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Maslahah Mursalah 's Review of the Advantages and Disadvantages of Using QRIS as an Electronic Payment System

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ABSTRACT

The rapid expansion of digital payments in Indonesia has made the Quick Response Code Indonesian Standard (QRIS) an important component of the retail payment ecosystem. This article examines the benefits and risks of QRIS and evaluates their relative implications from the perspective of *maslahah mursalah*. The study uses qualitative library research and documentary analysis. Primary materials consist of Bank Indonesia regulations and official publications, while secondary materials consist of peer-reviewed studies on QRIS, payment systems, consumer protection, and Islamic economics. The analysis applies a benefit-harm framework and maps the identified effects to *maqashid al-shariah*, particularly hifz al-mal and hifz al-'aql. *Bank Indonesia* reported 59.53 million QRIS users and 42.75 million merchants in the fourth quarter of 2025, with MSMEs accounting for 95.74% of merchants. The study finds that QRIS produces substantial *maslahat* through interoperability, transaction efficiency, wider acceptance among MSMEs, and improved transaction records. At the same time, service disruption, fraud, data-protection concerns, and unequal digital capability remain relevant mafsadah. The benefit of QRIS is therefore conditional upon reliable infrastructure, consumer protection, data protection, fraud prevention, and adequate digital literacy.

KEYWORDS: QRIS, *maslahah mursalah, maqashid al-shariah*, digital payment, consumer protection, Islamic economics

1. INTRODUCTION

Digitalization has transformed retail payment practices in Indonesia. One of the most important institutional responses is the Quick Response Code Indonesian Standard (QRIS), a national QR-payment standard developed by Bank Indonesia to promote interoperability among payment service providers. The policy is designed to support payment transactions that are fast, easy, affordable, secure, and reliable while strengthening the payment ecosystem and consumer protection. QRIS has become a large-scale payment instrument rather than a niche technology. Bank Indonesia reported 56.3 million QRIS users and 38.1 million merchants in the first quarter of 2025. By the first semester of 2025, the number increased to 57 million users and 39.3 million merchants, with 93.16% of merchants classified as MSMEs. In the fourth quarter of 2025, QRIS reached 59.53 million users and 42.75 million merchants, while MSMEs represented 95.74% of merchants (Bank Indonesia, 2025a, 2025b, 2026a).

Such expansion creates both benefits and risks. QRIS can simplify payment acceptance, reduce cash-handling friction, and widen access to digital payments. However, its use also depends on devices, applications, network connectivity, payment-service infrastructure, and users' digital capability. Fraud, service disruption, personal-data concerns, and unequal digital literacy therefore remain relevant issues. Bank Indonesia's regulatory framework explicitly incorporates information-system security, risk management, personal-data protection, and consumer protection into payment-system governance (Bank Indonesia, 2021, 2023).

From the perspective of Islamic economics, technological innovation in *muamalah* may be assessed through *maslahah mursalah* when its specific form is not directly regulated by classical texts but its effects can be evaluated in light of maqashid al-shariah. Ajuna (2019) explains the relevance of *maslahah mursalah to* contemporary economic transactions, while Wahid and Zuardi (2023) demonstrate the relevance of maqashid al-shariah in assessing QRIS.

Previous research has examined QRIS in relation to MSME perceptions, MSME income, *maqashid al-shariah*, and legal responsibility. Setiawan and Mahyuni (2020) focus on MSME perceptions and intentions; Rosnaida et al. (2024) examine QRIS and MSME income from a maslahah perspective; Wahid and Zuardi (2023) discuss QRIS through maqashid al-shariah; and Rahmadhani and Yuniarti (2023) examine responsibility in QRIS transactions. These studies provide important foundations, but a more integrated assessment is needed to connect concrete QRIS benefits and risks with the conditions required for those benefits to qualify as public maslahah.

The novelty of this article lies in a conditional benefit-harm assessment. Instead of assuming that QRIS is beneficial simply because it is efficient, the study maps its operational benefits and risks to maqashid al-shariah and evaluates whether institutional safeguards can prevent foreseeable mafsadah. This approach connects Islamic normative analysis with contemporary payment-system governance, particularly consumer protection, data protection, fraud prevention, service reliability, and digital literacy. The study asks three questions: (1) What are the principal benefits and risks of QRIS as an electronic payment system? (2) How can these effects be mapped to *maqashid al-shariah* and levels of *maslahah?* and (3) Under what conditions can QRIS be regarded as consistent with *maslahah mursalah*?

2. METHODS

This research uses qualitative library research and documentary analysis. It does not employ surveys or interviews; therefore, the findings are interpretive and normative rather than statistical estimates of individual user behavior. Primary materials consist of Bank Indonesia regulations and official publications concerning QRIS, payment-system providers, payment-system development, and consumer protection. Secondary materials consist of peer-reviewed studies and academic references concerning QRIS, *maslahah mursalah, maqashid al-shariah,* MSMEs, and payment-system governance. Sources were retained when their bibliographic identity was sufficiently clear and when they supported a specific analytical claim.

