Millennial Generation Participation In *Sadaqah* (Voluntary Charity) and *Infaq* (Spending For Charitable Purposes) Via The Quick Response Code Indonesian Standard (QRIS) At Mosques: An Islamic Economic Perspective

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Abstract.
This study aims to analyze the effectiveness of QRIS implementation in increasing millennial generation participation in alms and donations in mosques, as well as evaluating its impact on mosque financial stability based on sharia economic principles. The study used a quantitative descriptive approach with a case study of three mosques in Bandar Lampung City, namely Al-Furqan Mosque, Taqwa Mosque, and Ad-Du'a Mosque. Data were collected through mosque financial reports before and after QRIS implementation, as well as observations of millennial congregation behavior. The results show that QRIS implementation in Bandar Lampung City mosques accelerates and simplifies alms and donation transactions, with a system that is safe, fast, flexible, and easily accessible to congregations from various backgrounds. Financial data shows an increase in income of at least 20% after QRIS use, mainly due to the participation of millennials who are accustomed to digital activities and prioritize convenience, so that alms can be done spontaneously without relying on cash and still maintain spiritual momentum. The level of millennial participation has increased significantly in Al-Furqan Mosque, Taqwa Mosque, and Ad-Du'a Mosque, strengthening a culture of worship that is adaptive to technology. QRIS does not replace cash donations, but rather adds donation channels, strengthens sincerity, and encourages transparency in mosque fund management.
Keywords: *QRIS, infaq, alms, millennials, natural economy and mosque.*

I. INTRODUCTION

Millennials are often portrayed as individuals who tend to prioritize personal interests over the common good. They frequently make decisions that benefit themselves without considering the potential impact on their social environment. This phenomenon reflects the strong influence of a culture of individualism that has developed in modern life. Exposure to narratives about the importance of individual freedom, personal achievement, and competition often leads to the neglect of social solidarity.

Pirie and Madsenhighlights one important aspect of this characteristic: the millennial generation's lack of understanding of the importance of almsgiving and infaq. These two concepts, which are part of Islamic teachings, are not only religious obligations but also encompass social, economic, and spiritual benefits.[1]Almsgiving and infaq play a crucial role in strengthening solidarity between individuals, reducing social inequality, and distributing wealth to those in need. However, for many millennials, awareness of these aspects remains low.[2]

Pirie and Madsensuggests that this low awareness is due to a lack of education about the benefits of charity, both in formal and informal education. The formal education system tends to focus more on academic achievement and technical skills, often neglecting social and spiritual values. Meanwhile, informal education, such as the role of family and community, also fails to adequately instill the importance of sharing.[3]In fact, the benefits of giving alms are immense, not only for others but also for the individual. Almsgiving can bring peace of mind, blessings in life, and bring one closer to God.

Another challenge is how to convey these values in a relevant and engaging way to millennials. Their lives, dominated by digital technology, often lead them to focus more on entertainment and personal consumption than on engaging in impactful social activities. Traditional approaches to conveying social or religious messages are often considered unappealing, resulting in their messages not being fully absorbed.[4]

Research conducted by Howe in September-October 2022 among 18,810 respondents aged 16 and over in 23 countries shed light on society's views of the millennial generation. Around 45 percent considered millennials materialistic, and 39 percent considered them selfish. Millennials' assessment of their own generation was also quite negative. Sixty-four percent of millennial respondents said their generation was materialistic, and 67 percent agreed that they were selfish.[5]

Riser Howe argues that one characteristic of millennials is a lack of concern for others. They are portrayed as only taking opportunities that benefit themselves and showing little concern for those around them. This echoes Farid's research, which states that many millennials don't fully understand the importance of charity and infaq in social life and Islamic teachings.[6]According to Handayani, awareness of the social, economic, and spiritual benefits of giving alms is often not firmly instilled in the millennial generation, either through formal or informal education.[7]

To address this, a creative and systematic approach is needed. Formal education can be optimized by integrating the values of sharing and social care into the curriculum. Furthermore, digital platforms, which have become an integral part of millennial life, can also be utilized to convey positive messages through creative campaigns. Religious institutions, community leaders, and public figures also play a crucial role in providing concrete examples of the importance of almsgiving and infaq, so that millennials can see their impact firsthand and feel inspired to do so.

