Determination of the Decision of the Jamaah Masjid to Pay Infaq Through the QRIS Application (Case Study of the Ar-Rahman Masjid Hm. Yamin Field of Fight)

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ABSTRAK

In this modern era, technology has provided convenience and efficiency for humans. Technology has spread to all fields including technology in the banking sector so that it influences the transformation and innovation of payment systems such as the use of QRIS. The use of QRIS as a non-cash payment system is one of the technological innovations that are currently in demand. Not only for purchase payments, the use of QRIS is also an alternative for Infaq payments at mosques. One of the mosques that has used QRIS in raising infaq funds is the Ar-Rahman Mosque. This study aims to analyze the factors that determine the decision of the congregation of Ar-Rahman Mosque in paying infaq using QRIS. This research was conducted using a descriptive qualitative method, with primary data sources derived from observations and interviews with the Chairperson of the BKM Masjid and Jamaah Masjid Ar-Rahman and secondary data derived from literature review. The results of research that has obtained is that QRIS users at the Ar-Rahman Mosque are still around 20%, there are still many mosque worshipers who spend using cash, but this number can continue to grow due to continuous outreach by the BKM of the Ar-Rahman Mosque. So that the conclusions reached to determine the decision of the congregation of the Ar-Rahman Mosque to pay infaq using QRIS, namely the knowledge factor about QRIS, the ease of using QRIS factor, and the QRIS user satisfaction factor.

Keywords: Use of QRIS, Infaq, technology

Introduction

Current technological developments can be said to be very rapid along with the increasing number of internet users every day. According to We Are Social, the number of internet users in Indonesia has reached 212.9 million in January 2023, around 77% of Indonesia's population has used the internet. The number of internet users in January 2023 was 3.85% higher than a year ago. In January 2022, there were 205 million internet users in Indonesia. The number of internet users in Indonesia continues to grow every year, the average Indonesian uses it for 7 hours 42 minutes every day. In addition, 98.3% of internet users in Indonesia use mobile phones. (Ayu, 2023)

In this modern era, technology has provided convenience and efficiency for humans. Technology has spread to all fields, including technology in the banking sector, thereby influencing the transformation and innovation of payment systems. The development of payment system innovation is currently a concern for banks in several countries, including Indonesia. This development has also shifted the pattern of society in conducting transactions from payments using cash to non-cash payments. (Anggia, 2014)

Internet makes it possible access fast and easy to various information from all over the world. Through machine searchers and online platforms, someone can with easy look for information about topic whatever you want . Technology communication such as smartphones, email, social media , and applications message instant possible communication instant with people all over the world. This make it easy interaction and collaboration without limit geographic . Technology Can used as digital payments .
System digital payments and wallets electronic make it easy transaction without need bring cash. Online payments and payments with use QR code is getting popular For transaction everyday.

According to Bank Indonesia, digital or non-cash payment methods are divided into two, namely electronic money (e-money) and electronic wallet (e-wallet). The difference between the two types is chip-based e-money (offline) while server-based e-wallets (online) to make payment transactions. One form of technological innovation in payment methods on digital wallets is the Quick Response Code Indonesian Standard (QRIS). Bank Indonesia and the Indonesian Payment System Association (ASPI) issued the Indonesian Standard Quick Response Code (QRIS) on 17 August 2019 and became effective on 1 January 2020 as stated in PADG QRIS No.21/18/PADG/2019.

In Indonesia, there are several digital wallet applications that are popular among the public, for example OVO, GoPay, Dana, Doku and LinkAja. The advantages of paying using this digital wallet lies in its practicality, convenience and security. The payment mechanism is only carried out with a few simple steps until finally the transaction is declared successful, and the proof of the transaction is automatically sent to the consumer's transaction history. (Saputri, 2020)

Bank Indonesia (BI) noted that the number of Quick Response Code Indonesia Standard (QRIS) users in Indonesia was 28.75 million as of December 2022. This number has increased by 15.95 million users compared to last year's end. Of these, the majority of QRIS users are in Java, namely 20.59 million. The second position is occupied by Sumatra with 4.75 million QRIS users as of December 2022. A total of 22.7 million merchants have used QRIS. The Head of the BI Communication Department said that the total number of QRIS users in Indonesia was 30.87 million as of February 2023. According to BI, QRIS has become an entry point into the digital ecosystem for MSMEs to support economic and financial inclusion (Ridhwan, 2023). QRIS users for mosque donation services are still relatively low. As a result of that, the general public or congregation have not made the most of this QRIS feature due to the uneven distribution of QRIS in every mosque.