The analysis was conducted in four stages. First, the study identified the operational characteristics and current scale of QRIS from official Bank Indonesia documents. Second, the benefits and risks were classified into efficiency, MSME access, transaction records, technological dependence, fraud, data protection, and digital literacy. Third, these dimensions were mapped to *maqashid al-shariah*, particularly *hifz al-mal and hifz al-'aql.* Fourth, the balance of *maslahat and mafsadah* was assessed by considering whether a benefit is concrete, whether a risk is material, and whether the risk can be mitigated through regulation and responsible governance. The study distinguishes the *maqashid* objective from the technological instrument. *Hifz al-mal* is a fundamental objective of shariah, but QRIS itself is not a *daruriyyah* necessity. The facilitation provided by QRIS is therefore generally positioned at the *hajiyyah* level, while some convenience features may be classified as *tahsiniyyah.*

3. RESULTS

3.1 Development and Scale of QRIS Adoption

Official Bank Indonesia data show sustained growth in QRIS adoption. In the first quarter of 2025, QRIS had 56.3 million users and 38.1 million merchants. By the first semester, users reached 57 million and merchants 39.3 million, with MSMEs representing 93.16% of merchants. By the fourth quarter of 2025, users reached 59.53 million and merchants 42.75 million; 95.74% of merchants were MSMEs (Bank Indonesia, 2025a, 2025b, 2026a).nThese figures establish the scale of QRIS but should not be interpreted as proof that QRIS alone causes higher income or financial inclusion. They demonstrate adoption and merchant participation. Causal claims concerning income, productivity, or welfare require empirical designs that isolate the effect of QRIS from other economic factors.

3.2 Benefits of QRIS

First, QRIS improves interoperability because a standardized QR code can be used across participating payment applications. This can reduce the operational burden for merchants and consumers and supports a more integrated retail payment environment. Second, QRIS improves transaction efficiency. Electronic payment reduces the need for cash handling and can simplify low-value retail transactions. This is consistent with the broader payment-system objective of efficiency and reliability. Third, QRIS supports MSME participation in digital payments. The fact that 95.74% of QRIS merchants were MSMEs in the fourth quarter of 2025 demonstrates the strong presence of small businesses in the QRIS ecosystem (Bank Indonesia, 2026a). The evidence supports a claim of broad adoption, while claims that QRIS by itself increases MSME income should remain cautious. Fourth, electronic transaction records can assist reconciliation and financial administration. The benefit is conditional because QRIS records do not automatically constitute complete accounting records; merchants still need appropriate bookkeeping practices. Fifth, QRIS has developed into a cross-border retail payment instrument through arrangements with partner countries. This expands the practical scope of QR-based payments while remaining subject to applicable bilateral arrangements and merchant acceptance (Bank Indonesia, 2026b).

3.3 Risks and Limitations

QRIS creates technological dependence. Transactions require functioning devices, applications, connectivity, and payment-system infrastructure. When a system or network fails, transactions may be interrupted. Legal scholarship has consequently identified questions concerning responsibility when QRIS transactions fail (Rahmadhani & Yuniarti, 2023). Digital payment also changes rather than eliminates fraud risks. Users may face fake payment requests, manipulated QR codes, social engineering, or other forms of digital deception. QRIS standardization should therefore not be equated with a guarantee that every individual transaction is secure.

Personal-data protection is another concern. Payment transactions generate information that may be processed within the payment ecosystem. Bank Indonesia's regulatory framework requires payment service providers to implement information-system security, risk management, and personal-data protection (Bank Indonesia, 2021). Digital literacy is equally important. Users with limited digital capability may be more vulnerable to errors or social engineering. Bank Indonesia Regulation No. 3 of 2023 places education and literacy, protection of consumer assets, protection of consumer data and information, and complaint handling within the consumer-protection framework (Bank Indonesia, 2023). The risks above do not necessarily invalidate QRIS. Rather, they demonstrate that the public benefit of QRIS depends on governance capable of reducing foreseeable harm.

4. DISCUSSION

4.1 QRIS and *Hifz al-Mal*

Hifz al-mal, the protection of wealth, is the strongest *maqashid* connection identified in this study. QRIS can reduce some risks associated with carrying and handling cash, facilitate transactions, and create an electronic record of payments. These effects support the protection and efficient use of wealth. At the same time, *hifz al-mal* requires attention to losses caused by fraud, unauthorized transactions, failed payments, and inadequate dispute resolution. The same digital infrastructure can therefore create both *maslahat and mafsadah*. The appropriate assessment is not whether cashless payment is inherently good, but whether the payment architecture protects wealth after foreseeable digital risks are taken into account.

