

**ANALYSIS OF TRANSACTION USING QUICK
RESPONSE INDONESIAN STANDARD (QRIS) IN
INCREASING THE REVENUE OF HALAL BUSINESS
UNITS**

(Case Study at Papa Ron's Pizza Semarang)



Arranged by

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**DEPARTMENT OF ISLAMIC ECONOMICS
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UNIVERSITY OF DARUSSALAM GONTOR

2024/ 1446

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UNDERGRADUATE THESIS

Submitted in fulfillment of the requirement for the degree of Bachelor of Islamic
Economics

Arranged by

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2024/ 1446



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ABSTRAK
ANALISIS TRANSAKSI MENGGUNAKAN QUICK RESPONSE
INDONESIAN STANDARD (QRIS) DALAM MENINGKATKAN
PENDAPATAN UNIT BISNIS HALAL
(Studi Papa Ron's Pizza Semarang)

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Sistem pembayaran akan selalu terintegrasi dengan setiap transaksi, baik pembayaran secara langsung maupun melalui metode elektronik. Seiring dengan perkembangan digital yang pesat, Bank Indonesia telah memperkenalkan Quick Response Indonesian Standard (QRIS) untuk keperluan transaksi pembayaran. Melalui QRIS, Bank Indonesia menawarkan kemudahan dalam melakukan transaksi. QRIS berfungsi untuk mendukung unit bisnis dalam meminimalkan kemungkinan kesalahan saat pembayaran serta mencegah kehilangan pendapatan. Meskipun terdapat beberapa tantangan pada tahap awal penggunaan, QRIS memiliki potensi jangka Panjang untuk memperluas inklusi keuangan, meningkatkan akses ke pasar dan memperkuat stabilitas bisnis di dunia digital dengan meningkatkan potensi pendapatan. Papa Ron's Pizza adalah bisnis halal yang telah mengadopsi transaksi QRIS untuk meningkatkan pendapatan yang diharapkan. Dengan mempertimbangkan karakteristik bisnis halal seperti Rabaniyyah, Insaniyyah, Akhlakiyyah dan Wasathiyah, Papa Ron's Pizza mampu menarik minat pelanggan serta calon pembeli untuk melakukan transaksi menggunakan QRIS, sehingga diharapkan pendapatan akan meningkat.

Tujuan dari penelitian ini adalah untuk memahami penerapan QRIS pada transaksi di Papa Ron's Pizza BSB Semarang serta menilai seberapa efektif penggunaan QRIS dalam meningkatkan pendapatan bisnis halal. Metode yang digunakan dalam penelitian ini adalah pendekatan kualitatif deskriptif dengan teknik pengumpulan data observasi, wawancara dan dokumentasi. Analisis data yang digunakan adalah triangulasi yang mencakup reduksi data, penyajian data dan penarikan kesimpulan.

Hasil penelitian ini menunjukkan bahwa penggunaan QRIS dalam bertransaksi di Papa Ron's Pizza BSB Semarang berlangsung secara baik dan seimbang dengan layanan yang telah tersedia sesuai dengan ketentuan yang telah ditetapkan seperti pembayaran menggunakan QRIS akan dikenakan biaya MDR sebesar 0,70% untuk *merchant*. Efisiensi dan efektifitas dalam penggunaan QRIS berkontribusi terhadap peningkatan pendapatan Papa Ron's Pizza hingga 9,20 % antara tahun 2023 dan 2024. Disamping itu, penerapan karakter bisnis halal dalam penggunaan QRIS mampu menjadikan bisnis halal sebagai pusat bisnis yang berkualitas. Meskipun data transaksi QRIS di Papa Ron's Pizza menunjukkan preferensi pembayaran tunai dibandingkan QRIS. Namun, Papa Ron's Pizza BSB Semarang tetap berkomitmen untuk memperlakukan semua transaksi, baik tunai dan non-tunai seperti QRIS secara adil.

