. Quick Response Code Indonesian Standard is a tool used to transact through digital technology; in the muamalah point of view, every action must be carried out by a legal determination that can be used as a basis for its use. The determination method used in Islamic economics is Maqashid Sharia by weighing the benefits and harms of an object. Therefore, this study aims to analyze the use of the Quick Response Code Indonesian Standard in the review of Maqashid Sharia. This research uses qualitative methods with the library research that is analyzed masalah mursalah. In this study, it is known that the use of the Quick Response Code Indonesian Standard (QRIS) contains benefits. These results align with the concept of maqashid sharia, whose main goal is a benefit, avoiding harm to all people, prioritizing the objectives of Shara', and not contradicting the Qur'an and Sunnah.

Keywords: Maqashid Sharia, Maslahatul Mursalah, Quick Response Code Indonesian Standard.

A. Introduction

Islamic economics is one of the important fields in human life, which includes buying and selling, pawning, trading companies, reservations, entrustments, and others (Muslich, 2013). Every human being carries out these activities to meet the needs of life in the world and the hereafter; therefore, Islam regulates all activities specifically with the aim that none of the human race carries out activities that deviate from Allah's provisions, and this is done for the good of all humanity (Wibowo, 2012). This shows that Islam is a religion that facilitates all activities, including economics. Then, *maqashid sharia* is the concept of *usul fiqh* science used to formulate and determine the provisions of a novelty that arises in the economic field. In economics, *maqashid sharia* balances the position of economic activity, which can realize the goodness and limits of provisions by sharia (Chapra, 1992).

The factor of transition in the economic field is science and technology, which continues to develop rapidly, so this pattern impacts all aspects that cover it, such as the transition of the payment system, which was originally done manually and then turned online. This phenomenon is important to observe because any formed system's novelty can

have good and bad effects. Although the main purpose of all transitions is goodness, such as in digital transactions that can provide a sense of security, and comfort, facilitate transactions, and minimize risks, proper mitigation must still be carried out.

The ongoing technological developments have sparked the emergence of various transaction tools with a non-cash system, including ovo, funds, gopay, m-banking, QRIS, and so on. This shows that technological developments have a major influence on the world economy. Bank Indonesia, as a financial monetary in Indonesia, also supports the revolution that the parties have carried out; even in early 2020, Bank Indonesia inaugurated its latest innovation in transactions, namely QRIS (Quick et al.), which is a means of payment made through electronic money, electronic wallets, or mobile banking (Departemen Komunikasi, 2019). This is done as a new breakthrough in the growing digital era and aims to ensure payment services can run well. Furthermore, the creation of this innovation is based on the desire to realize the vision and mission of the Indonesian payment system in 2025, as well as forming payments that are friendly to the economy, accelerating inclusive finance and advancing (Triwibowo et al., 2020).

The innovation comes by presenting practical and efficient payments and using EMV Co (Europa Master Card Visa) as a standard in preparing QRIS. This is used to support interconnection and interoperability between providers, instruments, and even between countries so that it is open (Sihaloho et al., 2020). In the same harmony as the Islamic economy, everything is regulated in such a way that the Islamic economy aims to carry out everything by Islamic law. Islam is very responsive to new "contemporary" things in all fields. By using *maqashid sharia* is a method that can be used to see contemporary objects to maintain the objectives of sharia, such as keeping religion, keeping the soul, keeping the mind, keeping offspring and keeping the property, these five points are commonly called *al-kulliyah al-khomsah*.

In today's modern economy, the touch of technology is inseparable from the changes that always occur. Therefore, the exchange traffic in this economic field needs an instrument to support it. In addition to technology, the benefit of the people in today's era must also be considered because the faster it develops, the more problems must be watched. The payment system using QRIS (Quick Response Code Indonesian Standard), which is promoted, can prosper users and is expected to answer existing problems in the economic system, such as facilitating payment transactions, speeding up, efficiency, and security when making transactions. However, with the existence of something new and able to keep up with the times, it does not overlook that it can also bring harm that we may not realize its presence.

