

DETERMINING FACTORS OF MUSLIM PUBLIC INTEREST IN INFAQ AND SHADAQAH PAYMENT METHODS THROUGH QRIS CODE : CASE STUDY IN AR RAHMAN PARIPURNA AGUNG MOSQUE PEKANBARU

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ABSTRACT

This study aims to determine the effect of Convenience, Usefulness and Attitude Factors on the interest of pilgrims using the Quick Response Code Indonesian Standard (QRIS). This study uses four independent variables, namely the variable Ease (X1), Benefits (X2), Attitude Factor (X3) and the dependent variable, namely the variable Interest (Y). This study uses a type of quantitative research. The sample used in this study was 40 congregations. The data collection technique used the questionnaire method in the form of written statements which were distributed to the congregation of the mosque, using the minimum sample technique. Data analysis was performed by processing data using SPSS Statistics V.23. Furthermore, data analysis using validity, reliability, classical assumption test, simple regression analysis, and hypothesis testing using the coefficient of determination test (R²), t test and F test. Based on the results of the study, it can be concluded that simultaneously and partially there is no significant effect the magnitude of the three independent variables on the dependent variable is only 9.3 while the remaining 90.7 is influenced by other factors outside of the study. After doing the t test of convenience (X1) where $t_{count}(-1,138) < t_{table} (2.024)$ and a significant probability value of $0.263 > sig 0.05$, Benefit (X2) $t_{count} (-1,048) < t_{table} (2.024)$ and a significant probability value of $0.302 > sig 0.05$ and Attitude Factor (X3) $t_{count} (-1,508) < t_{table} (2.024)$ and a significant probability value of $0.140 > sig 0.05$, while the multiple linear regression equation is as follows: $Y = 22,558 - 0.206 - 0.127 + 0.212$.

Keywords: Convenience, Expediency, Attitude Factor, Interest, QRIS.

INTRODUCTION

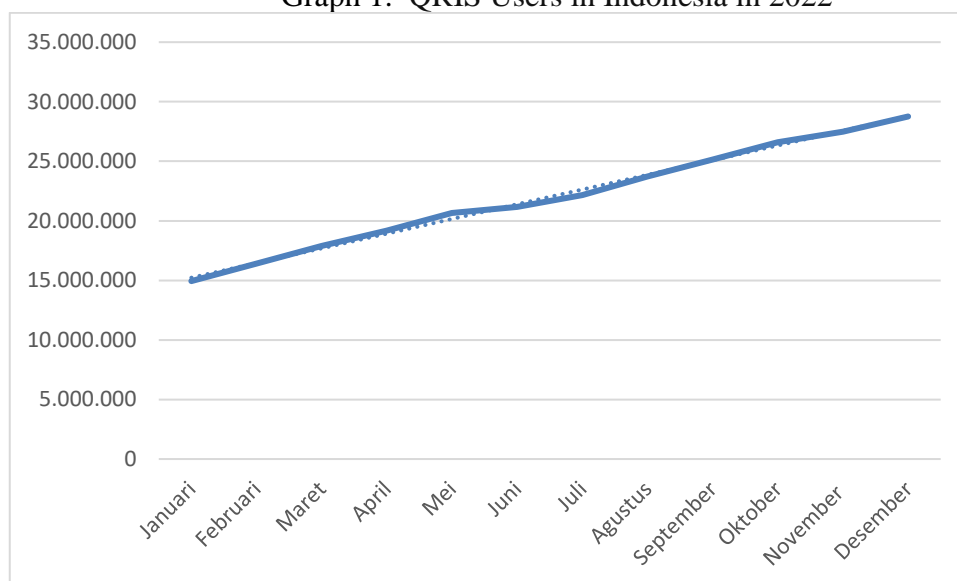
The development of world technology is increasing very rapidly, which is marked by advances in the field of technology as is happening in modern times. Technology has recently become a trend in the lives of every individual, every time, every time humans take advantage of this technology. Related to technological developments, several countries including Indonesia have designed the concept of "Smart Cities in the era of the Industrial Revolution 4.0" where each region utilizes new digital technology in the form of smartphones. Technological developments in the 4.0 era have resulted in innovations in financial services called Financial Technology (Fintech). Financial Technology (Fintech) is an innovation that combines technology and financial systems presented by the financial sector to make it easier for people to make financial transactions. The highest growth of Fintech in Indonesia is in the payment sector where one of the elements is digital-based payment methods.

Digital-based payment methods are a type of payment that is in great demand by the public these days. Especially during the current pandemic, where digital-based payment methods are increasingly encouraged to minimize the spread of the virus through cash payments, and greatly facilitate and maintain the security of transaction data. Payment methods consist of cash and non-cash. E-wallets and e-money are types of non-cash payments. The difference between the two lies in the system used, where e-money uses a card as a means of

payment, while e-wallets are through applications in transactions such as GoPay, Dana, Ovo, and Link Aja. Along with the increasing access to technology in digital payments in Indonesia in the form of digital wallets (e-wallets) as the successor to electronic money (e-money), Bank Indonesia released a standard for the use of Indonesian QR codes called QRIS (Quick Response Code Indonesia Standard).

The purpose of creating QRIS is to make digital payments easier for the public and make it easier for regulators to supervise from one door. QRIS technology tends to be new, there are still many people who are not familiar with this technology. Therefore, Bank Indonesia is intensively conducting socialization so that QRIS is more known to the public and attracts new users. The main target of QRIS users is the millennial generation because it is the most e-wallet user currently out of all e-wallet users in Indonesia.¹ For more clarity on QRIS users in Indonesia, see graph 1.