Kata Kunci: *Transaksi, QRIS, Unit Bisnis Halal, Papa Ron's Pizza*

ABSTRACT
ANALYSIS OF TRANSACTION USING QUICK RESPONSE
INDONESIAN STANDARD (QRIS) IN INCREASING THE REVENUE OF
HALAL BUSINESS UNITS

(Case Study at Papa Ron's Pizza Semarang)

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The payment system will always be integrated with every transaction, both direct payments and through electronic methods. Along with the rapid development of digital, Bank Indonesia has introduced the Quick Response Indonesian Standard (QRIS) for payment transaction purposes. Through QRIS, Bank Indonesia offers ease in making transactions. QRIS functions to support business units in minimizing the possibility of errors during payments and preventing loss of revenue. Although there are some challenges in the early stages of use, QRIS has long-term potential to expand financial inclusion, improve access to markets and strengthen business stability in the digital world by increasing revenue potential. Papa Ron's Pizza is a halal business that has adopted QRIS transactions to increase expected revenue. By considering the characteristics of halal businesses such as Rabaniyyah, Insaniyyah, Akhlakiyyah and Wasathiyah, Papa Ron's Pizza is able to attract customers and potential buyers to make transactions using QRIS, so it is expected that revenue will increase.

The purpose of this study is to understand the application of QRIS to transactions at Papa Ron's Pizza BSB Semarang and to assess how effective the use of QRIS is in increasing halal business revenue. The method used in this study is a descriptive qualitative approach with observational data collection techniques, interviews and documentation. The data analysis used is Triangulation which includes data reduction, data presentation and conclusion drawn.

The results of this study show that the use of QRIS in transactions at Papa Ron's Pizza BSB Semarang takes place well and is balanced with the services that have been available in accordance with the predetermined conditions such as payment using QRIS, which will be subject to an MDR fee of 0.70% for merchants. Efficiency and effectiveness in the use of QRIS contributed to an increase in Papa Ron's Pizza's revenue by up to 9.20% between 2023 and 2024. In addition, the application of halal business characters in the use of QRIS is able to make halal businesses a quality business center. Although QRIS transaction data at Papa Ron's Pizza shows a cash payment prevalence compared to QRIS. However, Papa Ron's Pizza BSB Semarang remains committed to treating all transactions, both cash and non-cash such as QRIS fairly.

Keywords: *Transaction, QRIS, Halal Business Unit, Papa Ron's Pizza*

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DECLARATION

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Title : Analysis of Transaction Using Quick Response Indonesian Standard (QRIS) In Increasing the Revenue of Halal Business Unit (Case Study at Papa Ron's Pizza Semarang)

I hereby declare that this undergraduate thesis is the result of my investigations, except where otherwise stated. I confirm that this document has not been submitted for any other degrees at the University of Darussalam Gontor or associated institutions. If this latter determined that this work is plagiarized, I accept administrative and academic penalties.

Ponorogo, Sya'ban, 11th 1446 H

February, 10th 2025 M

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APPROVAL OF SUPERVISOR

To Honorable,
Dean of Faculty of Economics and Management
University of Darussalam Gontor

Bismillahirrahmanirrahim,
Assalamu'alaikum Wr. Wb.

I certify that I have supervised and read this thesis, written by:

Name : Aisha Sekar Pambudi
Registered No. : 422021413005
Title : Analysis of Transaction Using Quick Response Indonesian Standard (QRIS) In Increasing the Revenue of Islamic Business Units (Case Study of Papa Ron's Pizza Semarang)

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

Wassalamu'alaikum Wr. Wb.

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DECISION OF TEAM PROPOSAL THESIS EXAMINATION

The committee of proposal thesis examination in partial fulfillment of the requirement for thesis writing stage, under Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor, declared that the proposal thesis written by:

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Title : Transaction Analysis using QRIS in Increasing Revenue Sharia
Businnes Case Study Paparons Pizza Semarang

It has passed the proposal thesis examination and eligible to conduct research for the thesis writing stage under the guidance of a supervisor.

1st Examiner



Dr. Arie Rachmat Sunjoto, M.A.

2nd Examiner



Abdul Latif Rizqon, S.E.I., M.E.

