

## CHAPTER I

### INTRODUCTION

#### A. Research Background

Payment systems are inseparable from transactions, both cash and non-cash payments. With the development of technology that continues to increase, it encourages business people to make a transition to the digital realm. According to the regulation of the Board of Governors of Bank Indonesia Number 21/18/PDAG/2019 concerning the implementation of the national standard quick response code for payment transactions, Bank Indonesia has implemented a quick response code, also known as the Quick Response Indonesia Standard (QRIS). In a non-cash system, QRIS in collaboration with QR codes can be used through various cryptocurrency applications, such as e-wallets, banking services, and mobile banking services.<sup>3</sup> With QR codes at QRIS merchants, consumers can scan QR codes to make instant payments quickly and efficiently. Nowadays, transactions such as credit and debit cards can be done quickly through a QR code-only app that can be reviewed on mobile phones. This is what drives various innovations and changes to make money in a form that is safer, less perishable, and easier to use as a means of payment.

Every transaction is recorded thanks to QRIS's convenience, which helps to determine financial situations and ensure transaction security. As a result, QRIS helps all parties involved and makes it simpler to document and provide evidence in a transaction. Legitimate transactions are captured and saved in QRIS, ensuring the safety and comfort of QRIS users.<sup>4</sup> Additionally, QRIS is present by offering advantages and streamlining non-cash transactions

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<sup>3</sup> Gabriella Junita Tobing, Lastuti Abubakar dan Tri Handayani, “Analisis Peraturan Penggunaan QRIS Sebagai Kanal Pembayaran Pada Praktik UMKM Dalam Rangka Mendorong Perkembangan Ekonomi Digital” Vol. 6 No. 3 2021, p. 491–509.

<sup>4</sup> Muh. Solihin dan Muhammad Yaasiin Raya, *Kedudukan E-Money Sebagai Alat Pembayaran Dalam Prespektif Hukum Islam*, p. 108

for both buyers and sellers. Using QRIS can potentially boost operational effectiveness and promote company expansion.

The development of cash, debit, and transfer transactions is carried out in a minimal and simple manner using QRIS transactions which is a form of transaction launched by Bank Indonesia with the aim of making payments using QR codes easier, simpler, and safer.<sup>5</sup> It can be concluded that QRIS can function efficiently, for non-cash and personal transactions so far.<sup>6</sup>

Using QRIS generally has the benefit of having no minimum transaction amount; it can start at 1 rupiah. Payments are made depending on the amount of money purchased, preventing counterfeit money and ensuring a quick and secure process. When transacting, it is not necessary to carry a sizable amount of cash. But bear in mind that there is a maximum QRIS limit of 10 million rupiah per user behind the minimum transaction.<sup>7</sup>

In Bank Indonesia Regulation Number 11/12/2009 concerning the electronic money policy (QRIS), it is regulated that electronic money is a currency that meets the following requirements:<sup>8</sup>

1. Bonds are issued first, issued based on the value of deposits ranging from Bondholders to issuers.
2. The value of money spent electronically on a medium such as a chip or server
3. Used as a payment method for electronic currency issuing companies.

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<sup>5</sup> Rika Permatasari dan Yudhi Priyo Amboro, "Efektivitas Penerapan Transaksi QRIS Era Covid-19 Di Pasar Tradisional Kota Batam Menurut Perspektif Hukum Progresif" Vol. 4 2022, p. 265–278.

<sup>6</sup> Permatasari dan Amboro, "Efektivitas Penerapan Transaksi QRIS Era Covid-19 Di Pasar Tradisional Kota Batam Menurut Perspektif Hukum Progresif.", *Al- Manhaj : Jurnal Hukum dan Pranata Sosial Islam*, Vol. 4 No. 2 Desember 2022, p. 271.

<sup>7</sup> Permatasari dan Amboro, "Efektivitas...", p. 271.

<sup>8</sup> Urgensi dikeluarkannya Peraturan Bank Indoneisa Nomor 20/6/PBI/2018 Tentang Uang Elektronik (E-Money) sebagai Alat Pembayaran, Sekar Salma Salsabila dan Adi Sulistiyono, *Jurnal Privat Law*, Vol. 7 No. 2 Juli-Desember 2019, p. 290

4. As explained in the Banking Law through Bank Indonesia letter No. 11/11/DASP dated April 13, 2009 concerning electronic money.<sup>9</sup> The value of cryptocurrencies owned by the issuer and owned by the owner is not a deposit.

