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The Influence of Cash and Non-Cash Transactions on Al-Jihad Mosque Al-Jihad Medan Baru Al-Jihad Mosque Congregation Decisions

Siti Khairani[1], Tri Inda Fadhila Rahma[2], Faisal Umardani Hasibuan[3]
Universitas Islam Negeri Sumatera Utara, Medan[1,2,3]
sitikhairani0404@gmail.com[1], triindafadhila@uinsu.ac.id,[2] faisal.hasibuan@uinsu.ac.id[3]

Abstract: The development of financial technology has encouraged mosques to adopt non-cash transaction systems in managing infaq. This study aims to examine the effect of cash and non-cash transaction usage on infaq decisionmaking among worshippers at Al-Jihad Mosque, Medan Baru. This research employed a quantitative method with a comparative approach. Data were collected through a survey using questionnaires distributed to 120 respondents who were worshippers of Al-Jihad Mosque. The sampling technique used was purposive sampling. Data analysis was preceded by validity and reliability tests, followed by a normality test to determine the appropriate hypothesis testing method. The results of the normality test indicated that the data were not normally distributed; therefore, the hypothesis was tested using the Wilcoxon test. The results showed that the Asymp. Sig. (2-tailed) value was 0.000, which is less than the significance level of 0.05. This finding indicates a significant difference in infaq decisions between worshippers who use cash transactions and those who use non-cash transactions. The results suggest that transaction methods have a significant influence on worshippers' infaq decisions. Therefore, the implementation and development of non-cash transaction systems in mosques are expected to facilitate infaq practices and encourage greater participation among worshippers.
Keyword : *Cash Transactions, Non-Cash Transactions, Infaq Decision, Mosque Worshippers*.

Abstrak: *Perkembangan teknologi keuangan mendorong masjid untuk mengadopsi sistem transaksi non-tunai dalam pengelolaan infaq. Penelitian ini bertujuan untuk mengetahui pengaruh penggunaan transaksi tunai dan non-tunai terhadap keputusan infaq jamaah Masjid Al-Jihad Medan Baru. Penelitian ini menggunakan metode kuantitatif dengan pendekatan komparatif. Pengumpulan data dilakukan melalui survei menggunakan kuesioner terhadap 120 responden yang merupakan jamaah Masjid Al-Jihad Medan Baru. Teknik pengambilan sampel yang digunakan adalah purposive sampling. Analisis data diawali dengan uji validitas dan reliabilitas instrumen, kemudian dilakukan uji normalitas sebagai dasar penentuan uji hipotesis. Hasil uji normalitas menunjukkan data tidak berdistribusi normal, sehingga pengujian hipotesis dilakukan menggunakan uji Wilcoxon. Hasil penelitian menunjukkan nilai Asymp. Sig. (2-tailed) sebesar 0,000 yang lebih kecil dari 0,05, sehingga dapat disimpulkan bahwa terdapat perbedaan yang signifikan dalam keputusan infaq antara jamaah yang menggunakan transaksi tunai dan jamaah yang menggunakan transaksi non-tunai. Temuan ini menunjukkan bahwa metode transaksi berpengaruh terhadap keputusan infaq jamaah. Oleh karena itu, penerapan dan*

pengembangan sistem transaksi non-tunai di masjid diharapkan dapat meningkatkan kemudahan dan mendorong partisipasi jamaah dalam berinfaq.
Kata kunci : Transaksi Tunai, Transaksi Non-Tunai, Keputusan Infaq, Jamaah Masjid.

Corresponding Author:
Siti Khairani
Universitas Islam Negeri Sumatera Utara, Indonesia; sitikhairani0404@gmail.com

Introduction

The rapid expansion of digital payment systems has transformed the way financial transactions are conducted in many sectors, including religious charitable activities. In Indonesia, the introduction of the Quick Response Code Indonesian Standard (QRIS) and various digital wallet services has enabled individuals to perform transactions more efficiently, securely, and conveniently compared to conventional cash payments (Apriadi & Chaidir, 2024). While these technologies were initially designed to facilitate commercial transactions, they are increasingly adopted in religious contexts, including mosques that provide digital payment options for donations such as infaq and alms (Lestari, 2023).