In a study conducted by Ziyadatul, it was stated that the factors that influence people to use QRIS are trust, compatibility, and satisfaction (Husna, 2020). *Mawadata Warahmaniyah* also conducted research on the law of online buying and selling and the results of the study stated that online buying and selling is legal to do as long as everyone

recognizes the *gharar* (fraud) side that exists, at least to anticipate any (Warahmaniyah, 2017). Then Afif Muamar and Ari Salman Alparisi stated that e-money, in general, is by the concept of *maqashid sharia* because the system already has security supported by a PIN, provides convenience for users, and has other advantages (Muamar & Alparisi, 2017). From some of these studies, the position of this research is to fill the void by analyzing the QRIS system from *maqashid Sharia*. Apart from being a new payment method, *maqashid sharia* in this study is used as an analysis knife to determine the status of *mudharat* and *maslahat* in the system used by QRIS in making payments.

In our opinion, based on the premise compiled in the background of the problem above, it encourages us to examine the new e-money product inaugurated by Bank Indonesia as a financial regulator in Indonesia and see the benefits contained in the e-money product in terms of *al-maqashid al-syariah*. Given that Indonesia is a country that is primarily adherents of Islam. If something new appears in this era, the scholars are always alert and responsive to respond and look for benefits and harms.

B. Literature Review

1. System Quick Response Code Indonesian Standard (QRIS)

Quick Response Code Indonesian Standard is a revolution of the QR Code, which is a tool or method of payment made through an e-wallet application that uses a barcode scan base (Aktas, 2017), with technology that is easy to use, has accuracy and characteristics that can help users in transactions. The beginning of this technology was developed by Denso Wave, which is a division of the Japanese company Denso Corporate which was published in 1994, the use of this QR Code technology requires a mobile application to read or scan the QR Code software and must install a Code Reader or QR Scanner on the device or mobile application. Before further discussion, please note that Quick Response and Bar Code have differences in function: QR Code (quick response) has the purpose of conveying information with a short response, while Bar Code serves to store information (Soon T.J, 2008).

According to (Aktas, 2017) in The Evaluation and Emergence of QR Code, functionally, this technology has several advantages, including the following:

a. Bridge between the real world and virtual world

This feature is one of the prominent functions because it functions as a bridge between online and offline media, with the functions contained in this QR Code, there is no longer a thick barrier between the two.

b. Instant access to online information

QR Code presents instant access, in searching or accessing internet pages can be accessed quickly without the need to perform any "keyboard" operations, in

the sense that only by scanning the barcode can be accessed instantly without any interference from other parties.

c. Overcoming limitations

In line with the above functions, the QR Code targets smartphone or tablet users who can use it situationally and shorten specific distances, in the sense that this QR Code tries to shrink the dividing walls in offline and online activities and, therefore, also tries to be placed on all types of communication media and print media.

d. Efficient without internet

In the implementation of the QR Code in an application, there is a device that can respond to the QR Code image through the camera on the user's smartphone, after the change is complete, the translation will appear on the QR Code.

e. User-friendly QR code creation

From some of the functionalities described above, user-friendliness is also one of the factors that must be considered. With some of the explanations above, the use of the QR Code in addition to shortening time and making it easier to use / search, this transaction already represents and shows that the QR Code is included in user-friendly.

In addition to the functions mentioned above, the use of QRIS also has several benefits and advantages that users can enjoy, such as from the buyer, namely fast, practical, effective, and safe. Then, from the merchant, the benefits of using Qris are increasing branding, potentially increasing trade because it can accept payments through other types of QR, avoiding counterfeit money, no need to provide change, that it also preventing the spread of the COVID-19 virus because by using Qris there is not much contact with other people.

Then, along with the development of increasingly advanced technology. More and more transactions are made through e-wallets, and many applications have provided a payment system via QR Codes to facilitate transactions. Furthermore, QRIS is a merger of various types of QR organized by payment system services that use QR codes. QRIS was launched by Bank Indonesia and the Indonesian Payment System Association on August 17, 2019. QRIS was developed by Bank Indonesia so that the transaction process with the QR Code can be easier, faster, and safer. So that initially, payments were made by scanning barcodes using their respective applications, this QRIS combines these payment methods with only one scanning "window"; besides that, this QRIS also has the support of the InterActive QRIS system provided by PT. Interactive to support the program in promoting a cashless society (digital money payments).

The unification was carried out as a counterweight to the advancement of the digital era, and accompanied by this collaboration, payments using QRIS are easier and faster,

and the most important thing is user security. This security is contained in Bank Indonesia regulations: Member of the Board of Governors Regulation (PADG) No.21/18/PADC/2019 concerning implementing the Quick Response Code National Standard for payments. The issuance is carried out to ensure the implementation of payment services using QRIS can run well; besides that (Departemen Komunikasi, 2019), another security is the PIN in each "e-wallet" application that each user can create. The difference between QRIS and QR Code lies in the scanner that can be done from various "merchant" mobile applications with one barcode; in short, all payments using QRIS can be done with one door or one barcode from various applications that provide payments using QRIS.