Graph 1. QRIS Users in Indonesia in 2022



Source : Bank Indonesia (2023)

From graph 1, it can be seen that there has been an increase in QRIS users, the number of users is close to 20 million in Indonesia. When compared from January to December 2022, the growth of QRIS users in Indonesia has increased by almost 100. This shows that the use of QRIS in Indonesia is growing rapidly.

According to data from the Indonesian Payment System Association (ASPI), in December 2022 QRIS has been used by around 28.76 million users.

The number increased by 4.6 compared to November 2022 (month-on-month/mom), and grew by 92.5 compared to the beginning of last year (year-to-date/ytd). This growth is also accompanied by the increasing number of QRIS merchants.

ASPI noted that in December 2022 there were around 23.97 million merchants serving transactions via QRIS, an increase of around 5 on a monthly basis (mom), and growing 58.2 compared to the position at the beginning of the year (ytd). However, the volume and value of QRIS transactions at each merchant on average still tend to be low.

According to ASPI, this is influenced by the number of merchants who are less active or do not make QRIS the main choice in making transactions.²

¹ <https://madrasahprogresif.sch.id/2022/08/03/penggunaan-qr-is-sebagai-metode-pembayaran-digital-sebagai-bentuk-adaptasi-terhadap-perkembangan-uang-digital/> accessed on September 29, 2022

² <https://databoks.katadata.co.id/datapublish/2023/07/05/ini-pertumbuhan-jumlah-pengguna-qr-is-sampai-akhir-2022> accessed October 25, 2023

Bank Indonesia noted that as of June 2023, the number of QRIS merchants has reached **26.7 million** with a total of **37 million** QRIS users. This number has reached 82 of the total target of 45 million users in 2023.³

Graph 2. Development of QRIS in Riau



Until the end of the second quarter of 2022, the number of merchants that already have QR Code Indonesia Standard (QRIS) in Riau increased by 22.60 (qtq) to reach 436,672 merchants, the increase in the number of merchants is in line with Bank Indonesia's efforts to always strive to encourage electrification in the community.⁴

The implementation of QRIS in Indonesia does not only apply to general payment transactions, but the use of QRIS also expands opportunities for people to distribute zakat, infaq, shadaqah, and other social donations to places of worship such as mosques and social institutions in a non-cash way. The purpose of using QRIS services in ZIS payments and social donations is to minimize errors in work effectiveness, be aware of counterfeit money that can enter charity boxes or act of theft of charity boxes, and record money reporting will be more accurate and transparent.⁵

BSI's QRIS service for alms is a form of BSI's support in digitizing mosque finances. Currently, there are around 32,000 merchants who accept transactions using BSI QRIS. This number increased by 60 from the number of merchants in 2020. "Of that total, 70 are business merchants and 30 are donation merchants such as mosque alms services," said Wijayanto in a press statement, Tuesday (19/10). In terms of the number of transactions, QRIS BSI recorded a significant increase in QRIS in September 2021 by 447 compared to the number of transactions in September 2020. The number of BSI QRIS transactions from mosques and donations also shot up to 430 compared to the number of transactions in September 2020. BSI's QRIS transaction volume also jumped 500 compared to the transaction volume in September 2020.⁶ Judging from the many existing practices, digital payment systems are very efficient in their use. However, there are still many Indonesians who have not used this facility. This can be proven by the number of worshippers who still use cash to pay infaq and shadaqah at the

³ <https://www.bi.go.id/id/publikasi/ruang-media/cerita-bi/Pages/cara-membuat-qr.aspx#:~:text=Bank%20Indonesia%20mencatat%2C%20sampai%20dengan,pengguna%20QRIS%20sebanyak%2037%20juta>. Accessed October 25, 2023

⁴ <http://bi.go.id/id/publikasi/laporan/lpp/Documents/Laporan-Perekonomian-Provinsi-Riau-Agustus-2022.pdf>, accessed on September 30, 2022

⁵ Ziyadatul Husna, Analysis of the Determinants of the Muslim Community on the Preferences of Infaq and Shadaqah Payment Methods through the Qris Code, Journal of the Faculty of Economics and Business, University of Brawijaya Malang 2020, page 4

⁶ <https://mediaindonesia.com/teknologi/441085/tak-hanya-untuk-berbelanja-qr-is-bisa-digunakan-untuk-bersedekah>, accessed on September 30, 2022

mosque. Users of digital payment systems today are generally dominated by the middle to upper middle class, as well as people who are already technologically literate.⁷ So that interest in using electronic money in Indonesia is still lacking. Especially in mosques, mosques

Based on interviews conducted by researchers by asking directly to the worshippers of the Ar Rahman Mosque about QRIS, most of them do not know about it and the rest they do not know QRIS with its uses, especially adults who are still unfamiliar with technology. Most of the worshippers of the ar rahman mosque are civil servants of the Pekanbaru city government with various fields of work, so they should have a better understanding of QRIS as well as an interest in using QRIS The ⁸ results of the study show that the factors that influence a person to be interested in adopting financial technology are according to Misissaifi (2021), this study shows that the intention to use sharia fintech is influenced by individual attitude factors to the presence of sharia fintech. Furthermore, according to Priyono (2017) which shows that the trust variable has a negative effect on interest in using Go-Pay type fintech, then according to Husna (2020) The results of this study show that trust, compatibility, satisfaction, have a significant effect on the preference of infaq and shadaqah payment methods through QRIS codes, while social factors do not have a significant effect on the preference of infaq and shadaqah payment methods through QRIS codes.