The integration of digital payments into religious giving raises an important question regarding how technological convenience interacts with the motivations and behavioral patterns of worshippers. In religious settings, donation decisions are not only influenced by practical considerations but also by spiritual motivations, social norms, and habits embedded in traditional practices. The introduction of digital payment systems such as QRIS potentially alters these dynamics by changing the ease, accessibility, and immediacy of giving. Therefore, understanding how different payment mechanisms influence donation behavior becomes important for both theoretical and practical perspectives on religious philanthropy.

Empirical studies on digital payments generally highlight the positive role of convenience and perceived usefulness in encouraging adoption. For instance, QR code–based payment systems simplify transaction processes and reduce time and physical constraints when making payments (Rahimah & Yani, 2023) Similarly, research on digital financial services shows that users tend to adopt e-wallets when they perceive them as easy to use and beneficial in everyday transactions (Lau & Kulsum, 2023) In the context of religious giving, QRIS has also been reported to support the optimization of zakat, infaq, and sadaqah (ZIS) fundraising by enabling faster and more flexible donation channels (Agustini et al., 2024).

Despite these findings, most existing studies examine digital payment adoption among general consumers or university students, focusing mainly on technological acceptance factors such as perceived usefulness, ease of use, and trust (Seputri & Yafiz, 2022). These approaches provide useful insights into technology

adoption, yet they do not fully explain how digital payment options may influence donation decisions within religious communities (Pohan et al., 2024). Donation behavior in mosques may differ from typical consumer transactions because it is shaped by religious values, communal practices, and habitual forms of giving such as placing cash directly into charity boxes (Wiyani et al., 2025). Consequently, the mechanisms through which digital payment options affect charitable decisions in religious settings remain insufficiently explored (Aldiano et al., 2021).

This issue becomes particularly relevant in urban mosques that have begun integrating digital payment systems into their fundraising practices. The Al-Jihad Mosque in Medan Baru provides an illustrative case. In addition to traditional cash donation boxes, the mosque has introduced non-cash donation channels through QRIS and digital bank transfers. Financial records from 2022 to 2025 indicate a gradual shift in donation patterns: while cash donations fluctuate and tend to decline slightly, donations through QRIS show a consistent increase over time. This emerging pattern suggests that the availability of alternative payment mechanisms may influence how congregants choose to contribute. However, empirical research examining the behavioral implications of this shift at the mosque level remains limited (Abidin Alimuddin Sihotang et al., 2024).

Based on this context, the central problem addressed in this study is how the availability of different payment mechanisms—cash and non-cash—shapes congregational donation decisions in a religious institution. Rather than merely describing the existence of digital donations, this study seeks to examine whether and how transaction modes influence the willingness, frequency, and consistency of congregational giving. Understanding this relationship is important for explaining how technological changes interact with religious philanthropic behavior.

Accordingly, this study investigates the influence of cash and non-cash transaction options on donation decisions among congregants at the Al-Jihad Mosque in Medan Baru. The findings are expected to contribute theoretically to discussions on digital financial behavior in religious contexts and practically to provide insights for mosque administrators in designing more effective donation management strategies.

Method

This study employed a quantitative research method with a comparative design. The objective was to examine differences in donation decision tendencies between congregants who utilize cash transactions and those who utilize non-cash payment methods when making donations at Al-Jihad Mosque, Medan Baru. The study does not aim to establish causal effects of payment methods on donation decisions but rather to identify whether there are statistically significant differences in donation behavior and preferences associated with the two transaction modes.