One of the mosques that has used the QRIS feature for infaq services is the Ar-Rahman HM Mosque. Yamin Field of Struggle. The QRIS feature has been in place at the Ar-Rahman Mosque from December 2022. Based on the researcher's interview with the management of the Ar-Rahman Mosque, Mr. the congregation is very supportive of the existence of QRIS as an alternative means of payment of Infaq. But there are still many members of the Ar-Rahman mosque who do not use QRIS in paying Infaq, because they do not know how to use it and how it is used. Whereas pilgrims who already understand the use and usefulness of QRIS prefer to pay Infaq using the QRIS.

From the description above, there are several problem formulations, namely: 1) There is still a lack of public knowledge about QRIS which can be used for Infaq payments, as a result not many people use QRIS. 2) More pilgrims still use cash to pay Infaq compared to the QRIS method. Referring to the problems mentioned, this study aims to: 1) Analyze the determinants of the congregation's decision to pay Infaq through the QRIS application at the Ar-Rahman Mosque. 2) And analyze the most dominant factors in determining the congregation's decision to issue Infaq through QRIS at the Ar-Rahman Mosque.

Method

The method in this study uses a qualitative approach with the object of research in this study is the Ar-Rahman Mosque HM Yamin Medan Perjuangan. In determining the location of the research, it was carried out purposively with the consideration of mosques that have provided media for Infaq payments through QRIS.

The data source of this research is based on primary data sources. Primary data sources were obtained by conducting interviews, observing the congregation of the Ar-Rahman mosque HM Yamin Medan Perjuangan. Determination of information as a source of research data was carried out when going into the field, during the research process choosing certain people who had been considered to present...
data, namely the management or head of the BKM Ar-Rahman Mosque HM Yamin Medan Perjuangan, donors who made infaq through QRIS at the Ar Mosque -Rahman HM Yamin Medan Struggle.

Results

First. Research Results

From the results research conducted on usage _ using the QRISS congregation of the Ar -Rahman mosque is as following :

Table 1. Distribution Frequency Knowledge about QRIS app to Congregation of the Ar -Rahman mosque Before given Counseling

<table>
<thead>
<tr>
<th>Knowledge Level</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td>7</td>
<td>23.3</td>
</tr>
<tr>
<td>Currently</td>
<td>21</td>
<td>70</td>
</tr>
<tr>
<td>Bad</td>
<td>2</td>
<td>6.66</td>
</tr>
<tr>
<td>Amount</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Based on Table 1 is known that level knowledge benefit use Qriss 7 people (23.3%) criteria currently as many as 21 people (70%) and criteria bad as many as 2 people (6.66%).

Table 2. Distribution Frequency Knowledge of Ways and Benefits Use QRISS app for the convenience of the congregation of the Ar -Rahman Mosque

<table>
<thead>
<tr>
<th>Knowledge Level</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>Currently</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Bad</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Amount</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Based on Table 2, is known that level knowledge about QRISS already very g b good and true after given counseling with criteria Good as many as 24 people (80%) criteria currently as many as 6 people (20%) and criteria bad as many as 0 people (0%). From the results study on that after held counseling regarding benefit use of QRISS a lot pilgrims Want to use it . That caused system cashless payments assessed more practical and safe rather than cash transactions . Besides that is , documented cashless transactions with Good so that reduce portion down economy land.” previously No recorded and not There is a name for pruning carried out by parties who are not responsible answer regarding the Infaq funds that will be channeled later.

Second. Discussion

This research is located on Jl. Prof. HM Yamin No. 363, Sei Kera Hulu, Kec. Medan Perjuangan, to be precise at the Ar-Rahman Mosque HM Yamin Medan Perjuangan. This research began from March to May 2023. The Ar-Rahman Mosque was built in 1908 which was originally just a prayer room called the prayer room at the end of the village. With the development of the community in 1911, what was formerly the Ujung Kampung Mosque was enlarged to become the Ar-Rahman Mosque. In its management and operations, the Ar-Rahman mosque relies on infaq funds that come from congregations and also mosque donors.

In 2011, this mosque was built and enlarged again by the chairman of the BKM Ar-Rahman Mosque, namely Mr. Mang Papa Lubis with infaq or alms capital from the community. This construction lasted for 1 year and 8 months. The Ar-Rahman HM Yamin Mosque Medan Perjuangan has developed following the times and following the digitalization of the mosque. Many programs at the Ar-Rahman Mosque have begun to be carried out through digital platforms, most recently the collection of infaq funds through QRIS.
The collection of infaq funds at the Ar-Rahman Mosque using QRIS has been held since January 2023. The reason for the chairman of the BKM or the Chair of the Kenaziran mosque is to make the QRIS more open to the people. As said by Mr. Mang Papa Lubis as Chair of the BKM Al-Rahman Mosque "the reason I made QRIS at the Ar-Rahman Mosque is to be more open to the people, they know where the bank is, and where the money is directed at the Al-Rahman Mosque".