The purpose of this study is to find out the Determinants of Muslim Community Interest in Infaq and Shadaqah Payment Methods through QRIS codes, in general in research related to the title has been discussed by previous researchers but has never been conducted research that discusses these problems at the Ar Rahman Agung Plenary Mosque Pekanbaru City. In previous research, the variable "Convenience" has not been included, so this study will test whether the variabel and other variables, namely Usefulness, attitude factors, have an important influence on infaq and shadaqah payments through QRIS codes

This is motivated by the lack of interest in using QRIS as one of the payment methods for infaq and shadaqah in the city of Pekanbaru, which is inversely proportional to the increase in the existence of interest in using QRIS as a transaction method nationally with a data analysis method with statistical procedures. Thus, from the description above, the author is interested in conducting a research.

THEORETICAL FOUNDATIONS

Financial Technology (Fin Tech)

FinTech comes from the term financial technology or financial technology. According to The National Digital Research Centre (NDRC), in Dublin, Ireland, FinTech is defined as "Innovation Infinancial Services" which is an innovation in the financial sector that has received a touch of modern technology. Financial transactions through FinTech include payments, investments, money lending, transfers, financial plans and financial product comparators. Currently, there are 142 companies engaged in the FinTech sector that have been identified.⁹

The definition of FinTech as described by the National Digital Research Centre (NDRC) is a term used to refer to an innovation in the field of financial services that refers to financial innovation with a touch of modern technology. Financial technology is a form of application of information technology in the financial sector with the emergence of various new financial

⁷ Rifky Tazkiyyaturrohman, *The Existence of Electronic Money as a Modern Financial Transaction Tool*, Muslim Heritage, Vol. 3, No. 1, 2018, p. 23

⁸ Interview with the congregation of the Great Plenary Mosque ar Rahman Pekanbaru, on 27 Oktober 2022

⁹ Ernama Santi, "Supervision of the Financial Services Authority on *Financial Technology* (Financial Services Authority Regulation number 77/pojk.01/2016)", *Diponegoro law journal*, Volume 6, Number 3, Year 2017

models starting for the first time in 2004 by Zopa, which is a financial institution in the UK that runs money lending services.¹⁰

Financial Technology Development

Financial technology globally shows rapid development in various sectors, ranging from payment start-ups, lending, financial planning (personal finance), retail investment, financing (crowdfunding), remittances, financial research, and others. Indonesian FinTech players are still dominant in the payment business (43), loans (17), and the rest are in the form of aggregators, crowdfunding and others.

The growth of the financial technology industry in Indonesia is very rapid. The Indonesian Financial Technology Association noted that domestic financial technology start-ups operating in Indonesia have reached 165 companies as of January 2016, or grew 4 times compared to the fourth quarter of 2014 which was 40 companies. OJK admits that the presence of financial technology has indeed taken part of the market share of the banking industry. This condition is certainly a threat to banking. However, the presence of financial technology should not only be considered a threat, but must also be considered as an opportunity for banks.

Legal Basis of Financial Technology

The implementation of fintech in Indonesia has also been regulated by the government through the issuance of Bank Indonesia regulations. The following is the legal basis for fintech in Indonesia. The legal basis is as follows:

- Bank Indonesia Circular Letter No. 18/22/KSP concerning the Implementation of Digital Financial Services.
- Bank Indonesia Regulation No. 18/17/PBI/2016 regulates matters related to Electronic Money
- Bank Indonesia Regulation No. 18/40/PBI/2016 stipulates the Implementation of Payment Transaction Processing.¹¹

Types of Financial Technology in Indonesia

Crowdfunding

This type of fintech can also be interpreted as fundraising. Crowdfunding is one of the fintech models that is trending not only in Indonesia but in various countries.

With this technology, people can raise funds or donate to an initiative or social program that is their concern and concern. Examples of fintech startups with this model that are popular in Indonesia are KitaBisa.com

Micro Financing

Microfinancing is one of the fintech services that provides financial services for the lower middle class to help their daily lives and finances. Usually, people with a lower middle economy will have difficulty obtaining business capital to develop their business or livelihood.

P2P Landing Service

This type of fintech is known for lending money. This fintech helps people who need access to finance to meet their needs. With this fintech, consumers can borrow money more easily to meet various life needs without having to go through a long and convoluted process that is often encountered in conventional banks.

Market Comparison

With this fintech you can compare various financial products from various financial service providers. This fintech also functions as a financial planner. With the help of this fintech, its users can get several investment options for future needs.

Digital Payment System

¹⁰ Nofie Iman, *Financial Technology and Financial Institutions*, (Yogyakarta: Gathering of Linkage Partners of Bank Syariah Mandiri, 2016), p. 16

¹¹ <https://www.gramedia.com/literasi/pengertian-fintech/> Retrieved November 14, 2022

This type of Fitech is engaged in the provision of services in the form of payment of all bills such as credit and postpaid, credit cards, or PLN electricity tokens. One of the fintechs engaged in this field is Payfazz which is agent-based to help Indonesian people, especially those who do not have access to banks to make monthly bill payments.

Payment Gateway

The increasing number of e-commerce platforms in Indonesia will also trigger fintech payment gateway companies. This company functions as a bridge between customers and e-commerce fintech companies. You no longer need to go to a bank or ATM to make transactions because by writing the nominal money, the payment transaction process through virtual can be done directly. This fintech is also based on the legal umbrella of Bank Indonesia, so all transactions carried out are certainly safe. In terms of technology, the payment gateway is equipped with 3 tracking systems to protect against data theft, namely the Address Verification System (AVS), Card Security Code (CV2) and 3D Secure password.

