

Quick Response Code Indonesian Standard System on the Mobile Banking Application of Mandiri Sharia Bank.

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Abstract

The Quick Response Code Indonesian standard is one part of the digital-based payment instrument issued by Bank Indonesia which was adopted by Bank Syariah Mandiri to facilitate customers in transacting. Currently all applications that have a QR code are required to use QRIS as a national standard. This study raises the issue of concepts, systems and mechanisms as well as the views of Islamic law regarding QRIS. The research method used a field research with qualitative method with observations, interviews and documentation techniques. The results showed that QRIS is a halal product that has gone through the supervision process of the Dewan Pengawas Syariah and has a DSN fatwa as the legality law for Bank Syariah Mandiri. QRIS mechanism by scanning the code available in the BSM Mobile Banking application. In addition to having practical and efficient benefits, QRIS is very safe so that customers are protected from criminal practices such as skimming and other types of theft. In addition, by using QRIS, customers can break the chain of the spread of Covid 19 because they do not make physical contact. The results of this study are very important for customers who use Bank Syariah Mandiri products so that they know that QRIS is a halal product, safe from all cyber crimes, flexible and reduces physical interaction in the pandemic era.

Keywords: QRIS, Mobile Banking, Sharia Bank

Abstrak

Quick Response Code Indonesian Standart (QRIS) merupakan salah satu bagian dari instrumen pembayaran berbasis digital yang dikeluarkan oleh Bank Indonesia (BI) yang diadopsi oleh Bank Syariah Mandiri (BSM) untuk memudahkan nasabah dalam bertransaksi. Saat ini semua aplikasi yang memiliki kode QR diwajibkan menggunakan QRIS sebagai standar nasional. Penelitian ini mengangkat permasalahan tentang konsep, sistem dan mekanisme serta pandangan hukum Islam mengenai QRIS. Metode penelitian yang digunakan adalah metode field research dengan teknik observasi,

wawancara dan dokumentasi. Hasil penelitian menunjukkan bahwa QRIS adalah produk halal yang telah melalui proses pengawasan DPS (Dewan Pengawas Syariah) dan memiliki fatwa DSN sebagai payung hukum Bank Syariah Mandiri. Mekanisme QRIS dengan cara memindai kode yang tersedia di aplikasi *Mobile Banking* BSM. Selain memiliki manfaat praktis dan efisien, QRIS sangat aman sehingga nasabah terhindar dari praktek kriminal seperti skimming dan jenis pencurian lainnya. Disamping itu, dengan menggunakan QRIS, nasabah bisa memutus mata rantai penyebaran Covid 19 karena tidak melakukan kontak secara fisik. Hasil penelitian ini sangat penting untuk para nasabah pengguna produk Bank Syariah Mandiri agar mereka mengetahui bahwa QRIS merupakan produk halal, aman dari segala kejahatan cyber, fleksibel dan mengurangi interaksi fisik di era pandemi.

Kata Kunci: QRIS, *Mobile Banking*, *Bank Syari'ah*

INTRODUCTION

Sharia banking has been regulated in law number 21 of 2008, which states that banking is everything related to sharia banks and sharia units, including business activities, institutions and procedures, and processes in carrying out their business activities. (Undang – Undang Nomor 21 tahun 2008 tentang Perbankan Syariah., 2008). With the existing rules, sharia banks have the authority to carry out all activities related to Islamic finance by applicable laws.

Along with the times, sharia banking began to have progressed in all aspects include aspects of compliance with sharia values (shari'ah compliance) and technological advances (Yuli Pratiwi, 2020). Among the sharia values which are the basic principles of sharia banking, namely avoiding all forms of activity that smells of usury, it is explained in surah Ar-Rum verse 39 which explains that usury does not add anything in the sight of Allah, what is valuable in the sight of Allah is zakat which is given solely to hope for the pleasure of God.

Information technology became a great opportunity for sharia banking because the manifestation of information technology will make sharia banking more efficient in providing services to customers. The existence of the internet became the beginning of the development of transaction system technology in all financial institutions in Indonesia. This is inseparable from the number of internet users in Indonesia today, even internet users in Indonesia are ranked 6th as the prime internet users in the world. This is what all banks, both conventional

and sharia banks use in increasing the affluence and expediency of transactions (Kominfo, 2021).

Mobile phones and mobile broadband (wireless connections) also play a significant role in increasing internet-based transaction services, it happens because mobile phones are easy to carry everywhere. In addition, an affordable internet connection makes mobile phone users more and more. Smartphone devices (smartphone) are an opportunity for sharia banks to expand an application-based service, as an effort to facilitate financial activities for their customers, so that customers no longer need to go to an ATM (Automated Teller Machine) or wait in long lines at the teller to get services that are usually offered by sharia banks.

One of them is the e-banking feature, which is a mainstay feature provided by banks to support the practicality of transactions with their customers. Sharia banks such as BSM bank or Mandiri Sharia Bank also used the e-banking feature, this feature consists of three main services, namely, Automated Teller Machines (ATM), SMS banking, internet banking, and mobile banking.

The e-banking feature that is now widely used by Mandiri sharia bank customers is the Mandiri sharia bank mobile banking feature that we can find on all android and iOS-based smartphones (iPhone Operating System). This application makes it easy for customers to make non-cash transactions such as checking balances, transferring process between Mandiri sharia banks and other banks, paying various bills, paying alms, zakat, infaq as well as purchasing airline tickets, credit, electricity tokens, and various kinds of vouchers. In addition, there are Islamic features in this mobile banking application, namely the information feature to determine the schedule and qibla direction for praying, branch office locations, ATMs, and product information (Syariah Mandiri, 2020b).