With QRIS, many parties are studying the importance of non-cash payment transaction systems, especially efficient payment systems that have an impact on a better financial system. QRIS has a role to help business units reduce the risk of payment errors and potential loss of revenue. Although there are challenges in early use, such as a lack of understanding of technology among business actors. The long-term benefits of QRIS can increase financial inclusion, expand market access and strengthen business stability in the digital era. With QRIS, business units can generate maximum revenue.

Papa Ron's Pizza Semarang is one of the business units that applies the halal concept to all products offered and provides easy payment through QRIS. The presence of QRIS offers a chance to boost transaction efficiency and grow market share by offering more useful and secure services in addition to satisfying client needs.<sup>10</sup> Given that the city of Semarang is the city with the most QRIS merchant users in Central Java Province, Semarang City ranks first in QRIS users in Central Java.<sup>11</sup> Therefore, Papa Ron's Pizza comes with the characteristics of Islamic business units, namely *Rabaniyyah* (Sourced from Allah and comprehensive), *Akhlakiyyah* (Ethical and Moral), *Insaniyyah* (Humanistic or Humane) and *Wasathiyah* (Balanced or Moderate) offering convenience in doing business using QRIS. We expect the use of QRIS in transactions at Papa Ron's Pizza to correlate and influence the revenue level.

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<sup>9</sup> Purnama Ramadani Silalahi, Khairina Tambunan, dan Tryana Ramadhany Batubara, "Dampak Penggunaan QRIS Terhadap Kepuasan Konsumen Sebagai Alat Transaksi", *Ulil AlCHAPTER: Jurnal Ilmiah Multidisiplin* Vol. 1 No. 2 2022, p. 123.

<sup>10</sup> Putri dan Rahmanto, Analisis Efektifitas Penggunaan Quick Response Indonesian Standart (QRIS) sebagai Alat Pembayaran Non Tunai pada Bank Syariah Indonesia KCP Godean 2, *El-Mal: Jurnal Kajian EKonomi dan Bisnis Islam*, Vol. 5 No. 1, p. 466

<sup>11</sup> Bayu Jatmiko Adi, Jateng 3 Terbesar Pengguna QRIS, Transaksi terbanyak salah satunya di Solo <<https://ekonomi.espos.id/jateng-3-terbesar-pengguna-qris-transaksi-terbanyak-salah-satunya-di-solo-2001410>>, viewed 13 September 2024.

So this research will research on "Transaction Analysis using Quick Response Indonesian Standard (QRIS) in increasing Halal Business Unit Revenue (Case Study of Papa Ron's Pizza Semarang).

#### **B. Research Question**

Based on the background of the above problems, the formulation of the problem in this study is:

1. How use QRIS for transactions at Papa Ron's Pizza Semarang?
2. How effective is the use of QRIS in increasing the revenue of Islamic business units?

#### **C. Research Objection**

This research aims to:

1. To find out the use of QRIS in transaction at Papa Ron's Pizza Semarang.
2. To find out the effectiveness of the use of QRIS in increasing Islamic revenue.

#### **D. Research scopes and limitations**

This study limits the problem to avoid deviation or widening it, as it is directed and possible with the research intention. The scope of this research is transactions using QRIS in increasing the income of halal business units from the characteristics of Islamic Business.

#### **E. Research Benefits**

This research is expected to provide positive benefits for the researcher himself in enriching his insights and other interested parties. The results of this study are expected to provide clear information about how Quick Response Indonesian Standard transactions increase revenue in halal business through the characteristics of Islamic Business in people's transaction life.

### **1. Academic Benefits**

- a. This research can add to the treasure of science and be useful for the development of economics and social sciences, especially in the field of business economics.
- b. This research can be a reference for future research, especially in the field of Business, in the Islamic Economics Study Program, Faculty of Economics and Management, at the University of Darussalam Gontor.

### **2. Practical Benefits**

- a. To support the increase in Paparons Pizza's business revenue in transacting using QRIS in terms of Islamic business principles.
- b. To find out how Islamic business goals are related to the use of QRIS in increasing Paparons Pizza's business income which is reviewed with sharia business principles.