



## **IMPLEMENTATION OF FINANCIAL TECHNOLOGY IN A QRIS BASED PAYMENT SYSTEM**

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### **ABSTRACT**

Study This aim For know Implementation financial technology in system payment based Qris at Bank Muamalat KCU Padangsidempuan. Study This is Study qualitative in nature descriptive. With technique data collection uses method interviews, observation and documentation with primary data. Data analysis carried out in research This qualitative descriptive work is done with interview direct with give question to informants (Customers and Employees of Bank Muamalat KCU Padangsidempuan).

Research result This can concluded that How Implementation financial technology in system payment based Qris at Bank Muamalat KCU Padangsidempuan its implementation has in accordance with what has been determined by Bank Indonesia. Until so far This For system payment Qris Already someone joins Become a Merchant at Bank Muamalat. But for individual merchants Not yet someone uses it payment the while the Merchant has a body law Already There is. And Merchants who have join with Bank Muamalat KCU Padangsidempuan Already fulfil suitability object based on Islamic law.

**Keywords : Financial Technology, Payment, QRIS**

### **INTRODUCTION**

Technology information give huge influence on life human in every the field. For example is in the field industrial, educational, commercial and others with implemented it technology information real increase effectiveness and efficiency company. The world of banking is also developing fast and dominating development economics and business a Country, OK from facet product, quality services and technology available. (Marohombang Rambe, dkk, 2020) Even activity and existence banking is very decisive progress a country in field economy. One of more technology known is barcodes (Jogiyanto, 2007). One of form technology experienced information development significant so that can influence pattern life and way communicate humans in this global era is technology known information as the internet (Riani Ade, dkk, 2022).

Development Fintech globally shows as well as fast in various sectors, starting from payment startups, lending (Lending), planning finance (Personal Finance), investment Retail, financing ( Crowdfunding), remittance, research finance, etc. According to authority service Indonesian financial fintech is divided become a number of sector. the sector is payment, aggregator, personal or financing, crowdfunding, and lending. Perpetrator Indonesian fintech still



dominant based payments (43%). Borrowing (17%) and the rest shaped aggregator, Crowdfunding and others (Dodi Yarli, 2018).

Financial technology (Fintech ) collaboration with Islamic banking, of course can increase inclusion finance in Indonesia. That matter can happen Because development technology is very fast and has enter to all sector, one of them that is sector finance. So, with entry technology to sector finance will change industry finance into the digital era (Novie Imam, 2016). In accordance with the word of Allah QS Al-Baqarah Verse 185.

﴿ يُرِيدُ اللَّهُ بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ مَا هَدَانَا اللَّهُ لِنُحْيِيَ الْبَنَاتِ وَالصَّالِحِينَ وَنُعَذِّبَ الْمُنَافِقِينَ ﴾ (QS Al-Baqarah: 185)

Meaning : Allah wills convenience for you and not want difficulty (Departemen Agama, 2012).

QRIS ( Quick Response Code Indonesia Standard ) is standard QR Code payment For system Indonesian payments developed by Bank Indonesia and the Association System Indonesian Payments (ASPI), MSMEs can forward and in the end Can push growth economy. The meaning of QRIS according to BI is SUPERIOR, namely : Universal, ie inclusive, for all over layer society and can used For transaction payments domestically and abroad.

BI's goal is to develop QRIS so that the public the more young do transactions What just only with use existing code There is. And more save time and energy No need queue that's it forever. But Why public Still many do n't using QRIS or even many do n't know it (Ana Srikaningsih, 2020). This matter supported with exists results research by Santa Frita Saragih and Elmor Benedict Wagiu state that Where in study This system QR Code payments are becoming solution in overcome problem from recording manual finance and for give convenience in every the transaction (Santa Frita Saragih, 2019).

Based on information that researchers get it from one Bank Muamalat KCU Padangsidempuan customers. To Vita's mother that with the existence of this QRIS make it easier in do transaction and fast only with scan one code For all application, no need looking for a small nominal For refund buyers' money, the informant also said that with the existence of this QRIS transaction So more simple although so far This Still few use it, too can avoid spread of the virus over time Covid-19 pandemic.