Insurtech

The development of insurance in Indonesia is quite rapid. One of the proofs of the development of insurance is the number of e-commerce platforms that sell insurance products. The existence of this fintech makes it easy for the public to be able to access insurance services, ranging from products, customer data evaluation to policy purchases that can be done through smartphones.

Asset Management

Managing finances is still difficult to do. However, with this type of fintech, you can manage your finances and be able to track where your money goes and how much you have used.

Remittance

This type of fintech provides money transfer services between countries. Remittances aim to help people who do not have domestic or foreign bank accounts to make transfers. The existence of this fintech helps migrant workers, migrant workers or those who have families abroad to make remittances easily and cheaply.

Investment

Currently, investment is in great demand by young people, this is because investment is no longer difficult to do. Many investment applications provide online services, Many products that you can also choose for investment such as online mutual funds to bitcoin.¹²

QRIS (Quick Response Code Indonesian Standard)

QRIS is the unification of various types of QR from various Payment System Service Providers (PJSP) using QR Codes. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with QR Code can be easier, faster, and safer. All Payment System Service Providers who will use the Payment QR Code are required to implement QRIS. QRIS (QR Code Indonesia Standard) is a payment QR Code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI).¹³

According to Goleman, Daniel QRIS (Quick Response Code Indonesia Standard) provides an alternative non-cash payment method more efficiently, With one QR Code, goods and services providers (merchants) do not need to have various types of QR Codes from various issuers.¹⁴ With the ease of payment today, namely QRIS. Its use is a positive trend among business actors and consumers. Bank Indonesia sees the benefits of this payment method to encourage economic efficiency, accelerate financial inclusion, and advance MSMEs. The

¹² *Ibid*

¹³ <https://www.bi.go.id/QRIS/default.aspx> Accessed November 3, 2022

¹⁴ Goleman, Daniel; Boyatzis, Richard; McKee, & Prime. *Blueprint of the Indonesian Payment System.*

Bank Indonesia: Navigating the National Payment System in the Digital Era. Journal of Chemical Information And Modelling. Vol 53. No. 9.

National QR Code Standard is needed to anticipate technological innovation and the development of payment channels using QR Code which has the potential to cause new fragmentation in the payment system industry, as well as to expand the acceptance of national non-cash payments more efficiently

Benefits of Qris

Benefits of Qris for payment application users:

- Payments can be made quickly and easily, because you only need to scan the QR.
- No need to carry cash anymore.
- There is no need to think about whose QR is installed.
- Transactions will be protected, because all Payment System Services (PJSP) operators must have a license and are supervised by BI.

Benefits of Qris for Merchants:

- Potentially increase sales.
- Improve Branding.
- Payments are more contemporary and practical, because it is enough to use one QRIS.
- Reduce cash management costs.
- It can avoid counterfeit money payments.
- There is no need to provide change.
- Transactions will be automatically recorded and can be viewed at any time.
- Separate money for business and personal.
- Facilitate reconciliation and potentially prevent fraud from cash transaction bookkeeping.
- Build profile credit information, to make it easier to obtain credit in the future.

Digital Payments According to Islamic Views

Technology is everything that can be implemented by humans to get a better standard of living. Technology is also a driving factor of the production function, it can be said that because a technology used is more modern, the production results that will be achieved will produce more goods or services and more efficient or effective.

Islam does not prohibit any form of technology as long as it does not contradict its teachings. The Qur'an instead preaches that man with all his perfection and makes him a caliph on the face of the earth and Allah puts this position of nature to be used by man with his good efforts¹⁵. Al-An'am-165

And it is He who made you rulers of the earth, and He exalts some of you above some degrees, to test you of what He has given you. Indeed, your Lord is very quick to torment, and indeed He is Forgiving and Merciful.¹⁶

Types of Contracts Used in Using QRIS

There are two types of mechanisms in QRIS transactions, namely: Push payment and Pull payment, while this QRIS method consists of 2 media, namely: Static and Dynamic. Buying and selling using QRIS at Merchants is the same as a sale and purchase contract agreement in general, which is a contract between two parties where the first party hands over the goods and the second party hands over the reward, both in the form of money and goods. However, the implementation of the MDR which is only determined by one party, namely Bank Indonesia without an agreement or element of willingness by the merchant so that there is coercion (AlIkrah), the use of QRIS in electronic transactions does not meet the legal requirements and according to Hanafiyah scholars, the contract is fasid. Because the use of QRIS can be done if electronic money is available on an application. Therefore, the use of electronic money has been regulated as a means of payment by following the provisions

¹⁵ Anam, "E-Money (Electronic Money) in the Perspective of Sharia Law," Qawanin Journal Vol 2, No 1, January 2018, p, 8.-9

¹⁶ The Qur'an and Translation

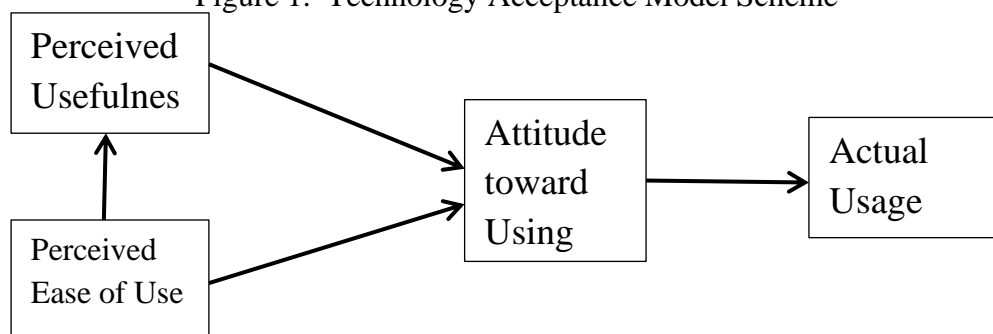
contained in the Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 116/DSNMUI/IX/2017 concerning Sharia Electronic Money. From the perspective of sharia law, electronic money or e-money is allowed based on the many benefits that exist in it.¹⁷