2. The Concept of *Maqashid Sharia*

Maqashid shari'ah consists of two words: *maqashid* and *shari'ah*. *Maqashid* is the jama' of *maqshud*. The root of the word comes from the word *qashada*, which means towards, aim, desire and intent (Wehr, 1980). In the science of Nahwu, *maqshud-maqashid* is *maf'ul bih* because it is an object, so it means "purpose" or "some" purpose whose law can change as the purpose is set. The deepest element in the purpose of *al-maqashid* is intention (Al-Kailani & Al-Rahman, 2000).

Terminologically, *Maqashid* means Shariah's dignity or values and objectives that are contained in the largest part of its laws. These values and goals are seen as the purpose and secret of the sharia stipulated in each legal provision (Al-Zuhayli, 1998).as well as the desire to achieve something that is desired from a law (Mawardi, 2012)

Furthermore, the word that must be understood is *Shari'ah*, which is a form of its subject that comes from the word *shari'a*, which means to explain or explain, while *shari'ah* means the way to the source of water as a source of life (Al-friqi, 1994). Some scholars also interpret sharia in terms of the path to the spring, in other words mentioned: "*al Millah, al Dien, al Thariqah, al Minhaj and al-Sunnah*" (Mawardi, 2012). In essence, sharia is the source of the soul (humans, animals, plants) in creating progress, profit, and benefit in the world and hereafter. As stated in the Quran in verse 24 of QS al-Anfal.

Some scholars also interpret shari'a as a provision in the form of law decreed by Allah to His servants to be used as guidance in living life and the shari'a is contained in the Qur'an and Hadith, which in essence, the shari'a contains a conception of *aqidah* and its legal legislation (Raisuni, 1999). Some scholars also interpret shari'a as—such as al Asmawi interpreting it as the purpose of establishing a law, al Samarqandi also equates it with the meanings of law. While al Ghazali, al Amidi, and Ibn Hajib interpreted it as achieving benefits and rejecting *mafsadat* (Umar, 2003).

Furthermore, the definition of *maqashid sharia* was not clearly defined by earlier scholars because, for them, the definition of *maqashid sharia* was clear when understanding the meaning contained in "a matter" *maqashid sharia* itself. More clearly, the understanding of *maqashid sharia* is widely interpreted by modern scholars, such as Ibn Ashur, who defines *maqashid shari'a* as the value or wisdom that concerns the Shari'ah' contained in the Shari'a. 'Alal al-Afsi far defines *maqashid shari'ah* as the main purpose of shari'a and the existence of secrets laid by shari'a', which is made central in every sharia law (Al-Kailani & Al-Rahman, 2000).

When studying *maqashid* theory, the main point is benefit (Bakri, 1996). In previous literature, the interpretation of *maslahat* has a different understanding; this shows how important the element that is the main purpose of the existence of *maqashid shari'ah*. *Imam al-Haramain al-Juwaini* was one of the experts who emphasized making a basis for establishing a matter from the point of view of Islamic law. In fact, he asserted unequivocally that a person who cannot understand the *maqashid* of Sharia cannot yet enforce a law in Islam.

Shathibi argues that man, to get benefits and be able to prevent evil then he must observe shari'ah he continued, "*Qashdu as-Shari' fi Dukhul al-Mukallaf throne Ahkam ash-Shari'ah*," which of why Allah commands us to implement the shari'ah that has been established, the term used by Shathibi regarding this matter is *ikhtiyaran* not *idhtiraran* (Syathibi, 1995). According to al-Ghazali, the attainment of benefit is achieved through the five shari'a: religion, soul, reason, heredity, and possessions (Al-Ghazali, 2010). Hierarchically, al-Syatibi's opinion quoted by Asafri Jaya Bakri, *Maqashid sharia* is divided into three parts (Bakri, 1996):