As for Research sister Alfianti entitled Implementation Financial Technology in the System Payment Based on QR Code at Bank Syariah Mandiri Palangka Raya Branch, the results are is procedure implementation financial technology in the payment system based QR Code /QRIS at BSM branches Palangka Raya is divided into 2 stages. First : stage manufacture QR code ( submission bookkeeping accounts / savings, mobile banking registration, applications application print barcode analysis business, barcode printed ). Second : stage use QR Code, procedure for implementing financial technology in the payment system QR Code /QRIS at BSM Palangka Raya Branch has been installed in accordance with principles Islamic finance, namely Activity acquisition of funds, activities management of funds and objects use of funds. Implementation of financial technology in payment systems QR Code/QRIS based at BSM Palangka Raya



consists of from First, the contracts in the payment system Qr code ( contract in creating a payment system Qr code and contract transaction in the payment system Qr code) implementation Good contracts and payment systems analysis business suitability object / merchant with Sharia Islamic and not contain usury, *Gharar, Maysir, Tadlis, Riswah and Isyraf* has in accordance with review of DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning sharia electronic money is viewed from procedures, their implementation and fatwas.

Based on results pre-research and interviews conducted in June 2022 with Bank Muamalat KCU Padangsidempuan customers. Researcher find a number of matter among them, there are benefits obtained from use of QRIS as tool non - cash payments make the payment process the more effective, however in Study This researcher find the gap that causes low use non- cash payments by Bank Muamalat KCU Padangsidempuan customers and the lack thereof knowledge about QRIS.

## **LITERATURE REVIEW**

### ***Financial Technology***

Financial Technology (fintech ) has a broad meaning. A institution NDRC research (The National Digital Research Center) mention that Fintech is A term For innovation in service financial, where technology is the key. From several understanding the can concluded that fintech is A services that provide products finance with use and utilize technology moderate information develop (Miswan Ansory, 2019).

Technology finance or fintech industry, refers to a group introducing company innovation into the service finance through use of modern technology (Nurdin Usman, 2002). Several fintech companies compete direct with banks, while others have partner with they or provide they with goods or clear service That that company *fintech* improve the world of services finance through introduce innovation ideas, enable delivery fast and increasing competition (Agus Rubini, 2017).

#### 1. Types Financial Technology (Fintech )

- a. Peer to Peer Landing Peer to Peer Landing (P2P) is *platforms* loan borrow by online (Ihdi Aini, dkk, 2022).
- b. Crowd Funding is the process of collecting funds for start a project or source business the funds originate from a number large people (*crowd*) the collection has a time limit certain time, for example 30-60 days, and the process done via online platforms.
- c. Digital Marketing is use digital technology and devices supported by an internet connection for achieve marketing (Muhammad Wadinsyah, dkk, 2012)targets.

#### 2. Advantages and Disadvantages Financial Technology (Fintech )

According to Financial Services Authority, Advantages from *Fintech* is :

- a. Serve Indonesian people who haven't can served by industry finance traditional because strictly regulation banking and existence limitations of the banking industry traditional in serve public in the area certain.



- b. Become an alternative funding besides service industry finance traditional Where public require more alternative financing democratic and transparent (Ihdi Aini Faiz, 2020).
- c. Whereas lack from fintech is :Fintech is parties who do not own license For moving funds and less established in operate his business with large capital, if compared to with banks.
- d. There are as company Finanche Not yet own office physical, and lack thereof experience in operate procedure related to security systems and integrity the product (Yoyo Sudaryo, 2020).

### 3. Benefits of fintech in banking

Implemented financial technology in institution banking in Indonesia own analysis strength or benefit as following :

- a. Convenience in utilise access service data analysis banking in size big and easy For do transaction When just and where just.
- b. Ability For reach group society that doesn't served by the office branch institution banking, in particular, in the 3T areas, namely Frontier, Remote and Underdeveloped.
- c. More economical cost operations and costs marketing Because institution banking Enough collaborate with provider service deep financial technology offer product banking to public.
- d. Product variants institution banking more Lots known widely by society, incl application 24 hour service, such as mobile banking, internet banking, SMS banking, and cal banking.
- e. Although service banking This Not yet Lots maximized its users, however when institution banking collaborate with provision service service technology financially, then public will the more easy access product service banking in question (Immanuel Aditya, 2017).

### **Quick Response Code Indonesia Standard (QRIS)**

Quick Response Code Indonesia Standard (QRIS) is QR Code standard payment For system Indonesian payments developed by Bank Indonesia and the Association System Indonesian Payments (ASPI), Bank Indonesia carries theme the spirit of SUPERIOR, namely Universal, Easy, Profitable and Direct. With the existence of this QRIS expected transaction payment more efficiency or cheap, inclusive finance in Indonesia is more fast, MSMEs can do it forward and in the end Can push growth economy (Ana Sriekaningsi, 2021).