TAM (Technology Acceptance Model)

TAM is an adaptation of TRA (Theory of Reasoned Action) invented by Davis in 1989. The TAM approach model can know and learn the user's attitude when interacting with an information technology. TAM describes the variables that affect the intention, desire, and attitude of users towards an information technology (Davis, Bagozzi and Warshaw, 1989).¹⁸

If in TRA attitudes toward behavior are used, in TAM Davis (1989) proposes the use of attitudes toward using systems because the TAM model itself is related to the use of technology. Fishbein and Ajzen have distinguished between attitude and belief. Beliefs about a behavior or called perception are behavioral consequences that refer to the possibility that individuals perform behaviors to get the desired results¹⁹. Belief is also defined as the descriptive thinking that a person holds about something (Kotler and Keller, 2016). With regard to TAM, the proposed beliefs are those that can provide certainty of results on how a system can affect user attitudes and behaviors. The two beliefs proposed in TAM are perceived usefulness and perceived ease of use.

Figure 1. Technology Acceptance Model Scheme



Source : Davis (1989)

The following are the previous TAM research models, namely: Perceived Ease Of Use, Perceived Usefulness, Attitude Toward Using, Behavioral Intention To Use, and Actual System Usage.

Perceived Ease of Use (PEOU)

The perception of ease of use of a technology is defined as a measure by which a person believes that a computer can be easily understood and used. Some indicators of ease of use of information technology include:

- Computers are very easy to learn
- Computers easily do what the user wants
- Computers are very easy to improve the user's skills
- The computer is very easy to operate

Perceived Usefulness (PU)

¹⁷ Destianingsih, "ANALYSIS OF ISLAMIC LAW ON THE USE OF QUICK RESPONSE INDONESIAN STANDARD IN ELECTRONIC TRANSACTIONS", UIN Raden Intan Lampung, 2021, page 2

¹⁸ A. Mulyanto, et al./Semesta Teknika, May 2020, Vol. 23, No. 1, p. 31

¹⁹ Davis, F.D." Perceived Usefulness, Perceived Ease of Use, and User. Acceptance Of Information Technology". MIS Quarterly.Vol. 13 No. 5, 1989.

Perception of benefits is defined as a measure by which the use of a technology is believed to bring benefits to the people who use it. Dimensions on the usefulness of information technology include:

- Usability, includes dimensions: making work easier, useful, increasing productivity.
- Effectiveness, includes dimensions: enhancing effectiveness, developing work performance.

Attitude Toward Using (ATU)

Attitude Toward Using in TAM is conceptualized as an attitude towards the use of a system in the form of acceptance or rejection as an impact if someone uses a technology in their work. Another researcher stated that the attitude factor is one of the aspects that affect individual behavior. A person's attitude consists of cognitive, affective, and behavioral components.

Behavioral Intention to Use (ITU)

Behavioral Intention to Use is the behavioral tendency to continue using a technology. The level of use of a computer technology in a person can be predicted from his attitude of attention to the technology, for example the desire to add supporting peripherals, the motivation to continue using, and the desire to motivate other users. The researcher further stated that the attitude of attention to use is a good prediction to know the Actual Usage.

Actual System Usage (ASU)

Actual System Usage is the actual condition of system usage. It is conceptualized in the form of measurement of the frequency and duration of technology use. A person will be satisfied with using a system if they believe that it is easy to use and will increase their productivity, which is reflected in the real conditions of use.²⁰

Infaq and Shadaqah

Infaq in language means madha wa nafida, which is passing and spending. Then the pronunciation is used in Islamic sharia as an expression related to the allocation of income earned by a person to meet his sharia demands. Then the word infaq is not just the connotation, the encouragement to allocate part of the income they earn in the way of Allah swt also uses the word infaq. According to Rahmat Djatnika (1986), Infaq is a deed of worship to Allah and a social charity of society and humanity in the form of handing over part of its property or value by an individual or legal entity to be given to a person or legal entity for a need. Said Allah SWT. in Surah Al-Baqarah 195:

*And spend (your possessions) in the way of Allah, and do not throw yourselves into destruction, and do good, for indeed Allah loves those who do good.*²¹

Judging from its legal status, infaq includes two types, namely mandatory infaq in the form of zakat and sunnah infaq. Conveying some of one's property on the road other than Allah SWT in addition to zakat. Mandatory infaq (zakat) has been determined by Allah SWT. and the Prophet PBUH. both the type of property and the size of the property he spends. Meanwhile, sunnah infaq is not determined by sharia and can be issued according to needs and discretion, and can even exceed the amount of zakat allocation, while still focusing on the benefit of the giver of Indra (2017). The legal basis of infaq is explained in the Qur'an (Qs. Saba: 39)

*Say, "Indeed, my Lord has made sustenance available to whomever He wills among His servants and narrows it down to whomever He wills." and whatever you provide, then Allah will replace it, and He is the best sustenance.*²²

Infaq does not know the nisab or the amount of property that has been determined by law. Legally, infaq is divided into four types: 1) Infaq mubah, which is the act of issuing