- a. *Maqashid al-Dharuriyat* is a purpose that must exist/be implemented to realize benefits related to the worldly dimension and *ukhari*. If the making is not carried out, it can cause damage and even loss of essence in mass life, such as eating, drinking, praying, fasting, and other worship. In the field of *mu'amalat*, Syathibi gave an example of the need for a particular *'iwadh* in the transfer of ownership, buying, and selling, for example. There are five purposes in this *maqashid dharuriyyat*, namely to guard religion (*hifdzud-din*), guard the soul (*hifdzun-nafs*), guard offspring (*hifdzun-nasl*), guard property (*hifdzul-maal*), and guard reason (*hifdzul-aql*).
- b. *Maqashid al-Hajiyat* is a purpose that should exist so that in its implementation it is free and avoids difficulties. Even if the intention does not exist, it will not cause damage or death but will cause narrowness. The example given by Shathibi in *mu'amalat* in this section is the emergence of several business transactions in the fiqh *mu'amalat*, including *qiradh*, *musaqah*, and greetings.

- c. *Maqashid al-Tahsiniyyat* is intended so that man can do his best to complete the maintenance of the five basic elements. *Al-Tahsiniyyat* (tertiary goals) is defined by Judiciary Wahyudi As something whose presence is neither necessary nor necessary but will beautify the manifestation of the interests of *dharuriyat and hajiyat*. Conversely, its absence will neither damage nor complicate the life of the "intent" but reduce the sense of beauty and ethics (Wahyudi, 2006).
- f. *Maqashid Shari'ah*, in the view of Shathibi, illustrates a law in a matter such as in the field of *muamalat*, prohibition in transacting unclean goods, and efficient use of water and grass. The context presented by Shathibi and the ideas initiated are found in authoritative texts, the Qur'an, Hadith, and Sunnah. In this case, it cannot be separated from understanding the achievement of the goals of *maqashid shari'ah*.

C. Research Methodology

This type of research is a literature review with qualitative methods and uses a normative approach. According to Andi Eka Putra, normative words are closely related to morals (Putra, 2018). Because a decree that happens to living beings is a provision outlined by Allah, norms are often interpreted as the core of religion, and even some scholars argue the core of the teachings of the Qur'an. This approach is usually used to explore laws carried out by reviewing existing literature (Soekanto & Mamudji, 2009). This description shows that the normative approach is an approach taken to explore the law on a matter that has not been contained in the Qur'an.

This study uses Secondary Data from books, encyclopedias, and previous studies. James A. Black states that Secondary data is a source of data not limited by space and time (James A. Black, 2001). Furthermore, the data collection technique in this study is documentation, which collects data related to things and variables in the form of text, transcript notes, research materials, and so on (Arikunto, 2006).

The main instrument in this study is oneself, in some literature, it is mentioned that the main element in a study is the human instrument itself. Then, the technical data analysis in this study is *maslahah mursalah* to find values that are integrated with benefit and prosperity.

D. Results And Discussion

In economics, the principle of *maslahah* is placed second only to tawhid and the third is justice (M.U. Chapra, 2000). However, in *maqashid sharia maslahah* is the main objective of shari'a, the scholars of *maqashid sharia* (Imam al-Juwaini, Imam al-Ghazali, al-Izz ibn Abd al-Salam, al-Shatibi, al-Tufi, and Muhammad Tahir Ibnu Ashur) agree with the establishment of this goal. With a very proportional determination, *maslahah* is key in declaring an Islamic

economy that is constantly developing and the establishment of fatwas or laws that can apply dynamically (there are always new ones along with the times).

Basically, the principle of sharia is a principle that is carried out in muamalah and encourages humans to continue to behave *amar ma'ruf nahi munkar*. Then in Law No. 21 of 2008 concerning Islamic banking, sharia principles are Islamic legal principles in banking activities based on fatwas issued by institutions, and in general, sharia principles are divided into 2 parts; Sharia principles in worship and *muamalah*. Sharia principles permissible in *muamalah* include buying and selling, renting, pawning, *mudharabah* and *musharakah* (cooperation), representation, and so on. Then, it is not allowed, such as deception, usury, and activities that cause harm (Djazuli, 2006)

Technology in today's era is a driving factor for the production function pursued by humans to get a better standard of living than before. Even so, if the more advanced a technology, a production that will be obtained in the form of goods and services that have good quality is more efficient and effective. In this case, Allah has said that man (Zahrul Muttaqin, 2004) is a caliph on earth and allows this nature to be cultivated properly and as it should. Islam also allows the creation of technology to be used in life as long as it does not contradict His teachings. In harmony with the word of Allah in the Qur'an surah al-Baqarah verse 29, which means:

"It is Allah, who has made all that is on earth for you, and He will the heavens, and He has made seven heavens, and He is all-knowing." (Al-Baqarah 2: 29).