#### 1. Functional Features Standard Indonesian Quick Response Code

Functional features from Quick Response Code is road For use road For use it Lots area. The most important feature from Quick Response Code is bridge between the real world and virtual worlds, providing instant opportunity access to available information in the environment limitation spatial on access to information.

#### 2. Bridge between the Real World and the Virtual World

One of feature most importantly from Quick Response Code is his abilities For serve bridge between the information contained in this world real and content in the environment on line (Purwanto, 2011). Function main



from Quick Response Code is For act as bridge between offline media and social media.

3. Opportunity for Instant Access to Information On line

Quick Response Code give smartphone users access fast content in the environment on line, pass machine Internet search and portals. Quick Response Code direct its users to a mobile web page without need do operation anything on the keyboard.

4. Overcoming Spatial Limitations

Because of the Quick Response Code target smartphone and tablet users and can placed on all types of communication media that can be printed. He shorten distance spatial between available information printed and online (Via Amalia, 2020)content.

5. Efficiency Without Internet

What are we Look on screen device is response from Translated Quick Response Code code. After move the Quick Response Code symbol with cellphone internet camera, application on cellphone possible translated content is displayed on screen device. A user can view, use, and save message his cell phone after move or take Photo Quick Response Code Symbol Code For solve code with application magnifier Quick Response Code

6. Manufacturing User -Friendly Standard Indonesian Quick Response Code

A number of characteristic functional others and the available Quick Response Code for its users is ability they For generated online with Quick Response Code is device free generator software and printed by a conventional printer.

7. Benefits of Quick Response Code Indonesia Standard (QRIS)

The presence of QRIS brings Lots benefits and advantages for business people. There are some QRIS benefits for businessman who can We get :

- a. Makes it easier transaction.
- b. Provide more many payment alternatives.
- c. Prevent circulation of counterfeit money.
- d. Cashier 's desk more neat, modern and contemporary.
- e. Makes it easier registration marchat.
- f. Makes it easier monitoring and analysis finance business.

## **METHODS**

Study This carried out at Bank Muamalat KCU Padangsidimpuan Jl. Gatot Subroto No. 08, Kelurahan, Wek II, Kec. North Padangsidimpuan. And time study This done from month February 2022 until by November 2022. Type of research This that is study Qualitative with method *descriptive*. Study qualitative in nature descriptive aim For describe anything at the moment This occur and apply, which is in it there is effort describe, record, analyze and interpret the conditions that occur or There is (Mardalis, 2007).

Subject the research in question This is a person, place, or observed object in frame manufacture as target (Sugiono, 2017). In research This subject his research that is Customers and Employees of Bank Muamalat KCU Padangsidimpuan. Data sources used by researchers are related data with study



These are primary and secondary data (Jeni Kurnia, dkk, 2020). Primary data in Study This is the data obtained in a way direct from observation from results interview with Bank Muamalat KCU Padangsidimpuan and its customers. Secondary data in Study This form additional data sources obtained from source books, journals, works related science with title This.

Deep data collection techniques study This is with observation, interviews, and documentation (Elna Sriwana, dkk, 2020). Observations made Study is non-participant observation, ie Study come to Bank Muamalat KCU Padangsidimpuan. But No follow involved in activity QRIS marketing. Source person from Study This that is Bank Muamlat KCU Padangsidimpuan employees and their customers. Documentation in study This notebook field, documentation related individuals with the object to be researched (Suharsimi Arikunto, 2006).

Data processing techniques study done in form frequent descriptive called qualitative that is research effort describe object in accordance with what is trying describe exist and often called with study No use numbers and analysis use statistics (Joko Subagyo, 2004). Whereas deep data analysis study This using *coollection* data, *reduction* data, *display* data, and *conclusion drawing* data (Burhan Bungin, 2017).

## RESULTS AND DISCUSSION

### Implementation *Financial Technology* in System Payment Based Qris at Bank Muamalat KCU Padangsidimpuan

As for the results from interview from Bank Muamalat KCU Padangsidimpuan and Bank Muamalat KCU Padangsidimpuan customers who joined Become a Qris Merchant at Bank Muamalat KCU Padangsidimpuan as following :

#### 1. How Bank Muamalat KCU Padangsidimpuan / Merchant view above system payment the ?

##### a. Muamalat Bank

*“According to our view above system payment Qris This is very helpful and profitable all party Good banks, merchants and consumers That Alone. With development increasingly technology increase moment This. For example make it easier payment, shorten time is not must queue long “* (Wawancara Pak Rusdi).