Head, Department of Islamic Economics



Dr. Mufti Afif, Lc., M.A.

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THESIS EXAMINATION COMMITTEE APPROVAL

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It has passed to the thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in the Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

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APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

Name : Aisha Sekar Pambudi

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Title : Transaction Analysis Using Quick Response Indonesian Standard (QRIS) In Increasing the Revenue Of Islamic Business Units (Case Study of Papa Ron's Pizza Semarang)

It is accepted as a fulfilment of the requirement for the degree of Bachelor of Islamic Economics, the academic year 1445 – 1446 H / 2024 - 2025 M
Wassalamu'alaikum Wr. Wb.

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MOTTOS

يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَكُلُوْا اَمْوَالَكُمْ بِاَيِّۤىْنَكُمْ لِۢبٰطِلٍ اِلَّا اَنْ تَكُوْنَ تِجَارَةً عَنْ

مِنْكُمْ وَلَا تَقْتُلُوْا اَنْفُسَكُمْ اِنَّ اللّٰهَ كَانَ بِكُمْ رَحِيْمًا

“O you who have believed, do not eat your Neighbor's wealth by unlawful means, except in the form of consensual trade between you. Do not kill yourselves.

Verily, Allah is Most Merciful to you.”¹

(Qs. An-Nisa' (4): 29)

وَيٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا اَوْفُوْا الْمِكْيَالَ وَالْمِيزَانَ ۚ اِلٰى سِيْطَرٍ وَلَا تَبْخَسُوْا النَّاسَ اَشْيَآءَهُمْ وَلَا تَعْثَوْا فِى الْاَرْضِ

مُفْسِدِيْنَ

“O my people, fill the measure and the scales fairly. Do not harm people to their rights and do not do evil on earth by being a destroyer!”²

(Qs. Hud (11): 58)

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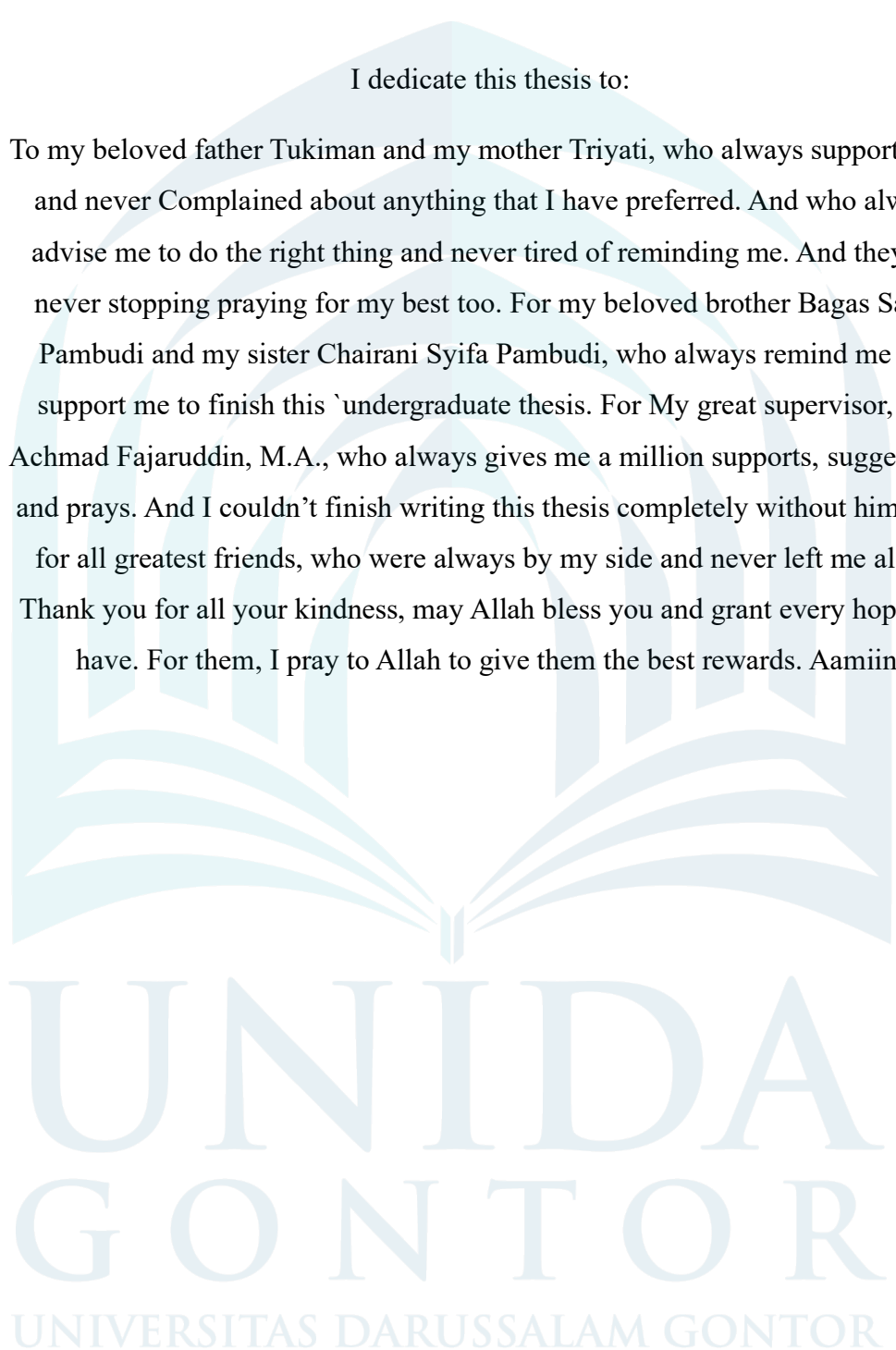
¹ Al-Qur'an surat An-Nisa' (4) Ayat 29