²⁰ , Natalia Tangke "Analysis of Revenue from the Implementation of TABK by Using TAM in BPK-RI", 2004

²¹ The Qur'an and Translation

²² Ibid

property for mubah matters such as trading and farming, 2) Obligatory infaq, which is the act of issuing property for obligatory matters such as dowry (maskawin), providing for the wife, and providing for the wife who is rejected in a state of iddah, 3) Infaq haram, which is the act of issuing property for purposes prohibited by Allah, as the infaq of the disbelievers to obstruct the teachings of Islam as in Surah Al-Anfal: 36:

In addition, the infaq of Muslims to the poor but not because of Allah is contained in Surah An-Nisa: 38:

*And those who give their possessions for riyah[297] to men, and those who do not believe in Allah and to the Hereafter. Whoever takes the devil as his friend, then the devil is the worst friend.*²³

Meanwhile, Sunnah Infaq, which is the act of issuing assets with the intention of shadaqah, is divided into two categories in the form of infaq for jihad and infaq for people in need.²⁴

The word sadaqah (sadaqah) comes from the Arabic "sadaqah." In language it means "true or honest". In fact, according to the term shadaqah means voluntary giving, either in the form of money, goods, services, kindness, and others. This is given to people who are entitled to receive it in an unspecified amount, given anytime and anywhere for the hope and reward of Allah SWT.

Based on sharia terminology, the meaning of shadaqah is the same as the meaning of infaq, including the provisions of implementation and the laws, but infaq is only related to the material side and in shadaqah it also concerns the giving in a non-material aspect. In the Hadith Narrated by Imam Muslim from Abu Dhar, the Prophet stated that if you are not able to give alms with wealth, then reading takbir, reciting rosaries, tahlil, tahmid, and doing amar makruf nahi munkar activities can also be used as shadaqah.

According to Ghazaly at the beginning of the growth of Islam, shadaqah was interpreted as a sunnah gift. However, after the obligation of shadaqah is given, the Qur'an is often called the word "shadaqah". Therefore, "shadaqah" has two meanings. First, the sunnah is "shadaqah", and the second is obligatory "shadaqah (zakat)"²⁵. Shadaqah that is highly recommended by Islam is Shadaqah Jariyah, which is a shadaqah that continues to flow. For this type of shadaqah Islam has viewed it as special from other types of shadaqah. Because of the permanence of the people, the reward continues to flow even though the perpetrator has died as long as the benefits are still felt by them.²⁶

It is found in Surah Al-Baqarah : 270:

*Whatever you spend or whatever you vow[171], Allah knows it. Those who do wrongs have no helper for him.*²⁷

RESEARCH METHODOLOGY

The research was conducted on November 9, 2022 after this proposal was seminared. This research was carried out in three stages, namely from research planning, research implementation, to the preparation of research reports. This research was conducted at the Great

²³ Ibid

²⁴ Kharisma, Anisa Sains, *Indonesian Journal of Accounting Education*, Jenderal Soedirman University, Indonesia. Vol 18, No 1 (2020):

²⁵ Ade Sofyan Mulazid, *Sharia Banking, Faculty of Islamic Economics and Business – UIN Imam Bonjol Padang*, 2019.

²⁶ Nasir, *The Role of Religious Education Against. Solving the problem of adolescents*, Jakarta, 2020

²⁷ The Qur'an and Translation

Plenary Mosque of Pekanbaru City. The selection of the location of this research was carried out deliberately from the many mosques in the city of Pekanbaru, the grand plenary mosque of ar rahman which I first saw using Qris and with various backgrounds of community elements who pray every day. The subject of the research is Mosque Congregation who have or have never paid Infaq and shadaqah at the Great Plenary Mosque ar rahman city of Pekanbaru.

Quantitative research aims to see variables that can affect independent variables, namely benefits, attitudes and conveniences so that people want to use technology. The measurement used the partial least squares structural equation modeling method (PLS-SEM). Basically, the PLS-SEM method is the flagship method for research that solves social problems and can be used in big data and small data research (Ravand & Baghei, 2016). In the test, there are two stages, namely conducting confirmation factor analysis (CFA) and then evaluating the structural model using convergent validation and discrimination validation (Hair et al., 2017). In this study, the analysis tool uses the Smart PLS 3 application to obtain quantitative research results.

The respondents interviewed in the study were worshippers of the Ar Rahman Grand Mosque in Pekanbaru with a sample of 40. The results of interviews from respondents will be kept confidential. After the results of the quantitative research were obtained, a qualitative approach was followed that aimed to comprehensively look at the social demographics of the research (Liu, 2022).

DISCUSSION

Qualitative Results

The demographics of the 40 research respondents consisted of gender, education, age, and profession. The majority of respondents consisted of men by 85% and 15% women. For Education, the majority of respondents are undergraduate graduates as much as 47.5% and followed by high school graduates/equivalent. The majority of respondents were around 21 to 30 years old at 50% and followed by around 40% of respondents aged 31 to 40 years. The majority of respondents' professions were civil servants and students at 30% each and followed by private employees at 25%. For more clarity, it can be seen in table 1.