The latest feature of Mandiri sharia bank is mobile banking that uses the Quick Response Code system or what is commonly called the QR Code, which is an alternative payment method and has been used in advance by several conventional banks and start-up companies in their applications, including namely Link Aja which is a digital financial service published by Telkomsel and a combination of electronic financial services belonging to the Association of State-Owned Banks (HIMBARA) consisting of Bank BRI, Bank Mandiri and Bank

Negara Indonesia or Qrku and Sakuku from BCA bank which have the same function as QR code in general. However, with the policy of Bank Indonesia as the central bank in Indonesia, all companies, both banks, and start-up companies that have a QR Code-based payment system are required to use a QR Code issued by BI which is valid from January 1, 2020, Quick Response Code Indonesian Standard (QRIS) becomes the standard QR code for every company that has a QR-Code as a payment feature (Syariah Mandiri, 2020a).

Bank Syari'ah Mandiri also embeds the Indonesian Standard Quick Response Code (QRIS) system in its mobile banking application, which previously had a Quick Response Code system called Quick Response Pay or QR Pay. This exertion was carried out by PT. Bank Sharia Mandiri to provide the best services and innovations that are the current trend but under sharia principles. This is evidenced by the existence of services to pay zakat, alms, infaq, qurban, from one application using the QRIS feature.

The Quick Response Code of Indonesian Standard (QRIS) owned by sharia Mandiri bank is one of the superior features which makes sharia Mandiri bank one step ahead of its competitors, fellow sharia banks, which do not yet have this feature. Even so, the users of the QRIS features are still very few users, even when using mobile banking, many people do not understand how to transact using the sharia Mandiri bank mobile banking application. Using mobile banking for transactions in Meulaboh city is still very minimal due to customer ignorance about how to use the application. In addition, many shop owners have not used banking payment systems, such as using EDC (Electronic Data Capture) machines or using QR codes on mobile banking applications to make transactions. People prefer to transact using cash (cash) compared to electronic money (e-money) (BI, 2020)

Based on the problems described previously, which relate to the Indonesian Standard Quick Response code or QRIS on mobile banking applications where users are still very minimal, the authors are interested in writing articles related to the mechanism for using QR Codes at Bank Sharia Mandiri, the benefits of it and the Islamic view on non-cash transactions using QRIS. The reason the author wants to raise this issue is that this issue has never been raised for research. Therefore, the title that the author adopted is "*Quick Response Code Indonesian Standard System On The Mobile Banking Application Of Mandiri Sharia Bank.*"

RESEARCH METHOD

The research method used a field research with qualitative method with observations, interviews and documentation techniques. Observations of this study were carried out to observe directly the activities of submitting QRIS and making mobile banking. This study aims to obtain a clearer, more complete and possible description and information for researchers to make observations. Therefore, the authors set the research location, namely at PT. Bank Syariah Meulaboh KCP Meulaboh having its address at Jalan Nasional No. 107, Ujong Baroh Village, Johan Pahlawan District, West Aceh Regency, Meulaboh City.

The author's interview is used to dig up information directly from the subject who is the customer service of Bank Mandiri Syari'ah. The research subjects in this study were employees of PT. Bank Syari'ah Mandiri Meulaboh branch which serves as customer service who also handles QRIS submissions for merchants who want to use QRIS in their stores. In addition, this research also requires information about the use of mobile banking in the Mandiri Syari'ah mobile banking application. Therefore, the subject of this study is very necessary in order to explore the information needed by the author to complete this research.

DISCUSSION

Sharia Banking Business in the Disruption Era.

The development of technology at this time encourages disruption in all sectors, including the banking business sector. In this era of distraction, it is believed that competition does not only occur between banks. The real competition is competition against non-bank companies, including start-up companies or startup that are now starting to penetrate the world of financial technology. The developing technology allows it to dominate aspects of human life. Currently, we are in a life that requires humans to coexist with technology or what is commonly known as industry 4.0, where everything in life is closely related to technology. Industry 4.0 is marked by digitalization on every line. In industry 4.0, some things include Artificial Intelligence (AI), the Internet of Things (IoT), Human-Machine Interface, robotic technology, sensors, and three-dimensional (3D) printing technology (Widiarini, 2021). The five technologies are a sign that in this era industry, companies and governments will enter the

virtual world and machines that are integrated into the internet system and network.

Professor Klaus, the founder of the world economic forum, said that the industrial revolution 4.0 will have a bad impact on a country if the government stutters and cannot quickly take the advantage of technological developments, because in this era of disruption, the boundaries between the digital, physical and biological worlds will be thinner and even disappear (nona-gae-luna, 2020). For this reason, there must be the use of technology in various fields, one of which is in the economic field, this will make us think hard to issue product innovations so as not to be swallowed up by the times. Today we often hear the word fintech which is the delivery of financial products and services through a blend of technology platforms and innovative business models. Financial technology (fintech) itself is defined as a technology-based business that competes with and or collaborates with financial institutions. The fintech process begins with creating software to process activities that are usually carried out by financial institutions to improve customer service and streamline the payment process to be more efficient, or enable consumers to meet their needs (saving, investing, and making payments) (Ian Pollaxb Ri, 2016). The existence of these innovations certainly has a disruptive impact or fundamental change in people's lives.

Disruption is not only defined as today's change (today change) but also reflects the meaning of tomorrow's change (the future change) (Kasali, 2020). Prof. Clayton M. Christensen, a business administration expert at Harvard Business school, explains that the era of disruption has disrupted or undermined pre-existing markets but has also encouraged the development of products or services that were unexpected in previous markets, creating a diverse consumer base and impacting lower prices. getting cheaper. Technology-based development must be developed, considering this is the era of digital technology. In the field of financial technology, many start-up companies provide financial services at a lower cost with easier terms. Plus, at this time start-up companies are also starting to explore Islamic finance as a business model. This fact must receive special handling from sharia banking stakeholders if they do not want to suffer the same fate as conventional companies which are starting to be abandoned because they are replaced by online-based transportation.