Data were collected using a structured survey questionnaire administered directly to respondents. The questionnaire consisted of two main sections: respondent characteristics and donation decision variables. Respondent characteristics included demographic information such as age, gender, education level, occupation, frequency of mosque attendance, and familiarity with digital payment systems. The donation decision variable was measured through several indicators reflecting the respondent's behavioral tendencies and preferences in giving donations. These indicators included (Rahmani, 2022): (1) frequency of donating in the mosque, (2) preferred method of donation payment (cash or non-cash), (3) perceived convenience of the payment method, (4) perceived transparency and trust in donation management, and (5) willingness to donate larger amounts depending on the payment method. Each indicator was measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). In addition, respondents were asked specific behavioral questions regarding whether they had ever used cash donations, non-cash donations (such as QRIS or mobile banking transfers), or both.

The population of this study consisted of congregants of Al-Jihad Mosque in Medan Baru who had previously made donations. The sample was selected using purposive sampling with specific inclusion criteria to ensure meaningful comparison. Respondents had to meet at least one of the following conditions: (1) have experience donating in cash at the mosque, (2) have experience donating through non-cash digital payment systems provided by the mosque, or (3) have experience with both methods. This criterion ensured that respondents possessed sufficient familiarity with donation transactions in the mosque environment. Data collection was conducted during several congregational prayer sessions and mosque activities to reach active congregants.

The final sample consisted of 120 respondents. This sample size was considered adequate for comparative statistical analysis based on general recommendations for quantitative survey studies that require a minimum of 30 observations per comparison group to perform parametric or non-parametric tests reliably. In addition, the number of respondents was deemed sufficient to represent the active congregational community participating in donation activities at the mosque during the period of data collection.

Data analysis was conducted in several stages. First, descriptive statistical analysis was used to summarize respondent characteristics and patterns of donation behavior. Second, a normality test was performed to determine whether the data distribution met the assumptions for parametric testing. If the data were normally distributed, the hypothesis testing was conducted using the Independent Sample t-test to examine differences between the cash and non-cash groups. If the

normality assumption was not satisfied, the Mann-Whitney U test (Wilcoxon Rank Sum Test) was employed as a non-parametric alternative to assess differences between the two independent groups (Sugiyono, 2019). The analysis focused on identifying statistical differences in donation decision indicators between respondents who predominantly used cash transactions and those who preferred non-cash methods.

Finally, it is important to note that this research uses a cross-sectional survey design relying on self-reported responses. Therefore, the findings should be interpreted as evidence of differences in donation behavior and preferences associated with transaction methods rather than as causal proof that payment methods directly influence donation decisions. Potential differences in demographic background, religiosity, or digital literacy among respondents are acknowledged as possible factors that may also contribute to observed variations.

Results And Discussion

Result

Respondent Characteristics

The characteristics of respondents in this study are as follows::

Table 1. Respondent Characteristics

Characteristics	Category	Frequency (f)	Percentage (%)
Gender	Male	61	50,8
	Female	59	49,2
Age	<20 years old	37	30,8
	20–29 years old	73	60,8
	30–39 years old	4	3,3
	40–49 years old	3	2,5
	≥50 years old	3	2,5
Last education	Elementary/Middle School	15	12,5
	High School/Vocational School	70	58,3
	Bachelor's Degree (S1)	34	28,3
	Postgraduate Degree (S2/S3)	1	0,8
Work	College Students	92	76,7
	Civil Servants	9	7,5
	Entrepreneurs	8	6,7
	Private Employees	6	5,0
	Teachers	2	1,7
	Laborers	1	0,8
	Housewives	1	0,8
	Administrative Staff	1	0,8

Frequency of Attendance at the Mosque	1–2 times/week	9	7,5
	3–5 times/week	10	8,3
	Every day	21	17,5
	Unspecified	80	66,7
Infaq Method	Cash	101	84,2
	Non-cash	19	15,8

Source: processed data 2025

Table 1 shows that the gender composition of respondents was relatively balanced, with 61 males (50.8%) and 59 females (49.2%). In terms of age, the respondents were predominantly young adults. The majority were aged 20–29 years (73 respondents or 60.8%), followed by respondents under 20 years old (37 respondents or 30.8%). Only a small proportion were above 30 years old, indicating that the sample largely represents younger mosque congregants.