Infaq collection at the Ar-Rahman Mosque HM Yamin Medan Perjuangan

The collection of infaq funds at the Ar-Rahman HM Yamin Medan Perjuangan Mosque is one of the sources of funds for the sustainability and operation of the mosque. Infaq collection at the Ar-Rahman Mosque was previously only done through a manual system, namely through a charity box. Then infaq collection at the Ar-Rahman Mosque developed using QRIS (Quick Response Code Indonesia Standard) in infaq collection. On every Friday, all infaq funds collected will be counted together by all the takmir of the Ar-Rahman Mosque. The total funds obtained will be accumulated with the remaining balance of the previous infaq, the total funds will be announced to the congregation of the mosque. The infaq funds collected will be used for the benefit of the Ar-Rahman Mosque and its operations. Infaq collection at the Ar-Rahman Mosque does not only come from Muslims, even non-Muslims have also donated to the Ar-Rahman Mosque. The Ar-Rahman Mosque does not have regular donors every day, except during the month of Ramadan there are usually those who donate 25-30 million for mosque activities during the month of Ramadan. And on Islamic holy days, mosque administrators usually carry out proposals. For infaq or mosque funds and their monthly expenses from surveys and interviews with the chairman of the mosque of Ar-Rahman Mosque, namely:

Table 3. Infaq collection at the Ar-Rahman Mosque HM Yamin Medan Perjuangan

<table>
<thead>
<tr>
<th>No</th>
<th>Description</th>
<th>debit</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Infaq box I (inside the mosque and on the street)</td>
<td>Rp. 4,000,000</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Infaq Box II (Safety)</td>
<td>Rp. 2,750,000</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Infaq III (Bank / QRIS)</td>
<td>Rp. 900,000</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Priest of Fajr, Dzuhur, Asr Prayers</td>
<td></td>
<td>Rp. 1,500,000</td>
</tr>
<tr>
<td>5.</td>
<td>Imam Maghrib and Isha</td>
<td></td>
<td>Rp. 1,000,000</td>
</tr>
<tr>
<td>6.</td>
<td>Mosque Cleanliness</td>
<td></td>
<td>Rp. 1,000,000</td>
</tr>
<tr>
<td>7.</td>
<td>Friday preacher</td>
<td></td>
<td>Rp. 1,600,000</td>
</tr>
<tr>
<td>8.</td>
<td>Thursday Evening Study</td>
<td></td>
<td>Rp. 1,200,000</td>
</tr>
<tr>
<td>9.</td>
<td>Electricity</td>
<td></td>
<td>Rp. 800,000</td>
</tr>
<tr>
<td>10.</td>
<td>Etc</td>
<td></td>
<td>Rp. 500,000</td>
</tr>
<tr>
<td></td>
<td>Amount</td>
<td>Rp. 7,650,000</td>
<td>Rp. 7,600,000</td>
</tr>
<tr>
<td></td>
<td>Balance</td>
<td></td>
<td>Rp. 50,000</td>
</tr>
</tbody>
</table>
So, from the description of the Ar-Rahman Mosque’s cash financial statements as of March 31, 2023 above, the remaining cash at the end of March was Rp. 50,000. For water payments at the Ar-Rahman Mosque, there are donors who pay it every month.

**Use of QRIS in Infaq Collection at Ar-Rahman Mosque HM Yamin Medan Perjuangan**

QRIS is one of the new things in the world of finance as a form of today’s technology development. QRIS uses the QR Code system in making payments or transactions. (Azzahro Risma, 2021). Apart from targeting payment systems, the QRIS method has also targeted public financial services, one of which is the infaq payment system. Infaq payment systems that used to only use infaq boxes or manually can now be done more easily by using QRIS. Ar-Rahman HM Yamin Mosque is one of the mosques that has used QRIS in its infaq collection.

The use of QRIS at the Ar-Rahman HM Yamin Mosque has been around for about 5 months. When compared to the use of the infaq payment system using the manual method (charity box) and the non-cash method or QRIS, a larger percentage of charity box users, but infaq income through the QRIS method can also be calculated. Especially nowadays, many mosque congregations come from contemporary people who often prefer to use digital wallets when compared to cash. So when compared, QRIS users in infaq payments to the congregation of Masid Ar-Rahman HM Yamin are around 20% of the congregation, but this number can continue to grow due to ongoing socialization.

