

Consumer Satisfaction Within the Framework of Sharia: Study on the Influence of QRIS in Sanana District

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ABSTRACT

One of the important transformations is the digitalization of payment systems through cashless platforms. This study aims to examine the influence of QRIS (Quick Response Code Indonesian Standard) on consumer satisfaction within the framework of Sharia principles in Sanana District, North Maluku. In the digital transaction era, QRIS has emerged as a national standard for cashless payments, offering convenience, speed, and security. However, the extent to which QRIS affects consumer satisfaction, especially in semi-rural areas with limited digital literacy, remains underexplored. Using a quantitative method with a descriptive-associative approach, the study surveyed 30 consumers who had used QRIS in daily transactions. Data were collected through a structured questionnaire and analyzed using Structural Equation Modeling (SEM) via LISREL 8.80. The results show that QRIS has a positive and significant impact on consumer satisfaction (coefficient = 0.41; t-value = 9.66; $p < 0.001$). In addition, ease of use (0.35; $t = 9.41$) and transaction speed (0.38; $t = 8.36$) also significantly influence satisfaction. These findings suggest that QRIS is not only an effective digital payment solution but also aligns with Islamic financial ethics, promoting transparency, fairness, and efficiency.

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1. INTRODUCTION

In the last two decades, advancements in digital technology have driven significant changes in the economic system and consumer behavior (Fitriana, K. T., Nurhalizah, M. R., Fiernaningsih, N., & Utami, R. B. 2024). One of the important transformations is the digitalization of payment systems through cashless platforms. In Indonesia, a standardized and innovative digital payment system was introduced by Bank Indonesia in the form of the Quick (Lintangsari, N., et al. 2020). Response Code Indonesian Standard (QRIS). (Farhan, A., & Shifa, A. W. 2023 This system is designed to simplify

transactions, enhance financial inclusion, and support the acceleration of economic growth, particularly in the micro, small, and medium enterprises (MSMEs) sector (Bank Indonesia, 2021).

QRIS enables interoperability between various payment platforms such as OVO, GoPay, Dana, and mobile banking, thereby providing ease, speed, and efficiency in transactions (Sari, I. D. P., & Pratama, I. G. A. P. 2023). In this context, QRIS not only serves as a financial technology but also as a strategic tool in creating efficient and secure transaction experiences (ASPI, 2020). However, the adoption of this technology does not occur uniformly across all regions of Indonesia, especially in areas classified as 3T (frontier, outermost, and least developed). (Sari, N. P. S., & Dwirandra, A. A. N. B. 2022)

Sanana District, located in the Sula Islands Regency, North Maluku, serves as an example of an area **that** is adapting to digital changes. Although some business operators in this area have started adopting the QRIS system, its usage rate among consumers remains low. (Rahmawati, N., & Sari, M. 2022) This is caused by several factors such as limited digital literacy, unstable internet network infrastructure, and distrust in electronic payment systems (Kemenkominfo, 2022).

In the **perspective** of the digital economy, the success of a technology is determined by the level of adoption and user satisfaction. Based on the Technology Acceptance Model (TAM) theory developed by Davis (1989), the two main factors influencing technology adoption are perceived ease of use and perceived usefulness. In this case, QRIS becomes relevant to analyze because it directly represents those two variables.

Customer satisfaction is the main indicator in measuring the effectiveness of digital-based service systems. According to Kotler and Keller (2016), satisfaction occurs when service performance exceeds or at least meets consumer expectations. Therefore, an easily accessible, fast, and secure QRIS system is highly likely to increase consumer satisfaction. On the contrary, transaction failures or technical difficulties can be factors that decrease satisfaction.

Several previous studies have shown that QR Code-based digital payment systems have a positive impact on consumer satisfaction. Chen et al. (2020) found that transaction speed is an important factor in determining consumer experience. Similarly, Rahayu and Pratama (2021) stated that the QRIS system is considered safer compared to cash payments because it reduces the risk of theft and counterfeiting.