Regarding educational background, most respondents had completed high school or vocational school (70 respondents or 58.3%), while 34 respondents (28.3%) held a bachelor's degree. A smaller proportion had elementary or junior high school education (12.5%), and only one respondent had postgraduate education (0.8%).

In terms of occupation, the sample was dominated by college students (92 respondents or 76.7%). Other occupations included civil servants (7.5%), entrepreneurs (6.7%), private employees (5.0%), teachers (1.7%), and several other categories with very small proportions.

Regarding mosque attendance frequency, 21 respondents (17.5%) reported attending the mosque daily, 10 respondents (8.3%) attended 3–5 times per week, and 9 respondents (7.5%) attended 1–2 times per week. However, a large proportion of respondents (66.7%) did not specify a regular attendance pattern.

Finally, the method used for infaq donations shows that the majority of respondents still used cash payments (101 respondents or 84.2%), while only 19 respondents (15.8%) reported using non-cash methods such as digital transfers or electronic payments. This distribution indicates that cash transactions remain the dominant donation method in the Al-Jihad Mosque.

Validity Test

Validity testing is a test conducted to determine the extent to which a research instrument is able to measure what it is supposed to. In this study, validity testing was used to ensure that each item in the questionnaire accurately represented the infaq decision variables being studied. The results of the validity testing in this study are as follows:

Table 2. Validity Test

Item	r Count	r Table	Sig.	Information
P1	0,899	0,179	0,000	Valid

P2	0,899	0,179	0,000	Valid
P3	0,938	0,179	0,000	Valid
P4	0,893	0,179	0,000	Valid
P5	0,728	0,179	0,000	Valid
P6	0,743	0,179	0,000	Valid
P7	0,889	0,179	0,000	Valid
P8	0,925	0,179	0,000	Valid
P9	0,933	0,179	0,000	Valid
P10	0,935	0,179	0,000	Valid
P11	0,660	0,179	0,000	Valid
P12	0,829	0,179	0,000	Valid
P13	0,804	0,179	0,000	Valid
P14	0,849	0,179	0,000	Valid
P15	0,790	0,179	0,000	Valid
P16	0,810	0,179	0,000	Valid
P17	0,957	0,179	0,000	Valid
P18	0,958	0,179	0,000	Valid
P19	0,945	0,179	0,000	Valid
P20	0,923	0,179	0,000	Valid
P21	0,941	0,179	0,000	Valid
P22	0,955	0,179	0,000	Valid
P23	0,935	0,179	0,000	Valid
P24	0,946	0,179	0,000	Valid
P25	0,942	0,179	0,000	Valid
P26	0,924	0,179	0,000	Valid

Source: processed data 2025

Instrument validity was tested using the item-total correlation method. Table 2 shows that all questionnaire items have an r-count value greater than the r-table value (0.179) with significance levels below 0.05.

The item-total correlation values ranged from 0.660 to 0.958, indicating that each item is statistically associated with the overall scale score. Based on these results, the questionnaire items meet the conventional criteria for construct validity and were retained for further analysis.

However, it should be noted that many items show very high correlations (above 0.90). While high correlations indicate strong consistency between items and the overall construct, values that are extremely high may also suggest that some items measure very similar aspects of the same concept. In other words, the questionnaire items may partially overlap in content. Therefore, although the items meet statistical validity criteria, the results should be interpreted with caution and future studies may consider reducing or refining the items to improve scale

efficiency.

Reliability Test

Reliability testing is a test conducted to determine the level of consistency and stability of a research instrument in measuring the variables being studied. An instrument is considered reliable if it produces relatively similar or consistent measurement results when used repeatedly under similar conditions. The results of the reliability test in this study are as follows:

Table 3. Reliability Test

Cronbach's Alpha	Number of Items	Information
0,988	26	Reliable

Source: processed data 2025

Table 3 shows a Cronbach's Alpha value of 0.988, indicating very high internal consistency among the questionnaire items. According to commonly used reliability standards, values above 0.70 are considered acceptable.