##### b. Merchants

*“Views I with exists Qris more make it easier me too as trader like I No need prepare denominations and avoid them from counterfeit Money* (Wawancara Buk Ratna).

According to Another merchant's view: *“Knowledge I system payment Qris the make it easier in transact and transact more Spacious and economical time”*.

Based on results interview with one Bank Muamalat KCU Padangsidimpuan employees and 2 Merchants individual. Can be concluded that system payment Qris it's very useful For help in easy and effective transactions. Which is the goal For make it easier businessman in more transactions Spacious and economical time. and function other avoid from counterfeit money fraud and understatement the level theft.



**2. How old is the system payment Qris the implemented by Bank Muamalat KCU Padangsidempuan ?**

*“System payment Qris implemented by Bank Muamalat KCU Padangsidempuan new about 1 year final ”.* Explanation from one Bank Muamalat KCU Padangsidempuan employees who can concluded that, system payment Qris new runs 1 year final where is this ? progress in system payment the Still Far left behind with conventional banks if compared. With That Bank Muamalat KCU Padangsidempuan always give services and services with as good as Possible.

**3. Already how long and why You join with Bank Muamalat and become a Bank Muamalat KCU Padangsidempuan merchant in using a payment system Qris ?**

*“For join become Bank Muamalat KCU Padangsidempuan customers not enough more than 2 weeks more and reasons I join become a Bank Muamalat Merchant because there is one Bank Muamalat employees promote Qris the. And because That I interested in system payment the “ (Wawancara Pak Riadho).*

According to Another Merchant's view : *“I Already join around 3 years become Bank Muamalat KCU Padangsidempuan customers. My reason join Become a Merchant of Bank Muamalat KCU Padangsidempuan because I am one customers they do too I use system payment Qris from Bank Muamalat KCU Padangsidempuan that is, too” (Wawancara Pak Aldi Rangkuti).*

Based on results interview with second, individual merchant of Bank Muamalat KCU Padangsidempuan with Mother Riadho a trader incoming groceries and *photocopies* in individual merchants. Can be concluded that Mother Riadho Already join become Bank Muamalat KCU Padangsidempuan customers just now simultaneously become a Bank Muamalat Merchant around 2 weeks. Join become Muamalat bank customers and become merchants because there is one Bank Muamalat employees promote the QRIS and conditions For Becoming a Merchant is a must have business and savings at Bank Muamalat. Whereas with Mr Aldi Rangkuti a trader incoming shoes in individual merchants. Can be concluded that Mr Aldi Rangkuti it's been a long time Muamalat bank customers, and reasons become Muamlat bank customers because Muamalat Bank is one of the adequate sharia banks known and unknown usury. For join Merchant Bank Muamalat new join not enough more than 2 months.

**4. What benefit after uses and constraints from system payment Qris ?**

Bank Muamalat : *“Benefits of system payment based Qris this is the first save time, spared of counterfeit money, more practical and reducing happen theft. Existing obstacles in system payment Qris until moment This only network Because That outside from the limits of ability We ”.*

Merchant 1: *“As for existing benefits I feel it Not yet There is because, until moment This Not yet someone is transacting with payment Qris the. And obstacles for most of us consumer No have Mobile Banking ”*



Merchant 2: *“Knowledge I benefit payment the make transaction more young and more save time. But arrived moment these are the consumers Not yet someone is transacting use payment the. My obstacle feel it punctual I where to sell at Plaza Anugrah ? consumer I more where are the many parents ? knowledge to technology is very lacking ”.*

Merchant 3: *“To the benefits after I using a payment system This Not yet There is but knowledge I who I am understand one of them more young do payment Good me and the buyer. My obstacle face it many especially There are many people in Padangsidempuan City Not yet get to know the payment system the ”*

Based on results interview with employees of Bank Muamalat KCU Padangsidempuan and individual merchants of Bank Muamalat KCU Padangsidempuan that benefit from system payment that's the most important thing is make it easier in transact and save time and constraints in that bank Alone is constrained in network Because of that beyond the Bank 's capabilities.