In terms of Sharia review, the use of QRIS as a transaction tool has also been declared halal by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) through Fatwa No. 116/DSN-MUI/IX/2017. This fatwa states that sharia-compliant electronic money can be used as long as it adheres to the principles of mutual consent, does not contain *riba*, *gharar*, or *maysir*, and provides security and comfort in transactions. This indicates that QRIS is compatible with the principles of Islamic economics.

Sharia is not only a legal rule but also a paradigm of values that underpins justice, welfare, and balance in economic activities. Transactions that comply with Sharia will provide moral and spiritual guarantees for users, thereby strengthening consumer confidence in using QRIS. Principles such as justice (*al-'adalah*), benefit (*al-maslahah*), and universality (*al-syumuliyah*) serve as the foundation that reinforces the legitimacy of using QRIS among the Muslim community (Alamanda, 2022).

Although QRIS offers many advantages, the implementation challenges in areas such as Sanana District cannot be overlooked. One of the main obstacles is the lack of socialization and digital education, which makes the community reluctant to try new payment methods. Low digital literacy is the main barrier to technology adoption, as explained by Nofriantika and Lestari (2018) in their study on financial literacy among students in Indonesia.

Initial observational data conducted in Sanana District shows that more than 60% of MSME actors have activated QRIS-based digital payment services. These services are generally used by grocery store owners, coffee shop owners, photocopy services, and other small business operators. However, active participation from consumers in using QRIS is still very low, with an estimated only about 20–30% of consumers utilizing this service in daily transactions. The majority of consumers

tend to prefer cash payments for several reasons, including the limited ownership of compatible smartphones, low digital literacy, the absence of installed digital wallet applications (such as OVO, DANA, or LinkAja), and concerns about security and potential transaction failures. This condition creates a gap between the readiness of business actors who are beginning to adapt to digital payment systems and consumers who are not yet technologically or cognitively prepared. This indicates the presence of structural and cultural barriers in the digital transformation process at the local level, which ultimately affects the effectiveness of using QRIS as a transaction tool (Suryani & Pohan, 2022; Nofriantika & Lestari, 2018).

Considering the adoption gap between businesses and consumers, as well as the importance of implementing a financial system that aligns with Sharia principles, this research needs to be conducted to empirically analyze the extent to which the use of QRIS affects consumer satisfaction in Sanana District within the framework of Islamic values. This research aims to: (1) measure the level of influence of the ease, speed, and security of QRIS on consumer satisfaction; (2) identify the factors that encourage and hinder consumers in using QRIS; and (3) evaluate the alignment of QRIS usage practices with Sharia transaction principles, such as justice, benefit, and transparency. Through this approach, it is hoped that the research results can provide theoretical contributions to the development of Sharia-based technology adoption models and simultaneously serve as practical references in formulating strategies to enhance relevant, inclusive, and ethical digital financial inclusion, especially in island regions such as the Sula Islands Regency.

2. METHODS

This research uses a quantitative approach with a descriptive associative method, which aims to explain the relationship between two or more variables, namely the effect of QRIS usage on consumer satisfaction levels from a Sharia perspective. This method was chosen because it can provide an objective and measurable description of the phenomenon being studied and explain the cause-and-effect relationship between variables based on numerical data (Sugiyono, 2021). The quantitative approach is deemed appropriate because this research tests the previously formulated hypothesis through the measurement of data obtained directly from respondents. The research was conducted in the Sanana District, Sula Islands Regency, North Maluku Province, which is an area currently experiencing development in the utilization of digital payment systems. This location was purposively selected because it was identified as an area with MSME actors who have implemented QRIS in their transaction activities, but the adoption rate by consumers is still relatively low based on initial field observations. Therefore, this location is important in analyzing the gap between the readiness of business actors and the level of consumer satisfaction with the QR code-based payment system.

The subjects in this study are consumers who have transacted using QRIS in the Sanana District. The determination of respondents was carried out using the purposive sampling method, which is a sampling technique based on specific criteria relevant to the research objectives. The criteria used include: (1) respondents have used QRIS at least once in a transaction, (2) reside in the Sanana District, and (3) are at least 18 years old. The sample size used in this study was 30 respondents, an appropriate number for an exploratory study in a limited area and analyzed using a structural approach. Data collection was conducted using a closed questionnaire instrument with a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). This questionnaire was developed based on indicators from three main variables, namely the ease of use of QRIS, transaction speed, and consumer satisfaction, and refers to the Technology Acceptance Model (Davis, 1989) and satisfaction indicators from Kotler & Keller (2016). In addition to the questionnaire, the researchers also conducted direct field observations to strengthen their understanding of the local context and validate the initial data regarding the implementation of QRIS.