Nevertheless, it is important to acknowledge that an alpha value approaching 1.00 may also indicate potential redundancy among items, meaning that several questions might capture nearly identical information. While the high alpha value suggests that the instrument consistently measures the infaq decision construct, it may also reflect that the scale contains multiple highly similar items. Future research may benefit from conducting factor analysis or item reduction procedures to ensure that the scale measures the construct efficiently without unnecessary duplication.

Normality Test

The normality test is a test conducted to determine whether research data is normally distributed. This test aims to determine the appropriate type of statistical test to use in hypothesis testing, whether a parametric or nonparametric statistical test is used. The results of the normality test in this study are as follows:

Table 4. Normality Test

Tests of Normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Infaq Decision	.117	120	.000	.930	120	.000
a. Lilliefors Significance Correction						

Source: processed data 2025

The results indicate significance values of 0.000, which are lower than the 0.05 threshold. This means that the distribution of the infaq decision variable does not meet the assumption of normality. Therefore, a nonparametric statistical test was used in the hypothesis testing stage. Specifically, the Mann-Whitney U test was

applied to compare infaq decision scores between respondents who used cash and those who used non-cash donation methods.

Mann-Whitney (Wilcoxon) Test

The Mann-Whitney U (Wilcoxon Rank Sum Test) is a nonparametric statistical test used to determine differences between two unpaired groups (independent samples). This test is used as an alternative to the Independent Sample t-test when research data is not normally distributed or is on an ordinal scale. The results of the Wilcoxon test in this study are as follows:

Table 5. Mann-Whitney U Test (Wilcoxon Rank Sum Test)

Test Statistics[a]	
	Keputusan Infaq
Mann-Whitney U	255.000
Wilcoxon W	445.000
Z	-5.103
Asymp. Sig. (2-tailed)	.000
a. Grouping Variable: Metode Infaq	

Source: processed data 2025

The test results show a Mann-Whitney U value of 255.000, with Z = –5.103 and Asymp. Sig. (2-tailed) = 0.000, which is lower than the 0.05 significance level. These results indicate that there is a statistically significant difference in infaq decision scores between the two groups.

However, this result should be interpreted carefully. The Mann-Whitney test only identifies differences between groups, not causal relationships. In other words, the findings suggest that respondents who use cash and those who use non-cash methods report different patterns of infaq decision scores. The analysis does not demonstrate that the payment method itself directly causes the difference in donation behavior.

The observed difference may also reflect underlying characteristics of the respondents, such as age, digital literacy, income level, or familiarity with digital financial services. For example, younger respondents or those with higher digital literacy may be more likely to use non-cash payment methods, which could also influence their reported donation behavior.

Therefore, the results of this test should be interpreted as evidence of an association or difference between groups, rather than a direct causal influence of payment method on donation decisions. Further research using more comprehensive models or controlled variables would be needed to determine whether payment methods independently affect charitable giving behavior.

Discussion

The objective of this study was to examine whether there are differences in infaq decision tendencies between congregants who use cash donation methods and those who use non-cash payment systems at the Al-Jihad Mosque in Medan Baru. The statistical analysis using the Mann-Whitney U test shows that the infaq decision scores reported by respondents in the two groups are significantly different. This result indicates that respondents who primarily use cash transactions and those who use non-cash transactions report different patterns in their responses to the donation decision indicators measured in the questionnaire (Pinandito & Brilliansyach, 2024).

It is important to clarify that this finding does not demonstrate that the payment method itself directly determines donation behavior. The statistical test only indicates that the two groups differ in their reported responses to the indicators that measure infaq decision tendencies, such as donation frequency, willingness to donate, perceived convenience of the donation process, and attitudes toward donation practices in the mosque. Because the study relies on a cross-sectional survey and self-reported responses, the observed difference should be interpreted as an association between payment method preference and donation decision patterns, rather than evidence that the payment system causes a change in giving behavior.