4.2 QRIS and *Hifz al-'Aql*

Hifz al-'aql is relevant through informed and responsible use. Consumers need sufficient understanding to verify merchant identity, check payment amounts, recognize suspicious requests, and protect authentication credentials. A technically efficient system can still generate harm when users lack the knowledge needed to use it safely. Digital literacy is therefore not an accessory to QRIS adoption but one of the conditions that allow its benefits to become *maslahah*. Consumer education should address both technical use and fraud awareness.

4.3 Mapping *Maslahah and Mafsadah*

The following matrix distinguishes concrete benefits from risks and identifies their principal *maqashid* implications.

Tabel 1. Mapping *Maslahah* and *Mafsadah*

Dimension	Effect	Maqashid	Level	Assessment
Interoperability	Simplifies payment acceptance	*Hifz al-mal*	*Hajiyyah*	*Maslahah*
Transaction efficiency	Reduces transaction friction	*Hifz al-mal*	*Hajiyyah*	*Maslahah*
Electronic records	Supports reconciliation	*Hifz al-mal*	*Hajiyyah*	*Conditional*
MSME participation	Broadens digital acceptance	*Hifz al-mal*	*Hajiyyah*	*Maslahah*
Service disruption	Transactions may fail	*Hifz al-mal*	*Risk*	*Mafsadah to mitigate*
Digital fraud	Potential financial loss	*Hifz al-mal*	*Risk*	*Mafsadah*

Dimension	Effect	Maqashid	Level	Assessment
Data misuse	Potential privacy/financial harm	*Hifz al-mal*	*Risk*	*Mafsadah*
Low digital literacy	Higher vulnerability to deception	*Hifz al-'aql / mal*	Risk	*Mafsadah* to mitigate

Note. Define abbreviations and statistical symbols below the table.

4.4 Conditional Assessment of *Maslahah Mursalah*

Maslahah mursalah should be applied as a conditional assessment. The existence of benefits is not sufficient if preventable harms become dominant. In the QRIS context, four conditions are particularly important: reliability of the payment infrastructure, protection of assets and data, digital literacy, and clear accountability when failures or unauthorized transactions occur. These conditions are consistent with Bank Indonesia's regulatory emphasis on security, risk management, consumer protection, data protection, education, literacy, and complaint handling (Bank Indonesia, 2021, 2023). Therefore, the permissibility and benefit of QRIS are strengthened when the surrounding governance effectively minimizes foreseeable harm.

Under adequate safeguards, QRIS can be regarded as a permissible *muamalah* innovation because it facilitates legitimate transactions and supports hifz al-mal. Where safeguards are weak, the resulting harm may substantially reduce the expected maslahah in particular contexts. The appropriate conclusion is consequently conditional acceptance, not unconditional approval.

4.5 Novelty and Contribution

This article contributes three analytical points. First, it separates the maqashid objective from the technological instrument: *hifz al-mal* is the protected objective, whereas QRIS is a facilitative instrument generally situated at the hajiyyah level. Second, it incorporates current national adoption data rather than relying only on conceptual descriptions of QRIS. Third, it connects Islamic normative analysis with payment-system governance, particularly consumer protection, data protection, fraud prevention, service reliability, and digital literacy. This integrated framework provides a more operational test of *maslahah mursalah*.

5. CONCLUSION

QRIS has become a major component of Indonesia's retail payment ecosystem. Official Bank Indonesia data show continued expansion through 2025, reaching 59.53 million users and 42.75 million merchants in the fourth quarter, with MSMEs representing 95.74% of merchants. Its principal benefits are interoperability, transaction efficiency, wider digital-payment acceptance among MSMEs, and more orderly electronic transaction records. QRIS nevertheless does not eliminate payment-system risks. Service disruption, fraud, data-protection concerns, and unequal digital literacy can generate mafsadah. Claims that QRIS is inherently safe or that it automatically increases MSME income should therefore be avoided unless supported by appropriate empirical evidence. From the perspective of maslahah mursalah, QRIS can be accepted as a contemporary *muamalah* instrument because its use can support hifz al-mal and reduce transactional difficulty. Its facilitation is more appropriately understood as *hajiyyah* rather than *daruriyyah*.

The maslahat is conditional upon reliable infrastructure, consumer protection, data protection, fraud prevention, effective complaint resolution, and digital literacy.

6. SUGGESTION

Bank Indonesia and payment-system providers should continue strengthening system resilience, fraud monitoring, consumer complaint mechanisms, and transparent information about transaction status. Consumers and merchants should be encouraged to verify QR codes and transaction details before authorization. Digital-literacy programs should address both QRIS operation and fraud prevention. Future studies should complement this documentary analysis with empirical evidence on transaction failures, fraud, digital literacy, and MSME outcomes.

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