

UTILIZATION OF QRIS IN FINANCIAL TRANSACTIONS AT THE ISLAMIC HIGH SCHOOL

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Abstract

This study aims to describe the use of QRIS (Quick Response Code Indonesian Standard) in financial transactions at Madrasah Aliyah Islamiyah , and analyze the benefits, obstacles, and responses of school residents to this digital payment system. The implementation of QRIS in madrasahs is carried out to improve efficiency, transparency, and accountability in financial management, especially in the payment of tuition fees, student activity funds, and infaq. The research method used is descriptive qualitative with data collection techniques through observation, interviews, and documentation. The results show that the use of QRIS makes it easier for parents to make non-cash payments, simplifies recording and reporting by the school treasurer, and speeds up the transaction process. However, there are still obstacles in the form of low digital literacy among some parents and limited access to technology. Therefore, socialization and mentoring are needed so that the use of QRIS can be more optimal. Overall, the use of QRIS at Madrasah Aliyah Islamiyah is a positive step towards the digitalization of a modern and transparent financial system.

Keywords: QRIS, financial transactions, digitalization, madrasahs, school finances



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1. INTRODUCTION

Over the past ten years, the digitalization of Indonesia's payment system has accelerated, particularly following the COVID-19 pandemic, which prompted people to shift to cashless transactions. To support the digital payment ecosystem, Bank Indonesia (BI) has launched various strategic policies.

On August 17, 2019, Bank Indonesia and the Indonesian Payment Systems Association (ASPI) officially launched QRIS nationwide. The goal of QRIS is to unify different QR codes from various payment providers, such as OVO, GoPay, and DANA, into a single code that can be used by everyone.

Following its launch in 2019, Bank Indonesia's 2023 report showed a significant increase in digital banking transaction value, reaching IDR 58,478 trillion (approximately US\$3.5 billion) in 2023. Transactions using QRIS (Quick Response Recognition) have also increased rapidly, both in terms of user numbers and transaction volume. Therefore, OpenGov Asia awarded QRIS the 2023 Indonesia Recognition of Excellence award, a game-changer in digital payments, a Bank Indonesia (BI) policy. QRIS is considered a powerful tool that can support digitalization and regional integration.

Along with the rapid development of digital transactions. Bank Indonesia's Indonesian Payment System Blueprint (BSPI) 2025 sets the direction of Bank Indonesia's payment system policy to determine the role of the payment system industry in the era of the digital economy and finance. This Blueprint consists of 5 (five) visions of the Indonesian Payment System 2025 implemented by 5 (five) working groups: Open Banking, Retail Payment Systems, Large Value Payment Systems and Financial Market Infrastructure, Data and Digitalization, and Regulatory Reform, Licensing, and Agreement Enforcement. BPSI 2025 will be realized with 23 main products that will be implemented in stages from 2019 to 2025. One of the objectives of BSPI 2025, issued by Bank Indonesia, is to realize an integrated, inclusive, and efficient national payment system through digitalization.

In educational institutions, both public and private, especially schools, financial transactions are still carried out manually, such as in elementary and secondary schools. Manual transactions are considered traditional, but many have not yet switched to a digital system. The use of manual systems causes many important problems. Among them are those cited from various sources. First, due to the lack of a structured and integrated recording system, manual fund management is vulnerable to misuse of funds or corruption. Second, miscalculations, duplicate data errors, or loss of important documents can occur due to administrative errors and human error recorded manually using paper or simple Excel. Third, Time and Energy Efficiency: Manual payments take longer because they have to queue, count cash, and provide written evidence. This process is impractical and requires a lot of teachers' and TU officers' time. And fourth, Risk of Cash Loss and Theft: Manual storage and management of cash increases the risk of loss, theft, or damage due to natural disasters such as fire or flood.

The education sector has undergone a digital transformation, encompassing academic management and online learning, as well as financial management systems. The use of QRIS (Quick Response Code Indonesian Standard) as a fast, secure, and convenient digital payment tool is a key innovation in this regard.

Because QRIS can solve many common problems with manual payment systems, it is crucial for its use in educational institutions. As educational institutions and managers of public funds, school payment systems must be clear, accountable, and effective. Payments for school fees (SPP), activity funds, supplies, and canteen tickets can be made cashlessly using QRIS. This reduces the risk of cash loss and recording errors.

By encouraging students, parents, and educational institutions to learn about and use technology-based financial services, QRIS also supports digital financial inclusion. This aligns with the Indonesian Payment System Blueprint 2025, in which Bank Indonesia promotes

transaction digitalization to create an inclusive and effective financial ecosystem .

Furthermore, implementing QRIS in schools helps students prepare for the digital economy from an early age. They not only gain theoretical knowledge about technology but also see how it can be used in everyday life, including financial matters.

The research questions are: first, how can schools utilize QRIS implementation for financial transactions? Second, what factors support and hinder QRIS adoption in educational institutions? And third, how does QRIS adoption impact the efficiency, effectiveness, and transparency of educational institutions' financial transactions?

2.RESEARCH METHODS

This study used a descriptive qualitative method to understand students' perceptions, experiences, and responses to the use of QRIS in school financial transactions. The subjects were students of MA Islamiyah Sawangan Depok.

With the stages of collecting observation data :

- 1 Researchers directly observed the QRIS payment process on madrasah campuses, such as in the cafeteria, cooperative, and tuition fees. The goal was to observe student behavior and their technical skills.
- 2 Students were given open and closed questionnaires to collect data on their experiences using QRIS, ease, difficulties, and general views on payment digitalization.
- 3 Semi-structured interviews for in-depth data collection can be conducted with several students or TU staff if possible.