Thus, technological developments that have occurred indirectly also have an impact on the economy, one of concrete evidence is the transaction system that has gradually changed, in recorded history, the payment system has changed from time initially transacted using the barter system to the paper age and then the payment system began to gradually use digital electronic media, Like e-wallet applications that are familiar in modern circles today are the DANA, OVO, Go-Pay, and other mobile applications designed by bank institutions in Indonesia to balance the rapid development.

Quick Response Code Indonesian Standard is a tool or payment method made through an e-wallet application that uses a barcode scan base. Technology is designed to provide convenience and security for users in transactions. It serves as a bridge between the real world and the virtual world, providing instant, efficient, and user-friendly QR access. Other benefits provided by this system can not only be felt by buyers, but the use of this system can also be felt by merchants, such as increasing branding, having the opportunity to increase sales, because they can accept payments via any QR, avoiding circulation of Counterfeit money, there is no need to provide change, besides that it can also prevent the spread of the Covid-19 virus because by using QRIS there is not much contact with other people. In addition, this system is coated with the security of applications protected through

PIN and in Bank Indonesia regulations: Regulation of Members of the Board of Governors (PADG) No.21/18/PADC/2019 concerning the implementation of the National Quick Response Code Standard for payments. So that users do not have to doubt whether the security of the property they store on the system will be lost "while avoiding human errors".

Furthermore, the Islamic economic view of security in safeguarding property is one of humans' treatments to care for wealth. In financial matters, Ahcene Lahsasna stated that some of the objectives of *maqashid sharia* in the field of *muamalah* include wealth preservation, transparency in wealth, development and investment, and preventing harm in financial acquisitions (Lahsasna, 2013).

Regarding shari'a, Islam has always been a source in the search for answers to all problems that arise and are related to religion, both in the field of worship and *muamalah*. In the search for solutions to existing problems, benefit is the end of the search therefore also, the concept/method of *maqashid sharia* is formed "made" to be and seek answers to new and future problems, and the absence of verses or propositions that explain the problem, the search for answers so as not to cause *mafsadat "mudharat"* for the Ummah.

In scientific disciplines, the concept of *maqashid sharia* is used as a basis for establishing law on a new matter with all considerations in accordance with what it should be. Its alignment with the Quick Response Code Indonesian Standard technology, which includes a reform system in the economic sector in Indonesia, still has abstractions that need to be clarified straightforwardly to the public so that it can cause foreign feelings and hesitancy to use it. Then, in the concept of *maqashid sharia*, such doubts do not apply because the purpose of *maqashid sharia* is the benefit prioritized by way of manifestation and the establishment of religion, soul, reason, offspring, and property. Furthermore, to understand how to realize or maintain *maqashidul khamsah*, one should first understand the meaning of *maqashid sharia*, which covers the entire framework. Shathibi argues that humans should observe the Shari'ah or seek the purpose of why Allah commands us to observe the prescribed Shari'ah (Syathibi, 1995). This opinion of the shatibi is also in harmony with the scholars of the *maqashid sharia* who state that no intention from Allah harms his people. There must be benefits that accompany it.

Maslahah which is generally defined as welfare or goodness in the world and hereafter, scholars define *maslahah* as something that contains benefits and avoids *mudharat* or damage (*mafsadah*). When referring to *Ushul al-Khamsah*, its application to the field of Islamic economics shows the breadth of its scope compared to worship, whose concreteness contains dogmatic (*ta'abudi*) that has been stipulated in its passage, while in the principle of Islamic economics (*muamalah*) there is always a reformer every time the time's roll, therefore the concept of *maslahah* is used as a basis or benchmark that restricts and balances every renewal that occurs in The development of Islamic economics. In fact, it is not uncommon for many

new problems to arise in the field of *muamalah*, where the accused also has no evidence or verse that can be used as a basis that the new thing is good or vice versa.

Ahmad Raysuni argues that to get a correct understanding of *mashallah*; he must look at it from various aspects and points of view. First, it would be better to look at the understanding of *mashallah* simply and universally, namely by saying that *it is everything that contains goodness and benefits for a group of humans and individuals*. Second, look at the other side of *masalah*, which is to avoid *mafsadat*. Therefore, achieving benefits must stay away from all those that cause damage before and after. Third, recognize that the benefits needed by humans and beneficial to them are very diverse in form and pattern. Fourth, find that *mashallah* and *mafsadat* have different degrees in quality and quantity. Fifth, *mashallah* when viewed from the point of view of time, it turns out that the change of time can turn into something destructive or vice versa. Sixth, *mashallah* also needs to be viewed from a general and special side, which means that it is considered a benefit for the elite and a *mafsadat* for ordinary people (Purwanto, 2017).