The sharia banking business must start promoting a technology-based system so as not to be left behind by start-ups or non-bank financial institutions that have started using fintech in each of their operations and services to their customers. Efforts that can be made by sharia banking to remain competitive from its competitors are using the E-Banking system as has been used by conventional banks. According to the Big Indonesian Dictionary, E-Banking can be defined as bank services and products directly to customers through electronic, interactive channels. With the existence of E-banking in sharia banking, it will provide efficiency in performance and service to customers. So that sharia banks will be ready to face this era of disruption.

Electronic Banking

The Definition of *Electronic Banking (E-Banking)*

The current era of disruption requires sharia banking to follow the development of this technology as part of its service system. Electronic banking or commonly known as e-banking is one of the facilities provided by banks to support ease of transaction. E-Banking can be accessed through electronic items such as smartphones, computers, and other electronic devices that can be accessed using wireless or wireless services to replace the need for transactions that are usually carried out by automated teller machines (ATMs). Electronic banking technology (E-Banking) is a facility used as a means of transactions. Regarding the difference between E-Banking in sharia banks and conventional banks, there is no halal or haram in the use of these media (Ifham, 2015). Electronic banking allows customers to obtain information, communicate, perform banking transactions through the network, and not only banks that provide banking services via the internet.

To improve the efficiency of operational activities and the quality of service to the customers, banks are required to develop business strategies, among others, by utilizing these technological advances. This development strategy further encourages new investment in technology used in transaction and information processing. The reliability of the bank in managing technology determines the success of the bank in providing complete, accurate, current, reliable, consistent, timely, and relevant information so that the resulting information supports the decision-making process and the bank's business operations (Rivai, 2013). Thus, banks also participate in facilitating trade transactions and money circulation by providing guarantees to customers, acting

as Agents, and providing information technology-based services such as electronic banking.

Banking Services Using Electronic Banking (E-Banking)

The banking services that can be used with electronic banking technology include (Kasmir, 2006).

Money Transfer Service (Transfer)

The definition of transfer in general that we know so far is sending money through a bank. Transfer can also be interpreted as transferring money from one account to another for various purposes, both within the city, outside the city, and even abroad. The choice of the means to be used in this transfer service depends on the customer's will whether through bank tellers, Automated Teller Machines (ATM), or using internet-based services. The selected means determine the speed of delivery and the size of the fees to be charged.

The advantages obtained by banks and customers through remittances or bank transfers are as follows: a) Remittance will be faster; b) Delivery can be done by mobile with account loading; c) The process is easy, cheap, and safe; d) Money reaches its destination safely. (Sulaiman, 2006)

Bank Card Services (Bank Card)

Bank Cards are instruments with the name bithaqah Iqrad, or banking service cards. Bank cards are "plastic money" or substitutes for money issued by banks. This bank card is used as a means of payment in certain places such as supermarkets, minimarkets, supermarkets, hotels, restaurants, entertainment venues, and other places that have access to make payments with the bank card. In addition to making payments, this card can be used to withdraw money at various places such as ATMs (Automated Teller Machines/Automated Teller Machines) which are spread in various strategic places, both shopping centers, entertainment, and offices. ATM is an important means of using bank cards, with ATM customers can use bank cards automatically for 24 hours including holidays (Sulaiman, 2006).

The following are the types of transactions that can be carried out using automated teller machines (ATMs) (Cermati.com, 2020): 1) Make cash withdrawals; 2) Transfers between the same bank account or with different banks; 3) Bill payment (phone bill, water bill, electricity bill, Pay-TV bill, credit

card bill, internet bill, and other bills), 4) As well as various other banking transactions that can use ATMs.

The advantages of having an ATM include:(Cermati.com, 2020): 1) The location of ATMs is spread in various strategic places; 2) Easy operation; 3) Provide 24 services including holidays; 4) Ensure customer safety; 5) It is possible to make cash withdrawals more than once a day.

Payment Service

To support all payment or deposit requirements that require customers to do so at the bank. The payments or deposits received by the bank include (Cermati.com, 2020) : 1) Electricity payment; 2) Phone payment; 3) Tax payment; 4) Tuition payment; 5) Water bill payment; 6) And other payments so on. This service aims to make it easier for customers to pay their obligations just on the spot.

Purchase Service

In terms of purchasing, the bank provides services in the form of purchasing services such as the following (Cermati.com, 2020): 1) Purchase of Electronic Credit; 2) Internet Voucher Purchase; 3) Electricity Token; 4) And so on

Types of Electronic Banking (E-Banking) Transactions

Currently, electronic banking (E-Banking) transactions can do many things, but will still be able to develop further in the future transactions that can be complete using E-Banking include:(Cermati.com, 2020): a) Transfer funds from the same bank account or different accounts; b) Information (Balance, Transaction, and other information); c) Payment (Electricity bill,Pay-TV bill, Tax, Credit card, Prepaid card billing, BPJS Contribution, And so on); d) Purchase (Electronic credit, Airfare, Electric token, and so on)

Electronic Banking (E-Banking) Products

Advances in electronic banking technology (E-Banking) are very fast together with the advancement of internet connections and data communication through wired or wireless or wireless networks. The following are products that were born from electronic banking (Cermati.com, 2020).

Internet banking

Internet banking is a service that allows customers to make transactions using the internet network using a computer/PC with the help of an application

that supports a web browser. Transaction features in internet banking are generally the same as those in mobile banking, such as information on bank services/products, account balance information, book-entry transactions between accounts, bill payments (electricity, water, telephone, and credit cards), purchases (Vouchers and tickets), and transfer to another bank. The advantages of Internet banking are transactions that can be completed on any device that can be connected to the internet network, then it can be used on a computer screen which of course will display the complete display on the computer monitor.