#### **5. How procedure use system payment based Qris at Bank Muamalat KCU Padangsidempuan ?**

*“Internal procedure system use payment with Qris at Bank Muamalat The same like with other banks. Must have mobile banking, open application Then click Qris and point camera to existing bar code is with the trader (Merchant) input nominal amount then click Okay ”*

Based on results interview with one Bank Muamalat KCU Padangsidempuan employees procedure or steps in payment based Qris at Bank Muamalat KCU Padangsidempuan The same with other banks, most importantly must have Mobile phone and have application where is mobile banking ? Already registered in the bank anywhere. After That If We want to transaction We only need open mobile banking and clicks Qris Then point camera to existing barcode provided by the Bank on site merchants who became Bank Muamalat Merchants, then enter it's nominal then click okay, done.

#### **6. How Implementation of payment system based Qris at Bank Muamalat KCU Padangsidempuan ?**

*“During implementation payment Qris at Bank Muamalat KCU Padangsidempuan Already increases and we still Keep going try promote Qris among public specifically city Padangsidempuan. But If compared to with Conventional Banks We Far left behind. And implementing a payment system based Qris at Bank Muamalat KCU Padangsidempuan moment This Already fulfil Islamic Sharia”.*

Based on results interview with Bank Muamalat KCU Padangsidempuan that Implementation For payment based Qris at Bank Muamalat KCU Padangsidempuan at the time This Already increase from beginning used at Bank Muamalat.





**7. What just requirements of the Merchant who wishes cooperate with Bank Muamalat KCU Padangsid stored ?**

*"Requirements that you want join Become a Merchant at the main Bank Muamalat KCU Padangsidimpunan must have business / trader, own savings at Bank Muamalat, and objects his trade must be halal".*

Based on results interview with one Where are the employees of Bank Muamalat KCU Padangsidimpunan ? desired requirements Become a Merchant of Bank Muamalat KCU Padangsidimpunan must have which business ? object his business where it has to be halal We definitely know Bank Muamalat is a Sharia Bank so, good That requirements, objects and transactions must be halal. And requirements other must own book savings from Bank Muamalat KCU Padangsidimpunan.

**8. What just the type of Merchant to be target payment Qris For cooperate with Bank Muamalat KCU Padangsidimpunan ?**

*"There are 2 types of merchants at Bank Muamalat KCU Padangsidimpunan, the first is Merchant individual for example, traders like trader shoe. Second, the merchant has a body law, for example, mosques".*

Based on results interview with one Bank Muamalat KCU Padangsidimpunan employees there are 2 types Merchant who became target payment Qris is the first, which individual merchant type Merchants This only for people who have business Alone like trader shoes and the like. Second, which legal entity the Merchant is type This merchant For building Facilitated and useful building For lots of people like, mosques, schools and so on.

**9. Type of savings what can used by customers can using a payment system Qris ?**

Bank Muamalat : Type of savings used customers all type savings except My savings ". Merchants 1: *"My type of savings use IB Muamalat Prima"*. Merchant 2: *"My type of savings use is type IB Muamalat savings plan "*. Merchant 3: *"My type of savings use IB Muamalat Prima"*Merchant 3: *"My type of savings use IB Muamalat Prima"*.

Based on results from interview with one employees of Bank Muamalat KCU Padangsidimpunan and several merchants who joined Bank Muamalat KCU Padangsidimpunan. Types of savings that are possible used For system payment Qris This all type savings at Bank Muamalat for example, IB Muamalat Dolar, IB Muamalat Prima, IB Muamalat Plans, IB Simple, IB Hajj and Umrah are used contract Mudharabah and others exception with type savings Where are my savings ? type My savings including savings using contract Wadi'ah Yad Dhamanah.

**10. How many cost one transaction with use system payment Qris ?**

*"In transactions payment with use Qris, consumer No worn cost. But if the Merchant wants withdraw existing funds in the savings from payment Qris Merchant is charged 0.7% for one transaction "*.



Based on results interview with father Rusdi is one of them Bank Muamalat KCU Padangsidimpaun employee For transaction for consumer No worn cost But For the merchant is charged cost moment withdrawal of existing funds in the Qris. One transaction subject to 0.7%. And there is a number of categories and respective margins obtained from every category.