The collected data were analyzed using the Structural Equation Modeling (SEM) method based on the LISREL 8.80 program. This analysis technique was chosen because it can simultaneously test

the causal relationships between latent variables and measure the contribution of each indicator to the variable. The analysis process begins with validity and reliability tests on the research instrument. The validity test is conducted by examining the correlation between items (declared valid if $r > 0.4$), while the reliability test uses the Cronbach's Alpha value with a standard $\alpha > 0.7$ as the minimum accepted threshold (Ghozali, 2016). Next, hypothesis testing is conducted by examining the path coefficient values, t-value, and p-value, to determine the significant influence between variables.

3. FINDINGS AND DISCUSSION

The research results show that all variable indicators in the model are declared valid and reliable. The validity test was conducted by measuring the correlation between items within each variable using the correlation coefficient (r). All indicators have correlation values above 0.4, which means each item is able to represent the variable construct well. Next, the reliability test conducted using Cronbach's Alpha yielded values > 0.7 for all variables: QRIS (0.832), Ease (0.994), Speed (0.996), and Customer Satisfaction (0.995). These results affirm that the instruments used in this study are highly consistent and reliable for measuring the intended variables (Ghozali, 2016).

From the data processing results using Structural Equation Modeling (SEM) in LISREL 8.80, it was found that the three independent variables—namely QRIS, ease, and speed—significantly affect consumer satisfaction. The path coefficient from QRIS to consumer satisfaction is 0.41, with a t-value of 9.66 and a p-value < 0.001 , indicating that QRIS directly contributes positively to the level of consumer satisfaction. This means that the more often consumers use QRIS, the higher their satisfaction, especially in terms of transaction efficiency, ease of access, and practicality.

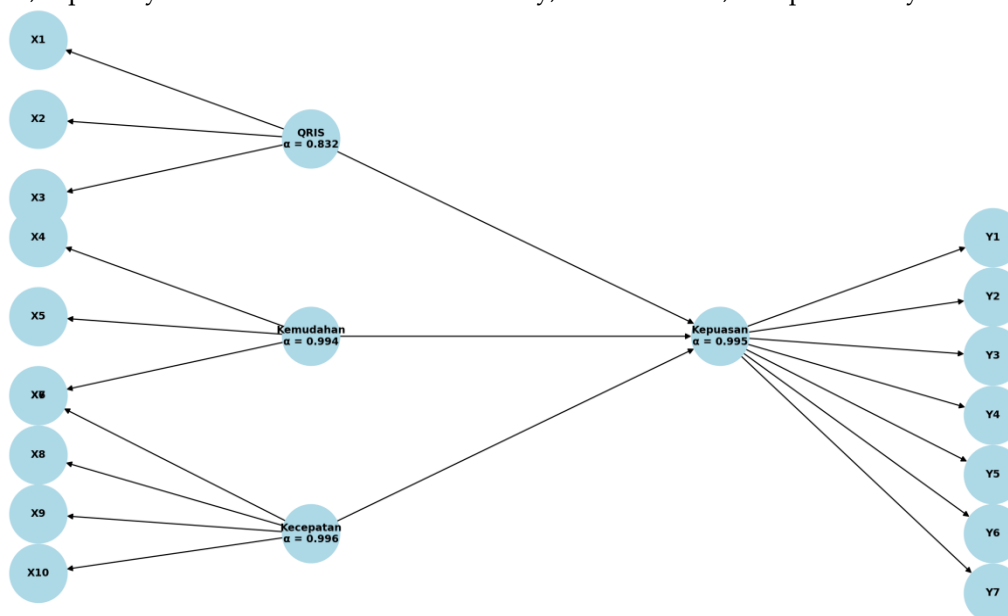


Figure 1. SEM Diagram

Next, the ease of use variable shows a very strong influence on consumer satisfaction with a coefficient of 0.35, a t-value of 9.41, and a p-value < 0.001 . These results reinforce previous findings in the TAM (Technology Acceptance Model) study by Davis (1989), that the perception of ease of use of technology is the main determinant in shaping attitudes and intentions to use technology. In the context of QRIS, the ease of scanning codes, not needing to carry cash, and not requiring a complex payment process all contribute to increased consumer comfort and loyalty.