Mobile Banking (via smartphone device)

Mobile Banking is a service that allows bank customers to perform banking transactions via smartphones or smartphones connected to the internet network. Mobile banking services can be used with the available menu on the SIM (Subscriber Identity Module) Card, USSD (Unstructured Supplementary Service Data), or through applications that can be installed and downloaded by customers through the App Store or Play Store (Cermati.com, 2020). In contrast to SMS Banking, customers do not need to remember the format of the message to be sent to the bank and the SMS Banking destination number. Mobile banking service features include information services (balance, account mutation, credit card billing, location of the nearest branch/ATM); and transaction services such as transfers, bill payments (electricity, water, taxes, insurance, internet, Pay-TV, and so on), purchases (electronic credit, tickets, and electricity tokens). In the sharia mobile banking application, there are several additional features, namely, Islamic features such as prayer schedules, Qibla direction, zakat calculator, and many more.

SMS Banking (Short message service Banking)

Short message service or better known as SMS banking is a service system that originates from two types of accounts, namely savings accounts and rupiah checking accounts. To be able to have the SMS banking feature, customers must first have one of these types of accounts and have supporting facilities such as mobile phones. Furthermore, the account holder can register or register through a network of ATMs (Automated Teller Machine) or register through customer service at the bank branch where the main account is opened. The SMS Banking service features can be completed through this service, including: 1) Recent transaction information; 2) Billing information; 3) Transfer between accounts; 4)

Bill payment (credit card, telephone, electricity, and so on); 5) Purchases (electronic credit, vouchers, tickets); 6) And replacement of SMS banking PIN (Personal Identification Number).

ATM (Automated Teller Machine)

ATM, Automated Teller Machine or Automated Teller Machine, is an electronic banking (E-banking) channel that we hear about most often and even use. The main feature of this ATM is that it can make cash withdrawals for 24 hours including holidays, besides the features that have been mentioned in the discussion of internet banking, SMS banking, and mobile banking are also available on ATMs, such as balance information, transfers between bank accounts. As well as bill payments and voucher purchases. In addition, some machines can deposit money, known as CDM (Cash Deposit Machine). ATM can also be called a million people machine because of the various features offered and comfortable to use (Cermati.com, 2020).

These products are an extraordinary leap, enabling customers to transact 24 hours a day even on holidays, wherever and whenever. The existence of technology will make customers more comfortable in transacting without having to go to the bank. But unfortunately, not all banks have electronic banking products in this case, namely internet banking and mobile banking. E-banking products are currently only available at large banks, due to the high cost of manufacturing and developing hardware, software, network building, and high maintenance costs.

Development of Electronic Banking Transactions (E-Banking)

Transactions using Electronic Banking (E-Banking), will continue to grow indefinitely. This development occurs because of increasingly advanced technological factors that make the banking industry must continue to develop their e-banking products. E-banking products produced by a bank will always be improved according to current customer needs. E-Banking makes it easier for customers to transact without having to leave the house, only relying on the internet network to continue transacting. The following are some areas of technology that are influential in the development of E-Banking, namely (Supriyono., 2011).

Hardware (Hardware)

The ability of a mini-computer as a database processor, and its interface. Hardware development is focused on the development of microprocessor technology (as the brain of the computer). So that the increase in the ability of the microprocessor affects the increase in multitasking abilities and other capabilities.

Software (Software)

Software is anything that is programmed in the form of an application. Furthermore, this application was developed so that it can help humans to facilitate their work.

Data Communication Technology

Communication technology is divided into two forms, namely voice, and data. Communication technology that is more often used is communication technology in the form of data. Where this data communication technology leads to the use of digital technology, such as the internet, TV, data service services (Telkomsel, Indosat, Im3, and so on).

Host to Host (Server to Server)

This relates to a working relationship with a service provider company that requires payment through a bank. For example, internet bill payments can be paid through a bank or ATM bank A, then the server must have a connection with the internet service provider company to be able to access internet services again. So that customers do not need to come to the office of the service provider company, just go through the nearest ATM or use mobile banking and internet banking services.

Security of Electronic Banking (E-Banking) Transactions

Security is needed to protect the customer's money or funds from unwanted things. For this reason, the following are the facilities provided by the bank for customer security when transacting: 1) PIN (Personal Identification Number), is a code that is needed so that customers can make transactions, this code is strictly confidential, only the account holder can know it; 2) In internet banking, the user id and password are strictly confidential and the OTP (One Time Password) code is sent via SMS to the number connected to the customer's account. For that do not tell anyone, including the bank itself. b. In internet banking, the user id and password are strictly confidential and the OTP (One Time Password) code is sent via SMS to the number connected to the customer's

account. For that do not tell anyone, including the bank itself; 3) To minimize the risk of losing funds, customers are advised to change their PIN periodically; 4) The SIM (Subscriber Identity Module) Card must be protected because the number has been registered in the bank's computer database to be able to transact via internet banking or mobile banking. If the SIM card number is lost or given to someone else, make sure that the number is unregistered; 5) Customers must be careful when making transactions to avoid phishing practices or hacker activities.

Advantages and Disadvantages of Electronic Banking (E-Banking)

Advantages of electronic banking (E-Banking): 1) Can transact anywhere, anytime; 2) Very efficient because it is easy to use and can be used by all devices that can connect to the internet network. So that banking transactions can be done without having to go to the bank office or ATM; 3) Safe, e-Banking is equipped with a secure user ID and PIN to ensure security and uses an authentication code to confirm customer transactions through e-banking services.

Weaknesses of electronic banking (E-Banking): 1) Requires a strong internet network to perform electronic banking transactions; 2) Using data to continue to use electronic banking facilities; 3) Prone to online crime in various ways carried out by irresponsible people such as skimming, phishing, fake prize draws, and so on (Cermati.com, 2020).