Meanwhile, Data Analysis Techniques, with:

- 1 Data Reduction collects information about problem formulation (such as QRIS constraints, perceptions, or effectiveness) from observation results and questionnaire answers.
- 2 Data Display: Presenting results in narrative form or descriptive tables to make them easier to read and understand. If necessary, response frequencies can be illustrated with graphs or charts.
- 3 Conclusion Drawing and Verification: Data patterns, trends, and uniqueness determine the main results. Questionnaire and observation results are compared for verification, known as data triangulation.

3.RESULTS AND DISCUSSION

Madrasah Aliyah Islamiyah Sawangan is located in Sawangan, Jalan Raya Muchtar, Depok City, West Java. This school is committed to providing an education that integrates Islamic values and general knowledge to produce students who are knowledgeable, have noble character, and are ready to face the challenges of the times.



Fig. 1. Teachers of Islamic MA

MA Islamiyah Sawangan is part of the madrasah education system under the auspices of the Ministry of Religious Affairs of the Republic of Indonesia. It offers education at the Madrasah Aliyah (equivalent to high school) level with a curriculum that includes general subjects such as Mathematics, Indonesian Language, and Science, as well as religious subjects such as Fiqh (Islamic Law), Aqidah Akhlak (Faith), and Tafsir Hadith (Hadith Interpretation). MA Islamiyah Sawangan is also involved in various religious and social activities. Furthermore, through extracurricular and religious activities, it teaches its students life skills.

Madrasah Aliyah Islamiyah Sawangan Depok uses a digital method, QRIS (*Quick Response Code Indonesian Standard*), to manage its financial payment system. This is a significant step forward in supporting the school's digitalization program and efforts to increase transparency, efficiency, and accountability in school financial management.



Fig. 2. Qris services at school

Furthermore, the madrasah's vision to support digital financial literacy and create an educational environment that is in line with advances in information technology is in line with the implementation of QRIS.



Fig. 3. Students are making transactions using QRIS

School administrative payments, such as tuition fees, donations, development funds, and student activities, can be made quickly and securely using digital wallet apps or *mobile banking* through the use of *Qris* (*Quick Response Code Indonesian Standard*). This is part of the madrasah's efforts to support digital transformation in financial services, increase transparency, and make it easier for parents/guardians to fulfill their payment obligations without having to come to school in person or carry cash.



Fig. 4. Qris transactions for student parents

Parents no longer need to carry cash; they can simply scan the madrasah's QR code to make payments. The QRIS implementation also simplifies the madrasah's accurate and efficient financial recording, recapitulation, and reporting.

Simplified and automated financial record keeping. QRIS digitally records every transaction. To reduce errors, there's no need to manually record individual payments. By using a system like the QRIS partner app, student payment data can be downloaded or summarized accurately and quickly, automatically. Without having to open all school ledgers, finance officers can see who has and has not paid.

More accurate and clear financial reporting: school financial reports are less prone to change because all data is stored digitally. These reports can be used directly for audits, accreditation, or reporting to committees or parents. This saves time and effort; counting cash, manually recording payments, or matching data individually are all tasks that have been eliminated. This reduces the burden on the madrasah's finance department.



Fig. 6. Researchers with students

Besides simplifying transactions and financial management, there are factors that hinder the use of QRIS in schools, particularly in madrasahs or educational institutions that are not yet fully digitized. Many parents/guardians are not yet accustomed to using digital financial applications or do not understand how to use QRIS. Not all guardians have smartphones or stable internet access, especially in remote or rural areas. Schools may not yet have a digital financial administration system integrated with QRIS, so they still rely on manual record-keeping. Schools have not actively educated teachers, staff, and guardians about the benefits and how to use QRIS. Some remain uncertain about the security of non-cash transactions or fear digital fraud. Some parents feel more comfortable with physical evidence (manual receipts) rather than digital evidence stored in the application. For example, not all schools are registered as QRIS merchants or experience administrative challenges when working with QRIS service providers.

The solutions implemented to overcome the obstacles to the use of digital financing

and management in madrasas include parent training and QRIS socialization, providing written instructions for using QRIS through leaflets or video tutorials, providing cash and QRIS payment options during the transition period, and ensuring stable and secure services, in coordination with official QRIS providers.

4. CONCLUSION

Based on research conducted on the use of QRIS in financial transactions at Madrasah Aliyah Islamiyah Sawangan, Depok, it can be concluded that the following things occurred:

- 1 In financial transactions at schools, QRIS has been effectively utilized, particularly for tuition payments, student activities, and purchases at the cooperative and school cafeteria. Schools are collaborating with digital financial service providers to make QRIS available to students and parents.
- 2 Factors supporting QRIS adoption include the availability of smartphones for students and parents, school support for digitalization, and ease of use. Conversely, factors hindering QRIS adoption include the lack of internet connectivity in some school locations, a lack of technological literacy among most students and parents, and the fact that not all vendors within the school environment have adopted the QRIS system.
- 3 In terms of school financial transactions, the use of QRIS is very effective because it speeds up the payment process, reduces queues and cash, and increases transparency through digital and automated recording that can be monitored by schools and parents.

Research Implications:

- 1 For Schools: QRIS can be a strategic solution to encourage more modern, accountable, and digital data-based school financial management, in line with efforts to improve education governance and public services.
- 2 For Parents and Students: Adopting QRIS helps students learn about digital finance at an early age and helps them use technology safely and productively.
- 3 Research Implications for the Government and Policymakers: These findings can be the basis for encouraging mandatory digitalization of transactions in educational units, including providing digital literacy training and supporting internet network infrastructure in schools.
- 4 For Further Researchers: This research can be further developed with a quantitative approach to measure the impact of QRIS on parental satisfaction, increased school income, or the effectiveness of financial recording.

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