Table 1. Demographics of Research Respondents

No.	Items	Total	%
1	Gender		
	Man	34	85
	Women	6	15
2	Education		
	Elementary	0	0
	Junior	0	0
	Senior	13	32,5
	Diploma 1 – Diploma 3	8	20
	Bachelor	19	47,5
3	Age		
	21 - 30 Age	20	50
	31 – 40 Age	16	40
	41 – 55 Age	4	10
4	Profession		
	Civil servants	12	30
	Private sector employee	10	25
	Colleger	12	30
	Teacher/Lecturer	6	15

Source: Author's calculation based on survey questionnaire (2023)

Quantitative Results
Respondent Data Test

In order to see the influence of convenience, usefulness and attitude towards interest in using QRIS, it must first be tested on the external model and the internal model. The stages that must be carried out are to conduct validity and reliability tests (convergent validity) and model tests (discriminatory validity) on the outer model on each variable, both free variables and bound variables. To test the validity of convergence, it must meet the recommended values, namely; (1) loading factor (FL) above 0.7(>0.7), (2) Cronbach's alpha value (CA) above 0.6 (>0.6), (3) composite reality (CR) more than 0.7 (>0.7), (4) extracted mean variance (AVE) must be more than 0.5 (>0.5) (Darmansyah et al., 2021). In testing the validity of discrimination, the indicators used are heterotrait – monotrait ratio (HTMT). Where for a similar construction conceptually, the HTMT < 0.90. For more details, see table 2.

Table 2. Convergent Validity Test

Construct	Simplicity, Benefit, Attitude>QRIS Interest			
	LF	AVE	CA	CR
Simplicity	-	0,681	0,788	0,865
S 1	0,783	-	-	-
S 2	0,844	-	-	-
S 3	0,848	-	-	-
Benefit	-	0,831	0,943	0,952
B 1	0,935	-	-	-
B 2	0,852	-	-	-
B 3	0,895	-	-	-
B 4	0,960	-	-	-
Attitude	-	0,709	0,826	0,878
A 1	0,750	-	-	-
A 2	0,820	-	-	-
A 3	0,944	-	-	-
Interest	-	0,688	0,782	0,868
I 1	0,872	-	-	-
I 2	0,863	-	-	-
I 3	0,748	-	-	-

Source: Author's calculation, based on Smart PLS 3 output (2023)

In the convergent validity test for the loading factor (LF), all manifestation variables have values above 0.7. In the Average Variance Extracted (AVE), the latent variable value is above 0.5. For Cronbach's Alpha (CA) the value on the latent variable is above 0.6. Likewise, the Composite Reliability (CR) value is above 0.7. For more details, please see table 2. For the validity test of discrimination using HTMT, the value is less than 0.9. For more clarity, see table 3.

Table 3. Heterotrait – Monotrait Ratio (HTMT) Test Results

	Benefit	Simplicity	Interest	Attitude
Benefit				
Simplicity	0,657			
Interest	0,129	0,220		
Attitude	0,728	0,628	0,177	

Source: Author's calculation, based on Smart PLS 3 output (2023)

That the value of HTMT of convenience to utility is 0.657 which means less than 0.9. For the value of HTMT interest with benefits amounting to 0.129 so that it meets the requirements. The value of attitude towards benefits is also less than 0.9, with a value of 0.728. The value of simplicity with an interest of less than 0.9 is 0.220. For simplicity values with an attitude of less than 0.9 with a value of 0.628. Furthermore, the value of attitude towards interest is only 0.177, which is less than 0.9. Therefore, it can be explained that the validity of discrimination for data from respondents is met. With the fulfillment of the values on the convergent validity test and the validity of the discrimination, the data obtained from the respondents can be used to make predictions in the equation.

Test Research Model

Furthermore, the model was tested by looking at the influence both partially of the latent variable and simultaneously through the manifestation variable with the latent variable. For more clarity, see table 4.