Non-Cash Transactions Using Quick Response Indonesia Standard

The non-cash transaction system is a digital payment system without using money. There are many payment instruments without using money (coins and paper money), while the instruments that are officially used in Indonesia are paper-based, card-based, and digital or electronic-based payment instruments. The Quick Response Code Indonesian Standard or better known as QRIS is one part of the digital-based payment instrument issued by Bank Indonesia as stated in the Regulation of the Members of the Board of Governors (PADG) No. 21/18/PADG/2019 concerning the Implementation of the Quick Response National Standard. Code for Payment on August 16, 2019, where the regulation explains that the payment Qr code is a two-dimensional code consisting of three square pattern markers in the lower-left corner, upper left corner, and upper right corner, has a black module in the form of square dots or pixels and can store alphanumeric data, characters and symbols, which are used to facilitate contactless payment transactions via scanning (PADG, 2019).

Quick Response Code Indonesian Standard (QRIS) is an interface service which means that QRIS is not a payment instrument or application, where QRIS requires supporting applications such as electronic wallets or mobile banking so that it can be used to make transactions. Currently, all applications that have a QR code are required to use the Indonesian Standard Quick Response Code as the national standard for the QR Code set by Bank Indonesia to facilitate payment systems in Indonesia. QRIS is effective from January 1, 2020. The Indonesian Standard Quick Response Code has an inclusive nature where all levels of society can use QRIS as a means of payment such as small entrepreneurs, cooperatives, and shops in shopping centers. For this reason, QRIS is very beneficial for MSMEs and traders because it does not require a lot of Electronic Data Capture (EDC) machines, and of course, it is very practical because it can be printed and placed anywhere.

In terms of security, Quick Response Code Indonesian Standard is very safe, that's why QRIS was created by Bank Indonesia, to avoid criminal acts such as skimming and phishing. With the presence of QRIS, it is not only to facilitate and protect customers and sellers but also to create healthy competition against providers of goods or services.

RESEARCH RESULT

General Description of Sharia Banks Meulaboh Branch Office

History of the Establishment of Mandiri Syariah Bank

The corporate values that uphold humanity and integrity have been firmly entrenched in all Bank Syariah Mandiri (BSM) personnel since the beginning of its establishment, the presence of BSM since 1999, is a lesson as well as a blessing after the 1997-1998 economic and monetary crisis. As is well known, the economic and monetary crisis since July 1997, which was followed by a multi-dimensional crisis, including those on the national political stage, has caused enormous negative impacts on all aspects of people's lives, including the business world. Under these conditions, the national banking industry, which was dominated by conventional banks, experienced an extraordinary crisis. The government finally took action by restructuring and recapitulating some of the banks in Indonesia (PADG, 2019).

One of the conventional banks, PT Bank Susila Bakti (BSB) which is owned by the Employee Welfare Foundation (YKP), PT. State Trade Bank and PT. The

Crown of Achievement was also affected by the crisis. BSB tried to get out of this situation by conducting merger efforts with several other banks and inviting foreign investors. At the same time, the government merged four banks (Bank Dagang Negara, Bank Bumi Daya, Bank Exim, and Bapindo) into one new bank called PT. Bank Mandiri (Persero) on July 31, 1999. The merger policy also placed and determined PT. Bank Syariah Mandiri (Persero) Tbk as the new majority owner of BSB. As a follow-up to the merger decision, Bank Mandiri consolidated and formed a Sharia Banking Development Team. The formation of this team aims to develop sharia banking services in the independent bank group, as a response to the enactment of Law no. 10 of 1998, which provides an opportunity for commercial banks to serve Sharia transactions (Dual Banking System).

The sharia banking development team views that the enactment of the law is the right momentum to convert PT. Bank Susila Bakti from a Conventional Bank to a Sharia Bank. By doing a merger with several banks and inviting foreign investors. Therefore, the sharia banking development team immediately prepared the system and infrastructure, so that BSB's business activities changed from a conventional bank to a bank operating based on sharia principles under the name PT. Bank Syariah Mandiri as stated in the Notary Deed: Sutjipto, SH, No. 23 dated September 8, 1999. The change in BSB's business activities to become Sharia Commercial Bank was confirmed by the Governor of Bank Indonesia through Governor Decree BI/No.1/KEP.BI/1999, October 25, 1999. Subsequently, through a Decree of the Senior Deputy Governor of Bank Indonesia No. 1/1/KEP.DGS/ following the confirmation and legal recognition. PT. Bank Syariah Mandiri has been officially operating since Monday 23 Rajab 1420 H or November 1, 1999 (PADG, 2019).

PT. Bank Syariah Mandiri is present, appears, and grows as a bank that is able to guide business ideals with spiritual values, which underlie its operational activities. This harmony between business ideals and spiritual values is one of the advantages of Bank Syariah Mandiri in its work in Indonesian banking. Bank Syariah Mandiri is here to jointly build Indonesia towards a better Indonesia. PT. Bank Syariah Mandiri now has 669 outlets and 125 Branch Offices, 406 Sub-Branch Offices (KCP), 38 Cash Offices, 15 Sharia Service Counters, 85 Payment points. Bank Syariah Mandiri is equipped with e-channel-based services such as BSM Mobile Banking GPRS, BSM Net Banking, BSM SMS Banking, and ATM facilities connected to the parent bank. Bank Syariah Mandiri Meulaboh is a Sub-

Branch Office (KCP) located in the capital area of West Aceh, namely in the city of Meulaboh which is located at Jalan Nasional No. 107, Ujong Baroh Village, Johan Pahlawan District, West Aceh Regency, Meulaboh City. Bank Syariah Mandiri KCP Meulaboh was inaugurated in 2009 which until now continues to show its existence in the banking world in the West Aceh district.