The use of QRIS (Quick Response Code Indonesian Standard) in mosques can own a number of benefit in simplify the process of payment and collection of funds for activity religious as well as management mosque finance. Following is a number of ways and benefits use of QRIS in the mosque:

**First. Payment Donation**
QRIS got used as method easy for pilgrims For do payment donation or donation to the mosque. Pilgrims only need scan QRIS code provided by the mosque using application payment that supports QRIS, eg application digital wallet or mobile banking.

**Second. Transparency Finance**
Use of QRIS can help increase transparency in management mosque finance. Every transactions made _ through QRIS can recorded in a manner electronics, so easy For track and record income as well as mosque expenses.

**Third. Management of Activity Funds**
Mosque often stage various activity religious, eg lectures, seminars, and bazaars. QRIS got used For collect registration funds or cost participation in activities the.

**fourth. Security Transaction**
QRIS has level high security, because transaction data is stored _ in form no QR code contain information sensitive like number account or personal data. this _ can help prevent potency data abuse.

**Fifth. Convenience Payment**
Use of QRIS can give convenience for pilgrims in do payment. No need Again bring cash _ or fill in form manual payment, enough with scan QRIS code for do transaction.

**Sixth. Reporting More Finance _ Efficient**
With recorded transaction data _ digitally, reporting mosque finances _ more efficient. Report finance monthly or annual can generated with easy based on transaction data that has been recorded.

**Seventh. Push Use Technology**
QRIS can also be used in mosques push pilgrims For more familiar with technology digital payments. this _ in accordance with development technology in today's digital era this.
However, the use of QRIS in the mosque also requires preparation and effort in matter application, integration with system mosque finance, as well education to pilgrims related method using QRIS. Besides it is also important for ensure that systems and technologies used safe and secure for data and transactions still protected.

In this study using several factor determinant decision of the congregation of Ar-Rahman HM Yamin Mosque in paying infaq using the QRIS method. That is:

*The first factor*, QRIS knowledge. Knowledge is information captured by the human senses. The information is then developed through language and thinking skills. Knowledge is a result of the process of human action by involving all beliefs in the form of awareness in dealing with known objects (Dermawan Darwis, 2016). Knowledge of QRIS can be obtained from various sources of information, such as websites, social media, relatives or friends, to direct socialization from related parties.

*The second factor*, ease of use. Ease of use can be interpreted as a state or situation in which a person believes that a certain system does not require effort, that is, users can easily understand existing technology (Khotimah, 2018). So someone tends to use a product if they believe that a product is easy to use. As stated by one of the members of the Ar-Rahman Mosque, Sri Rizki’s sister, “I use QRIS when paying infaq because it is easier and more practical to use, and I don’t use cash. Especially in today’s era which is increasingly sophisticated and modern. Now any payment can be through any financial application. So there’s no need to bother carrying cash anymore. Therefore Infaq payments using QRIS are easier to use.

*The third factor* is the user satisfaction factor. Satisfaction can be interpreted as conditions that arise such as feelings of disappointment and pleasure after comparing the expectations that have with the reality that occurs. Satisfaction can only be fulfilled if the performance produced by the company exceeds user expectations (Fiona, 2020). As stated by sister Sarah as a member of the Ar-Rahman Mosque as a QRIS user, “I find it easier to pay infaq through QRIS because I rarely carry cash everywhere, especially for the donors of this mosque, so it’s easier to donate to this mosque”. The community considers that the use of the QRIS payment system may be quite helpful for the millennial generation who follow technological developments and are quite skilled in using technology.

*Factor fourth*, factor security. Pilgrims will more tend use QRIS if they feel that system payment This secure and protect personal data as well as information finance them. Factor security like data encryption and verification transaction can affect trust they to system the.

**Conclusion**

From the results of the study it can be concluded that there are several determining factors in the decision of the congregation of the Ar-Rahman Mosque to pay Infaq using QRIS, namely: 1. Knowledge factor. Knowledge of QRIS can be obtained from various sources of information, such as websites, social media, relatives or friends, to direct outreach from related parties. 2. Ease of use factor, this factor is an important factor in determining a community decision, but when seen from the small number of QRIS users to pay infaq at the Ar-Rahman Mosque, this means that the QRIS application is not yet a fully easy system to use or operate. 3. User satisfaction factor. Satisfaction can only be fulfilled if the performance produced by the company exceeds user expectations. Over time, public interest in the infaq payment method through QRIS has also increased due to the sense of convenience that is obtained through this method. The payment method via QRIS is felt to make it easier for people who are starting to go digital in making payments. By using QRIS, the congregation only needs to scan the barcode and can do it at any time. This is also felt to increase the congregation’s interest in using QRIS as an infaq payment method.
Reference.


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