² Al-Qur'an surat Hud (11) Ayat 58

DEDICATION

I dedicate this thesis to:

To my beloved father Tukiman and my mother Triyati, who always supported me and never Complained about anything that I have preferred. And who always advise me to do the right thing and never tired of reminding me. And they are never stopping praying for my best too. For my beloved brother Bagas Satria Pambudi and my sister Chairani Syifa Pambudi, who always remind me and support me to finish this `undergraduate thesis. For My great supervisor, Mr. Achmad Fajaruddin, M.A., who always gives me a million supports, suggestions, and prays. And I couldn't finish writing this thesis completely without him. And for all greatest friends, who were always by my side and never left me alone. Thank you for all your kindness, may Allah bless you and grant every hope you have. For them, I pray to Allah to give them the best rewards. Aamiin.



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Praise be to Allah, the Lord of the universe. Who has sent down his guidance and protection to all of us. He is the one who perfected religious guidance with Islamic law. Guiding his servants to get the light of truth, in order to achieve happiness in this world and the hereafter. Blessings and Peace may remain bestowed on our lord, prophet Muhammad SAW. Who has taught Islamic law based on his words.

I have completed my research after Allah granted me His miracle, and I hope that it will prove valuable to scholars, readers, and humanity as a whole. As a result, the researcher will be able to express gratitude to:

1. The Headmaster of Darussalam Gontor Modern Islamic Institution; K.H. Hasan Abdullah Sahal, Prof. Dr. K.H. Amal Fathullah Zarkasyi, M.A., and Dr. K.H. Akrim Mariyat, Dipl.A.Ed.
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3. Dr. Hartomi Maulana, Msc., as the Dean of the Faculty of Economics and Management, and Mufti Afif, Lc., M.A., as chairman of Department of Islamic Economics at the University of Darussalam Gontor.
4. My awesome supervisor Achmad Fajaruddin, M.A., for his worthy guidance and suggestion in writing this thesis.
5. All the lectures of the University of Darussalam Gontor for their teaching during her study in the university.
6. For my parents who have educated her from her childhood up to adulthood and who have supported her mentally and materially.