Islamic View of Non-Cash Transactions With Indonesian Standard Quick Response (QRIS) on Mobile Banking of Bank Syari'ah Mandiri

Money is a pillar of the economy, money facilitates the process of exchanging commodities and services. Every process of production and distribution must use money. In various forms of large-scale and modern production processes, of course, he specializes in producing commodity goods or parts of goods and obtaining value from the products he markets in the form of money. Because of that, the modern economic system which is concerned with many parties will not run perfectly without the use of money. As technology advances, there are more and more human needs. Therefore, a non-cash payment system using electronic money (e-money) has been developed to make it easier to make practical and efficient payments. Electronic money itself is money issued by banks or non-banks by depositing a certain amount of money by users or customers which will then be stored automatically into an electronic card or an internet-based system. Electronic money is the same as paper money, only the physical form is different, but its function is as a means of payment to make it easier for users and sellers to make buying and selling transactions.

By equating electronic money with cash, the exchange between the value of cash (cash) and electronic money (e-money) is an exchange or buying and selling of similar currencies which in the study of muamalat fiqh is known as Al-Sharf. Namely the exchange or buying and selling of currencies (PADG, 2019). God has allowed trade and forbidden usury. In addition, there is also a hadith narrated by Abu Bakr As-Shiddiq that Rasulullah has forbidden sell gold with gold except at the same rate, silver with silver except in the same amount. And sell gold for gold payment in any way you want."

From the verses of the Qur'an and the hadith above, we can conclude there is no provision that states that every transaction in Islam is required to use gold or silver. But the provisions that we can conclude from these verses and hadiths are that the practice of usury (additional) is not allowed. Thus, this provision can be used as a legal basis for every era according to the needs and

demands of the conditions. Along with the development of technology, various buying and selling transactions can be done very easily and help humans in making payments for an item. Start with only cash, cards, or using electronic media. This of course has rules, both rules set by a country and a certain religion in each of its implementations. As Muslims, every activity should have rules that must be followed and avoid practices that are prohibited by Islam. These rules also apply in every muamalah activity such as buying and selling goods and services.

To get an item someone pays according to the value offered by the seller to get the item. The payment instrument used to pay for the goods must be following the standards of the country where the transaction is carried out. The electronic payment system must also be adjusted to the applicable regulations in the country where the transaction takes place. In Indonesia, the rules for using non-cash payment instruments such as e-money already have a legal basis for their issuance as stated in Law no. 11 of 2008 which was amended by Law Number 19 of 2016 concerning Information and Electronic Transactions in CHAPTER V Electronic Transactions Article 17 to Article 22.

PT. Bank Syariah Mandiri (BSM) is one of the issuers of electronic money both using cards and using internet-based systems, such as BSM Net Banking, SMS Banking, and BSM Mobile Banking. BSM Net Banking and BSM Mobile Banking are two systems that are often used in conducting payment or service transactions. Both payment systems are non-cash transactions using electronic money (e-money). PT. Bank Syariah Mandiri is a bank that upholds sharia principles in every implementation, a product offered, and service to customers. So that the products offered are certainly in accordance with the provisions of the Islamic religion. One of the sharia principles that PT. Bank Syariah Mandiri is to stay away from all forms of activity that smells of usury (additional) such as interest-bearing loans and credit cards. The products in PT. Bank Syariah Mandiri before being offered to customers will be reviewed first by the Sharia Supervisory Board (DPS) so that it is under Islamic law. Then after being reviewed by DPS if it is following Islamic law, then PT. Bank Mandiri Syariah can issue its products to customers. Mandiri sharia mobile banking is one of the superior products of PT. Bank Mandiri Syariah also received supervision from the DPS. So that the mobile banking of sharia mandiri banks in the payment system is under the provisions of Islamic law.

PT. Bank Mandiri Syariah is advised to use an independent sharia mobile banking application for ease of transactions. Activities such as transfers, checking balances, paying bills (such as electricity, telephone, internet, cable TV, and water bills), purchasing vouchers, scanning barcodes and so on can be done in one application, namely Mandiri Syariah Mobile Banking. Of course, all of these features are under Islamic law because they are supervised by the Sharia Supervisory Board (DPS) which is a body formed to avoid all sharia banking risks, such as reputation risk which will give the impression of other risks such as liquidity risk and DPS also plays a role in overseeing banking activities. sharia. In the Mandiri Syariah mobile banking application, there is a new feature that allows customers to make payments simply by scanning the bar code provided by the merchant (store). Where this payment system is under the provisions of Islamic law because there are no elements prohibited by Islam such as usury or speculation. This feature is the Indonesian Standard Quick Response Code or abbreviated as QRIS. QRIS is a scanner feature owned by Bank Syariah Mandiri to support the practicality of making non-cash payments. The QRIS feature is found in the Syariah Mandiri mobile banking application which is located on the main screen at the bottom of the menu, is blue and reads QRIS. As seen in the image below:



Figure 2: Shows the main screen on the Syariah Mandiri Mobile Banking application

The Mechanism of Using Indonesian Standard Quick Response (QRIS) in Mobile Banking of Bank Syari'ah Mandiri.

Every time you make a payment at a merchant or shop, usually the buyer will use cash, both banknotes and coins to get the desired item, then the seller will provide the item requested by the buyer according to the value of the item. Transactions like this have become a habit of Indonesian people when they want to get the goods or services they need. However, with the sophistication of technology, transactions will be much more practical using a non-cash payment system, one of which uses the Indonesian Standard Quick Response Code (QRIS) feature.