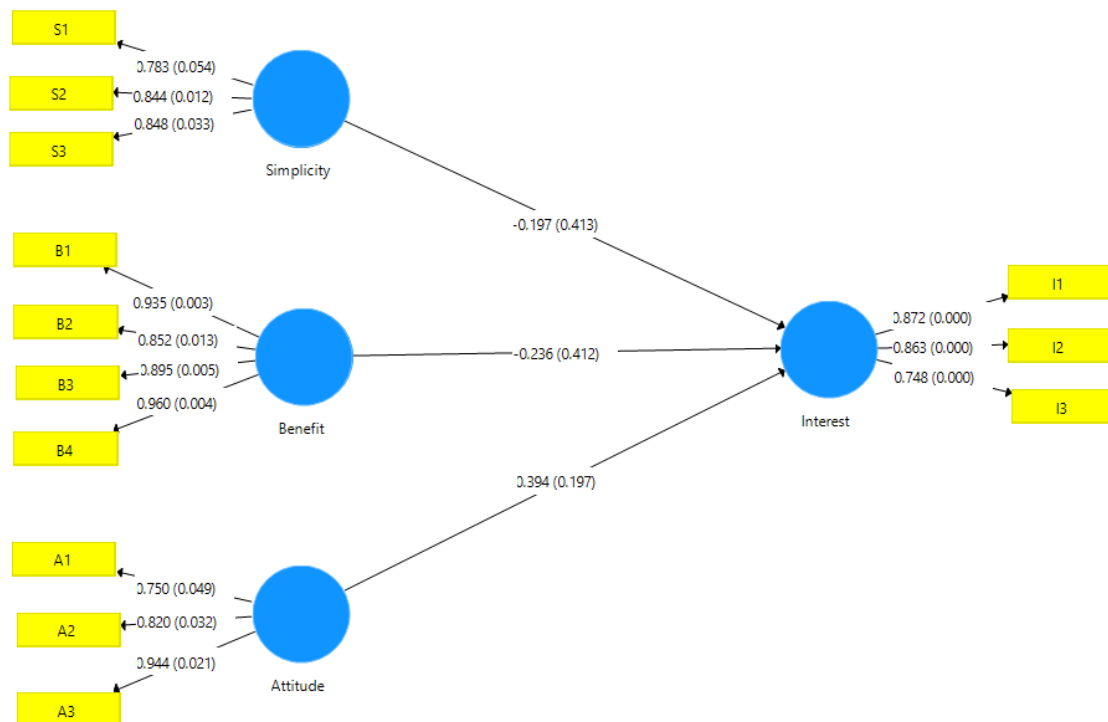
Table 4. Research Model Test Results

Relationship	R Square	Koefesien	T Statistics	F Square	P Values ($\alpha=0,05$)	Remark
Attitude -> Interest		0,394	1,376	0,123	0,169	Rejection
Benefit -> Interest	13,5%	-0,236	0,882	0,036	0,378	Rejection
Simplicity -> Interest		-0,197	0,835	0,027	0,404	Rejection

Source: Author's calculation, based on Smart PLS 3 output (2023)

From table 4, it can be seen that the simplicity, benefit and attitude factors do not have a significant effect on interest. This is because the P value has a value more than the significance level, which is 0.05. Where only 13.5% of the variables in the study contributed to interest. Meanwhile, 86.5% were influenced by variables that were not observed in the study. For a clearer research path, see figure 2.

Figure 2. Path coefficient



These results show that many mosque worshippers have not been helped by the ease of using QRIS in mosques due to a lack of education and knowledge in its use.

This is in line with the research conducted by Nopy Ernawati and Lina Noersanti (2020) the research title "The influence of benefits, ease of use, and trust on interest in using the OVO application" also stated that the variable of benefit perception does not have a significant effect, meaning that the respondents' awareness of the perception of benefits in using the OVO application is small or low so that it does not foster interest in using the OVO application.

Khotimah and Febriansyah (2018). The influence of ease of use, consumer trust and advertising creativity on the buying interest of online shop consumers. The results of the hypothesis test showed that the variables of consumer trust and advertising creativity had a significant effect on the performance variables, but the ease of use variable had a not significant effect on the performance variables.

In this study, the convenience variable did not have a significant effect on the interest in the use of QRIS in the congregation at the Ar-Rahman Pekanbaru plenary grand mosque. This is because, conventionally, pilgrims still find it easier and more comfortable to use transactions with cash payments than QR Code-based payments.

CONCLUSION

Based on the discussion and calculation on the research of the convenience factor, it does not make the worshippers of the Agung Mosque of Ar Rahman interested in infak and shadaqoh using QRIS and are still interested in using the cash method directly to the infaq and shadaqoh boxes. The congregation of the Ar Rahman Grand Mosque felt that QRIS was not useful for performing infaq and shadaqoh worship because they were still used to directly infaq. The attitude of the congregation of the Ar Rahman Grand Mosque to use QRIS is still lacking because it has been taught that using shadaqoh directly and actually is carried out.

Therefore, socialization is needed by related parties such as banks by collaborating with the government and ulama that using QRIS for infak and shadaqoh is the same value as the conventional shadaqoh motto. Create an incentive and reward system by mosque administrators for worshippers who use QRIS as a method of infaq and shadaqoh such as giving gifts of bicycles, smartphones and other attractive prizes so that worshippers are interested in using QRIS. Install QRIS that is easy to reach by mosque worshippers, such as pasted on the wall of the room that leads to the entrance and exit and distribution so that the worshippers can take it home or installed on the mosque TV layer when there are many mosque worshippers.

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ATTACHMENT

Respondent's Identity

(Put a sign (✓) on the answer options that have been provided:

- Gender : Men Woman
- Age : A. 21 – 30 years old b. 31 – 40 years old
 c. 41 – 50 years old d. 51 – 60 years old
- Status : Marry Unmarried
- Education : a. High School/Equivalent b. Diploma 3
 c. S1 d. S2
- Work : a. Student b. Private employees
 c. Civil State Officials d. Teachers/Lecturers
- Monthly Revenue : a. Below 1 million b. 1 million – 2.5 million
 c. 2.5 million – 5 million D.5 million and above

Ease Variable Question (X1)

It	Statement	Responses				
		SS	S	N	TS	STS
	Ease of Using QRIS					
1						

	The Use of QRIS Is Easy to Use in Paying Infaq and Shadaqah in Mosques					
2	Paying Infaq and Shadaqah at the Mosque is Easy with QRIS Because You Don't Need to Bring Cash					
3	I feel that the use of QRIS is very easy and will use it again in paying infaq and shadaqah in mosques					

Utility Variable Question (X2)

It	Statement	Responses				
	Benefits of Using QRIS	SS	S	N	TS	STS
1	QRIS is very useful to prevent the loss of infak boxes in mosques					
2	QRIS can help me make transactions practically and quickly					
3	QRIS is useful when I don't bring small money because by using QRIS starting from 1 rupiah, you can make money at the mosque					
4	QRIS can reduce the spread of viruses attached to cash					

Attitude Factor Variable Question (X)

It	Statement	Responses				
	Attitude Factors Using QRIS	SS	S	N	TS	STS
1	I am satisfied with all the features and convenience provided by QRIS					
2	I would recommend to friends and relatives to use qris in the mosque					
3	I will always use qris in infak and shadaqah in the mosque					

Interest Variable Questions (Y)

It	Statement	Responses				
	Interest in Using QRIS	SS	S	N	TS	STS
1	I would prefer to use QRIS instead of carrying cash when transacting at places of worship.					

2	QRIS makes it very easy for me to make payment transactions at places of worship					
3	I feel comfortable and safe using QRIS when transacting in places of worship.					