7. Students of Islamic Economics 2021, you're the best classmate that she ever had.
8. For members of Student Council 2025, who always cheer her up while doing this research and you have enduring recollections that never go old, reminding her of the thesis's challenges.
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I can never express how grateful I am for their support and kindness. However, I could only offer them this word in appreciation of their help and kindness. From the bottom of my heart, I pray that Allah may grant them merit and bless them wherever and whenever they are.

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PEDOMAN TRANSLITERASI ARAB-LATIN

Transliterasi Arab-Indonesia Fakultas Ekonomi dan Manajemen adalah sebagai berikut:

Table 0.1: Arabic-Latin Transliteration Guidelines Tables

Arab	Indonesi	Arab	Indonesia
ا	-	ط	ṭ
ب	b	ظ	ẓ
ت	t	ع	‘
ث	th	غ	gh
ج	i	ف	f
ح	ḥ	ق	q
خ	kh	ك	k
د	d	ل	l
ذ	dh	م	m
ر	r	ن	n

ز	z	و	w
س	s	هـ	h
ش	sh	ء	'
ص	s	ي	v
ض	ḍ		

Untuk menunjukkan bunyi hidup panjang (*madd*), caranya adalah dengan menuliskan coretan horizontal (*macron*) di atas huruf, seperti ā, ī, Untuk menunjukkan bunyi hidup panjang (*madd*), caranya adalah dengan menuliskan coretan horizontal (*macron*) di atas huruf, seperti ā, ī, dan ū). Contoh: al-Islām (الاسلام), al-Ḥadīth (الحديث), al-Mā'ūn (الماعون).

Bunyi hidup dobel (*diphthong*) Arab ditransliterasikan dengan menggabungkan dua huruf “ay” dan “aw”, seperti *khayr* (خير), dan *khawf* (خوف).

Kata yang berakhiran *tā' marbūṭah* (ة) dan berfungsi sebagai sifat (*modifier*) atau *muḍāf ilayh* ditransliterasikan dengan “ah”, seperti *dirāsah Islāmiyyah* (دراسة إسلامية), sedangkan yang berfungsi sebagai *muḍāf* ditransliterasikan dengan “at”, seperti *dirāsāt al-Qur'ān*.

Table 0.2: Single Vocal Transliteration Table

ARAB	NAMA	LATIN	CONTOH	LATIN
ا	alif	-	أَمَانٌ	amānun
ب	ba	b	بِنْتُ	bintun
ت	ta'	t	رَيْتُ	zaytun
ث	tha'	th	حَدِيثٌ	ḥadīthun
ج	jim	i	جَعَلَ	ja'ala
ح	ḥa	ḥ	حَرَمٌ	ḥaramun
خ	kha'	kh	خَوْفٌ	khaufun
د	dal	d	دَنَى	danā
ذ	dhal	dh	ذَلِكَ	dhālīka
ر	ra'	r	رَبُّ	rabbun
ز	zay	z	زَمَانٌ	zamānun
س	sin	s	سِنَّ	sinnun

ش	shin	sh	شَمْسٌ	shamsun
ص	sad	s	صَلَاةٌ	salātun
ض	ḍad	ḍ	رَمَضَانٌ	ramaḍānun
ط	ṭa'	ṭ	طَبِيبٌ	ṭabībun
ظ	ẓa'	ẓ	ظَلَامٌ	ẓalāmun
ع	‘ayn	‘	عَيْنٌ	‘aynun
غ	ghayn	gh	غَيْرٌ	ghayru
ف	fa'	f	فَازٌ	fāza
ق	qaf	q	قَالَ	qāla
ك	kaf	k	كِتَابٌ	kitābun
ل	lam	l	لَيْلٌ	laylun
م	mim	m	أَمَامٌ	amāma
ن	nun	n	نَامٌ	nāma

و	waw	w	وَاجِبٌ	wājibun
هـ	ha'	h	هَدِيَّةٌ	hadiyyatun
ء	hamzah	'	بِنَاءٌ	binā'un
ي	ya'	v	يَقِينٌ	yaqīnun