Figure 3: QRIS scanning using a smartphone

PT. Bank Syariah Mandiri provides easy access for customers who want to make payments by scanning the Indonesian Standard Quick Response Code (QRIS) code available at merchants with only one application, namely Mobile Banking Syari'ah Mandiri. The mechanism for making payments using the QRIS scanner feature on the Syari'ah Mandiri Mobile Banking application is as follows: 1) Download the Syari'ah Mandiri Mobile Banking application which can be found on the PlayStore (Android) or App Store (iOS) then activate it at the nearest branch or sub-branch office; 2) If you already have an activated mobile banking application, you can automatically use the QRIS feature on the main screen menu of the Syari'ah Mandiri Mobile Banking application; 3) Open the application, then click or touch the QRIS icon available on the main screen, then the application will ask for permission to first open the camera on a smartphone device when you want to scan, the camera will automatically activate and if directed to the QRIS code that available, the application will read or scan the code. An example is seen in Figure 4; 4)After the QRIS code is read by the

application system, there will be a command to enter the same PIN as the PIN to access the ATM, see Figure 5.

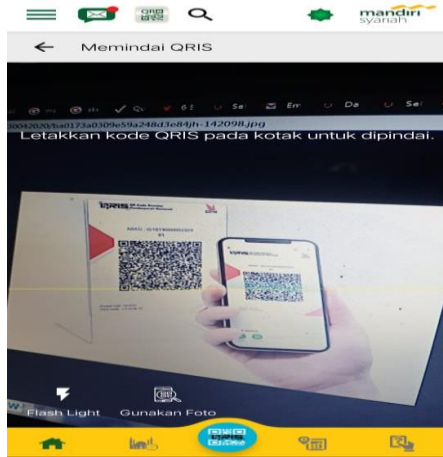
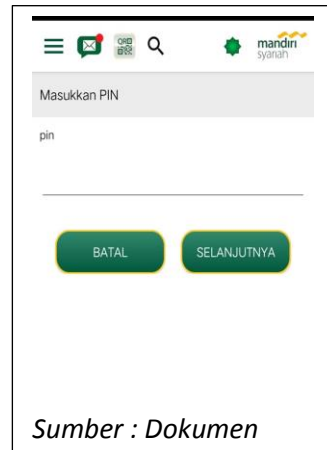


Figure 4: The scanning process can be performed from any media.



Sumber : Dokumen

Figure 5: Command to enter a PIN.

Next, you will see the name of the merchant/business and the account number of the business owner where the transaction occurs, then we are instructed to enter the nominal that will be paid to the seller. If the nominal has been filled in, the user only needs to press or touch the next button, and the transaction is complete. There will be a notification that appears on the shop owner's mobile banking application which proves the transaction has been successful or completed.



Figure 6: Payment process using QRIS

For entrepreneurs, both Micro, Small, and Medium Enterprises or MSMEs, as well as large businesses such as hospitals, clinics, hotels, and

supermarkets, they can apply for a QRIS code at the nearest Bank Syariah Mandiri office, as long as the business or business owner has a Bank Syariah Mandiri account. Several requirements are needed in submitting the issuance of the QRIS code, namely: 1) Include a photocopy of your ID card; 2) Photocopy of the cover or cover of the BSM passbook; 3) Must have a personal or business-owned NPWP; 4) Fill out the BSM QRIS application form. The following is an example of a BSM QRIS application form:

The form is titled "APLIKASI PERMOHONAN QRIS BSM CABANG". It contains the following fields and sections:

- DISI DITUNJANG:** KAMI YANG BERTANDATANGAN DI BAWAH INI
- NAMA INSTITUSI/PEMOHON**** (Contoh: Alsyah)
- NAMA UNTUK QRIS** (Contoh: Toko Alsyah)
- SEGMENT USAHA** (Mikro / Reguler / Pendidikan / SPBU / Sosial)
- NAMA PEJABAT / PENGURUS*** (1. / 2.)
- JABATAN*** (1. / 2.)
- No. KTP** (1. / 2.)
- No. NPWP** (1. / 2.)
- EMAIL**
- ALAMAT INSTITUSI/PEMOHON****
- NO HAND PHONE** and **KODE POS**
- NOMOR REKENING BSM YANG DIDAFTARKAN UNTUK QR**
- Disclaimer:** Dengan ini mengajukan permohonan untuk menggunakan fasilitas BSM Pembayaran QRIS. Mohon fasilitas ini dapat kami gunakan mulai bulan tahun Dan sepenuhnya tunduk dari patuh terhadap ketentuan yang berlaku di BSM. Pembatalan/pengakhiran atas fasilitas ini akan kami sampaikan secara tertulis kepada BSM.
- Syarat dokumen (fotokopi):**
 - 1. KTP (ada / tidak ada)
 - 2. NPWP (ada / tidak ada)
 - 3. Cover Buku Tabungan BSM (ada / tidak ada)
- Yang mengajukan permohonan:** (Signature line)
- Materai Rp. 6000** (Stamp area)

Source: Personal Documents

Figure 7: BSM QRIS application form

After all the requirements have been completed, the applicant will receive the QRIS code within seven to fourteen working days starting from the first day of submission. After the QRIS code is obtained, the applicant can immediately use the code for transactions, this code can be published in any media such as paper media that uses frames, clothes, or on identification such as id cards that can contain the QRIS code. Quick Response Code Indonesian Standard (QRIS) is an alternative payment method in addition to other payment systems such as EDC (Electronic Data Capture) machines, as well as payments using cumbersome manual methods such as transfers using the same access, namely mobile banking, which requires the buyer to type in the seller's account number. Manually. With the QRIS feature on the independent sharia mobile banking application, it certainly adds to the practicality of making payment transactions.