**Table IV.I**  
**Percent QRIS transactions at Bank Muamalat KCU Padangsidimpuan**

Merchant Type	Category	MCR
Regular	Micro Enterprises (UMI).	0.7%
Regular	Small Business (UKE), Medium Business (UME), Large Business (UBE), Regular Business (URE).	0.7%
Special	Education	0.6%
Special	Station Public Fuel Filling (SPBU).	0.4%
Special	Government to people (G2P) such as help Social ( Bansos ), people to Government (P2G) including Taxes, Passports, Donation funds Social ( Nirloba ), Public Service Obligation (PSO), Public Service Agency (BLU).	0.0%

source : Bank Muamalat KCU Padangsidimpuan

**Table IV.II**  
**Category at Bank Muamalat KCU Padangsidimpuan**

Business Category	Category
Micro Business	Assets up to 50 million Turnover up to 300 million
Small business	Assets > 50 million to 500 million Turnover < 300 million to 2.5 billion
Medium Business	Assets > 500 Million to 10 Billion Turnover < 2.5 billion to 50 billion
Big Business	➤ Medium Business Criteria
Regular business	Can be used if the PIP Acquirer does not can categorize merchants into criteria certain.

source : Bank Muamalat KCU Padangsidimpuan

Example MDR calculation :

- a. If Business Merchant A is a Bank Muamalat QRIS Merchant and as a Regular Merchant, MDR is subject to 0.7%.

Total transactions consumers ( buyers ) at Merchants with use QRIS payment on March 1 2021 is IDR. 1,000,000.00.



- b. So MDR becomes it Merchant's liability is  $0.7\% \times \text{Rp. } 1,000,000.00 = \text{Rp. } 7,000.00$  \* Amount of Settlement / funds transfer from Bank Muamalat ( days Work next ) to Merchant's account on March 2 2021 is :  
Total transactions March 1 – Total MDR March 1.  
 $\text{Rp. } 1,000,000 - \text{Rp. } 7,000 = \text{Rp. } 993,000,000$

Whereas for consumers who want shop and pay using QRIS no worn cost whatever although different banks (Digital Banking, 2022).

**11. How much big influence system payment Qris to development Islamic banking ?**

*“Payment Qris influential to Islamic banking because Where We Can Look Now in the era This development increasingly technology what speed just Can done with technology for example just We make an average cellphone public Already have it. We as Islamic banks must Keep going follow current developments Don't until We left behind with existing conventional banks ”*

Based on results interview with one employees at Bank Muamalat KCU Padangsidimpuan where influence development sharia banking with exists system payment Where is Qris ? Certain We Alone just feel development fast from existing technology. And Qris is one of the development technology That Alone. Which is where the bank parties definitely and must and are required must follow developments in which Islamic banks will the more developing or not always left behind with existing conventional banks.

**12. “Is often customer pay use system payment Qris and How after You use system payment Qris ?**

*“During not enough more than 2 months I use Qris traded I Not yet someone is transacting use system payment the. And to the benefits that I get it Not yet There is Because Not yet there are also those who use it That. Hang on knowledge I am one benefit For we want more save time”. “Until moment This Not yet There is paying consumers with a payment system the. And to feel effect after use payment This Not yet There is ”.*

Based on results interview with Merchant Bank Muamalat who can concluded lack knowledge public city Padangsidimpuan about system payment Qris the. And maybe lack promotion by Bank Muamalat specifically to public or of course public That myself who doesn't want to use it.

**13. What is the payment procedure use Qris ?**

*“Payment method only stay scan existing barcode provided”. “Procedure to use Qris must have Mobile phones and applications mobile banking Up to you want any bank Then stay direct camera to existing barcode provided by the bank and enter the desired nominal amount paid Then click OK, done.”*Based on results interview with Which Bank Muamalat Merchandiser ? procedure or procedures want to use or transaction with Qris is the first must have cellphone, savings, mobile banking. Furthermore Open mobile banking and click on it reading Qris Then point camera to existing barcode There is enter the nominal and click Okay. Transaction finished.



## CONCLUSION

Implementation of financial technology in system payment based Qris at Bank Muamalat KCU Padangsidempuan started to be implemented or applied at the start in 2021. So far This implementation in system payment Qris the Still running and developing. In the system payment Qris Merchant is divided into 2 types. The first is an individual merchant and the second is a corporate merchant law. Savings that can used For join Become a Merchant at Bank Muamalat KCU Padangsidempuan all type savings exception My savings and the contract used only Mudarabah contract. For cost transaction for consumers who want use system payment Qris No worn costs, and for Merchants are charged 0.7 % per transaction.

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