The transaction speed variable also shows a significant influence on consumer satisfaction with a coefficient of 0.38, a t-value of 8.36, and a p-value < 0.001 . This is in line with the findings of Chen et al. (2020), which state that speed is an important aspect in creating a pleasant transaction experience. Consumers no longer need to wait in long lines, wait for change, or face the risk of running out of cash when making transactions. This time efficiency adds value to the perception of service quality.

Table 1. time efficiency adds value to the perception

Path	Coefficient	t-Value	p-Value
QRIS → Satisfaction	0.41	9.66	< 0.001
Ease of Use → Satisfaction	0.35	9.41	< 0.001
Transaction Speed → Satisfaction	0.38	8.36	< 0.001

Path: Diagram of QRIS Influence on Consumer Satisfaction

Further discussion shows that QRIS is accepted not only because of its technological features but also because it aligns with Sharia values. Based on the DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017, QRIS as electronic money is permitted as long as it does not contain elements of *riba*, *gharar*, and *maysir*. In practice, the use of QRIS does not involve interest, is transparent, and facilitates legitimate transactions in accordance with Islamic commercial principles. This creates trust among Muslim consumers in the Sanana District that the use of QRIS can be justified according to Islamic law.

However, the level of participation in the use of QRIS among consumers is not yet uniform. Field observations indicate that although most MSMEs have provided QRIS services, some consumers are still not accustomed to or even unaware of how to use them. This challenge indicates a gap in digital literacy and access to technology, which hinders the optimization of the system. This gap needs to be addressed with sustainable education strategies and strengthening internet network infrastructure in the 3T areas such as Sanana District (Kemenkominfo, 2022).

In general, the results of this study confirm that the adoption of QRIS has a positive impact on increasing consumer satisfaction, both practically and normatively from a sharia perspective. This shows that the digital transformation in the payment system has successfully met the transaction needs of modern society, including those in island regions with a developing level of technology adoption. These findings are also in line with the principles of Islamic economics, which emphasize efficiency, justice, and welfare in economic activities (Alamanda, 2022).

Thus, the implementation of QRIS can serve as a model for a digital payment system that is not only modern and efficient but also ethical and in accordance with Islamic teachings. This research provides important recommendations for local governments, MSME actors, and financial authorities such as Bank Indonesia, to continue promoting education, training, and infrastructure provision to support sustainable and Sharia-compliant digital financial inclusion.

4. CONCLUSION

This study concludes that the use of QRIS significantly influences consumer satisfaction in Sanana District, both in terms of technical efficiency and alignment with Sharia principles. The findings reveal that the ease of use, transaction speed, and security of QRIS each have a positive and significant impact on consumer satisfaction, with the SEM analysis indicating strong coefficients and highly significant t-values. These results affirm that QRIS is a reliable and convenient digital payment solution for consumers, especially in semi-rural areas, where the transformation towards cashless systems is still evolving. Additionally, the system's compatibility with Islamic economic values such as fairness, transparency, and the avoidance of *riba*, *gharar*, and *maysir* further enhances consumer trust and acceptance among Muslim users.

However, this research also identifies several challenges that limit the full potential of QRIS adoption, particularly low digital literacy and infrastructure constraints in 3T (frontier, outermost, least developed) areas. Despite the high readiness among MSME actors to implement QRIS, many consumers still prefer cash payments due to limited knowledge, lack of access to smartphones, and concerns over transaction security. To bridge this adoption gap, it is recommended that local governments and stakeholders intensify education programs and improve internet infrastructure. By doing so, QRIS can become not only a tool for economic modernization but also a medium for ethical financial inclusion that upholds Sharia values in underserved regions like the Sula Islands.

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