In addition to being profitable in practical terms, payments using the QRIS code scanning system are very profitable, if the buyer is a customer of Bank

Syariah Mandiri or BSM, the merchant will not be charged a fee or fee for using it, but if it is not from Bank BSM, it will be charged a fee of Rp. an additional 0.70% of the selling price that will be charged to the owner of the QRIS code. Another advantage that will be obtained by merchants who use the QRIS code is that there is no annual fee such as the use of an EDC machine which every year has a fee that must be paid by the merchant who has an EDC machine to the bank as the owner of the machine. Therefore, business owners who use the QRIS code as access to their payment transactions, apart from using cash, will benefit greatly from this code.

Based on the results of observations that the researchers did by trying to register for the business that the researchers developed, the registration process can be done easily and quickly, as long as all requirements are met. Customer service will assist the registration process for applicants who want their business to use the QRIS code as an alternative payment. Based on the results of the researcher's interview with Jorgi who is an employee of Raja Buah Meulaboh and one of the QRIS users in the city of Meulaboh, while using QRIS it is helped when making transactions even though only a few customers scan their mobile banking to the QRIS code, this is because many are more choices to use a cash payment system or cash. In addition, according to him, payment using QRIS is very easy where proof of transactions is sent directly to his mobile banking application. This is inseparable from the absence of fees or costs for making or administrative costs for using the QRIS code.

Benefits of Quick Response Code Indonesian Standard (QRIS) on Mobile Banking of Bank Syari'ah Mandiri.

The Indonesian Standard Quick Response Code or QRIS has various benefits that customers and holders of the Bank Syariah Mandiri (BSM) QRIS code can experience. In addition to BSM bank customers, users of mobile banking applications and other start-up applications that have a QRIS scanner feature can also use it on the QRIS code issued by the BSM bank. So merchants don't need to have many QRIS codes, because QRIS has become a standard for payments using QR codes in Indonesia, so all applications that have a QR code scanner feature are required to embed the QRIS feature in it. The benefits for merchants who have the Quick Response Code Indonesian Standard (QRIS) code of Bank Syariah Mandiri (BSM) is that the owner will immediately get a notification from his mobile banking without having to print or check it from the BSM office or from an ATM machine. In addition, another benefit is that payments made using QRIS

will reduce the risk of theft because the money paid will go directly to the customer's or shop owner's account, this is certainly different if you only use cash.

Another benefit is the practicality of using the QRIS feature, where the seller does not need to look for cashback to the buyer because the QRIS feature will ask to enter the nominal according to the price requested by the merchant. In addition, the owner of the QRIS code can have their proof of the transaction once the transaction is successful. In the era of the Covid-19 pandemic (Corona Virus Disease 2019), non-cash transactions using the Bank Syariah Mandiri mobile banking application are very useful because sellers and buyers do not make direct physical contact such as giving money to sellers or receiving change from sellers, with the feature To buy goods, you only need to enter the mobile banking application, then scan the QRIS barcode provided by the seller, after the transaction is declared successful, the buyer can immediately receive the item. For customers who often make purchases of goods online, the QRIS code can be used properly by scanning the barcode provided by the e-commerce application using the Bank Syariah Mandiri mobile banking application, so transactions can be carried out without the need to visit the store directly so that they can break the chain of Covid-19.

CONCLUSION

Chapter five is the concluding chapter. This chapter contains conclusions from the formulation of the problems proposed in chapter one and some suggestions from the author related to the discussion of this research.

Islamic View Regarding Non-Cash Transactions With Indonesian Standard Quick Response (QRIS) on Mobile Banking of Bank Syari'ah Mandiri. The products in PT. Bank Syariah Mandiri before being offered to customers will be reviewed first by the Sharia Supervisory Board (DPS) so that it is under Islamic law. Then after being reviewed by DPS if it is following Islamic law, then PT. Bank Mandiri Syariah can issue its products to customers. Mandiri sharia mobile banking is one of the superior products of PT. Bank Mandiri Syariah also received supervision from the DPS. So that the mobile banking of sharia mandiri banks in the payment system is under the provisions of Islamic law. Thus, using QRIS is permissible in Islam.

The Mechanism of Using Indonesian Standard Quick Response (QRIS) in Mobile Banking of Bank Syari'ah Mandiri: a. Download the Syari'ah Mandiri

Mobile Banking application which can be found on the PlayStore (Android) or the App Store (iOS) then activate it at the nearest branch or sub-branch office. b. If you already have an activated mobile banking application, you can automatically use the QRIS feature on the main screen menu of the Syari'ah Mandiri Mobile Banking application. c. Open the application, then click or touch the QRIS icon available on the main screen, then the application will ask for permission to first open the camera on a smartphone device when you want to scan, the camera will automatically activate and if directed to the available QRIS code, the app will read or scan the code. d. After the QRIS code is read by the application system, there will be a command to enter the same PIN as the PIN to access the ATM. e. Next, we will see the name of the merchant/business and the account number of the business owner where the transaction took place, then we are instructed to enter the nominal that will be paid to the seller. If the nominal has been filled in, the user only needs to press or touch the next button, and the transaction is complete. There will be a notification that appears on the shop owner's mobile banking application which proves the transaction has been successful or completed.

Benefits of Quick Response Indonesian Standard (QRIS) on Mobile Banking of Bank Syari'ah Mandiri: 1) Customers no longer need to carry large amounts of cash to get goods or services, customers only need to bring a smartphone that already has the BSM mobile banking application and there is an adequate balance; 2) In the current era of the covid-19 pandemic, transactions using a non-cash payment system are very necessary to avoid physical contact between sellers and buyers; 3) Benefits for merchants who have a Quick Response Code Indonesian Standard (QRIS) Bank Syariah Mandiri (BSM) code, namely the owner will immediately get a notification from his mobile banking without having to print or check it from the BSM office or from an ATM machine; 4) In addition, another benefit is that payments made using QRIS will reduce the risk of theft because the money paid will go directly to the customer's or shop owner's account, this is certainly different if you only use cash.

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