Another important contextual factor in interpreting the results is the distribution of payment methods within the sample. The majority of respondents in this study (84.2%) reported using cash donations, while only 15.8% reported using non-cash payment systems. This imbalance suggests that digital donation practices are still relatively limited within the congregation. As a result, the difference observed between groups may partly reflect differences in the characteristics of individuals who adopt digital payments compared with those who rely on conventional cash donations (Dewi et al., 2024). For example, respondents who are more familiar with digital financial services or who regularly use mobile banking in daily life may also be more likely to report different attitudes toward donation practices. However, this study did not directly measure such factors, and therefore these possibilities cannot be confirmed using the current dataset.

The findings therefore highlight an important methodological point: the difference observed between cash and non-cash users may reflect self-selection rather than a behavioral effect of the payment system itself (Pujaka & Khamal Rokan, 2024). From a practical perspective, the results suggest that the presence of multiple payment options in a mosque environment may correspond with different behavioral preferences among congregants. Some congregants appear to maintain traditional donation practices using physical cash, which are often embedded in established habits associated with mosque attendance and worship routines. At the

same time, a smaller group of congregants has begun to adopt digital payment channels such as QRIS or bank transfers. The coexistence of these two patterns indicates that the introduction of digital donation systems does not necessarily replace conventional practices but instead expands the range of available donation mechanisms. (Tamima et al., 2024)

These findings contribute to the broader discussion on digital financial technology in religious charitable contexts. Previous studies on digital payments often emphasize technological acceptance factors such as perceived usefulness and ease of use in shaping user adoption (Siti Nikhlatus Salma, 2025). However, the results of the present study suggest that within a religious institution, payment method choices may also be linked to existing behavioral patterns and personal preferences among congregants. Therefore, differences in donation decision scores between payment method groups should be interpreted as reflecting variations in user characteristics rather than as proof that digital payment systems inherently increase or decrease charitable giving (Dimas Surya, Arham Wahyudi, Tasya Fadilah, Imsar Imsar, 2024).

Given these considerations, the practical implication for mosque management is not necessarily to prioritize one payment method over another, but rather to maintain an inclusive donation system that accommodates diverse congregational preferences. Providing both cash and non-cash options allows the mosque to serve individuals who prefer traditional donation practices while simultaneously facilitating participation from congregants who are accustomed to digital financial transactions. Such a dual-system approach may help ensure that technological innovation in donation management does not unintentionally exclude segments of the congregation who remain more comfortable with conventional payment practices.

Finally, it is important to acknowledge the limitations of this study. The cross-sectional survey design does not allow the analysis to determine causal relationships between payment methods and donation behavior. In addition, the study relies on self-reported responses rather than actual transaction records, and the analysis does not include control variables such as income level, religiosity, or digital literacy that may influence both payment method choice and donation behavior. Future research could address these limitations by using longitudinal data, experimental designs, or behavioral transaction records to examine whether the availability of digital payment systems genuinely changes patterns of charitable giving in religious institutions.

Conclusion

Based on the research findings, it can be concluded that the use of cash and non-cash transactions influences the donation decisions of congregants at the Al-

Jihad Mosque in Medan Baru. The analysis shows that both payment methods play a role in influencing congregants' donation decisions. However, empirically, the majority of respondents (84.2%) still use cash transactions to pay their donations. This indicates that cash transactions remain the congregation's primary choice, likely influenced by factors such as habit, the convenience of performing the ritual immediately after worship, and the level of comfort and trust in the conventional system.

Meanwhile, the use of non-cash transactions also shows potential in supporting increased participation in donations, particularly in terms of convenience, efficiency, and transparency. Therefore, the existence of a non-cash payment system can be viewed as an alternative that complements, rather than replaces, the cash transaction system that has long been established among congregants.

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