The concept of *maqashid sharia* is nothing but aimed at finding and creating problems for the ummah. In line with Muhammad Abu Zahrah's statement that the ultimate goal of Islam is benefit, there is not a single rule in the passage "Qur'an and Sunnah," but it contains benefits. With the rules that Allah has outlined, it is nothing but to bring man into a good condition/prosperity and avoid everything that makes him bad for life on earth and hereafter (Abu Zahrah, 1958).

Maslahah has two criteria: An absolute benefit and a universal benefit. These two criteria show that problems are also individual, which means goodness aimed at oneself. While the universal benefit is good and includes many "people." The statement also extends to the types of benefits that are divided into three parts: The problem of *mu'tabarah*, the problem of *mulgah*, and the problem of *mursalah*. These three types also map the problem to certain criteria, such as benefits that are clearly mentioned in the passage. Some problems are not clearly explained in the passage but still have a good impact on "masalah" for all people, and even some scholars argue that universal *masalah* is a problem that does not exist in *nas*, but the main idea still comes from *nas* (Abu Zahrah, 1958).

Furthermore, Shathibi is a scholar who packages *maqashid shari'ah* perfectly and looks more flexible. In the sense that the *maqashid sharia* method is used to answer problems that arise in the contemporary scope, such as worship and *muamalah*. Syathibi stated that the concept of *maqashid sharia* is a concept used to design, as a basis for the establishment of law, and to recognize problems that are only present in contemporary times, where these problems are not found in *NAS*, special label in the field of *muamalah* which is always updated in every era. Therefore, al-Shathibi revealed that if the concept of *maqashid sharia* is juxtaposed with *masalah mursalah*, it would be even better to determine that the matter

brings benefits or even contains benefits for all people. Therefore, according to Imam Malik, there are three conditions in determining the *maslahah mursalah* (Bakri, 1996): First, there is an adjustment between *maslahat* and *maqashid sharia*, and does not contradict other legal bases. Second, the substance of the problem is logical. Third, using the problem aims to eliminate the narrowness of humanity.

Then, by referring to the opinions of the scholars above, the use of QRIS or QR codes in transactions is an activity that brings benefits to parties related to "buyers and sellers" because transactions carried out through the system can bring good that can be felt like a system that can respond quickly, efficiently, and security. In addition, it can also avoid disasters such as counterfeit money fraud or other scams that can threaten at any time. In line with the opinion of Imam al-Shathibi and Imam Malik, who stated that the purpose of the concept of *maqashid sharia* is to eliminate the narrowness of *mafsadat*" and bring about the improvement of "*maslahat*." The determination is also in line with Ahmad Raysuni's opinion, which argues that everyone must put various opinions in their respective portions then analyze from all points of view. Only then will it be known the problems that must come first and the problems that are abandoned/ended, this process will lead to the right problems (Raysuni & Jamal Barut, 2022).

E. Conclusion

Based on the discussion that has been described, it can be concluded that the use of the Quick Response Code Indonesia Standard (QRIS) in transactions can bring benefits to its users because the Quick Response Code Indonesia Standard system is designed to make it easy to avoid "fraud" losses efficiently and quickly and to security facilitated by Bank Indonesia in the Regulation of Members of the Board of Governors (PADG) No.21/18/PADC/2019.

The statement "bringing benefit" is also based on the concept of *maqashid sharia*, which has the main purpose of coming to the good of "*maslahah*" and avoiding the bad of "*mudharat*." Besides that, it is also by the principles of *maqashid sharia*, which has objectives in the field of *muamalah*, including the preservation of wealth, transparency in wealth and finance, development and investment of wealth, and preventing harm in acquisition in finance, and the fulfillment of the principal *maqashid sharia*; religion, soul, reason, heredity, and possessions. These objectives are also limited so as not to widen and clarify the benefits of using Quick Response Code Indonesia Standard in transactions: prioritizing the objectives of shari'a, not contradicting the Qur'an, Sunnah, the principle of *qiyas*, and paying attention to more important (great) benefits.

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