With coordinated efforts from various parties, the stigma that millennials lack concern for others can be changed. Girman believes that they have great potential to become agents of social change, bringing benefits not only to themselves but also to the wider community. Awareness of the importance of sharing, whether through charity or other forms, can be one key to achieving this.[8]

On the other hand, the use of technology in religious activities, particularly almsgiving and infaq (charity donations), remains a challenge in many mosques, including those in Lampung Province. Although millennials are increasingly accustomed to digital payment methods, the implementation of facilities like QRIS in local mosques remains minimal. This is one factor that may contribute to the low participation of millennials in giving alms through places of worship, given their preference for cashless transactions.[9]

According to a survey conducted by the Alvara Research Center, millennials tend to be more comfortable using digital payment methods, such as e-wallets, debit/credit cards, or other payment apps, than cash. This habit has emerged with technological advancements and the convenience offered by digital payments. For them, cashless transactions are not only more efficient but also provide a sense of security, especially in situations that require convenience and speed, such as spontaneous donations or supporting social causes.[10]

Mosques that still rely on conventional payment methods, such as cash donation boxes, tend to be less appealing to millennials. Besides being perceived as impractical, this method is also considered irrelevant to their habits, which rarely carry cash. In this context, their interest in giving alms may diminish if the mosque doesn't offer options that align with their lifestyle.[11]

The lack of digital facilities like QRIS is a major obstacle in bridging millennial habits with traditional worship practices. QRIS, as an integrated digital payment system, actually has great potential to increase awareness and participation of the younger generation in supporting socio-religious activities. With QRIS, the process of giving alms is much simpler: simply scan a QR code using their digital payment app. Besides being practical, this system is also more transparent and can increase accountability in the management of alms funds by mosque administrators.

Mosques in Bandar Lampung, specifically Al-Furqan Mosque, Taqwa Mosque, and Ad-Du'a Mosque, are slowly transitioning to digital payment systems, with potential significant impacts. Millennials should feel more connected and have easier access to contribute. The use of QRIS can also open up opportunities for broader social campaigns, such as fundraising for specific activities that can be promoted through social media. In this way, mosques are not just places of worship but also become an integral part of the daily lives of millennials.

Efforts to introduce this digital payment technology will certainly require synergy between mosque administrators, local governments, and financial institutions. QRIS training for mosque administrators, educational campaigns for congregants, and the provision of supporting devices are potential initial steps.[12]With this innovation, mosques are not only able to reach the millennial generation but also optimize the potential of alms and donations to support religious and social activities in the community.

Furthermore, not all, if not many, mosques in Bandar Lampung utilize QRIS for alms and donations. A survey conducted by the Alvara Research Center found that millennials tend to be more comfortable with cashless transactions.[13]Furthermore, they believe they increasingly use digital payment methods like e-wallets, debit/credit cards, and other payment apps. Mosques that still rely on conventional payment methods like cash donation boxes may be less appealing to them.[14]

However, the effectiveness of QRIS in this context still requires in-depth analysis. How do millennials perceive QRIS? Is it true that QRIS can increase the amount and frequency of almsgiving and infaq among millennials? And how does a sharia economic perspective view the use of this technology in the context of worship?On the other hand, Islamic economics is a system based on Islamic values, designed to create a balance between material and spiritual aspects. This system is not solely profit-oriented but also emphasizes social justice and sustainability in every transaction. One of the main goals of Islamic economics is to create an equitable distribution of wealth, so that wealth does not circulate only among the wealthy.

This is so that wealth does not only circulate in the hands of rich people and is kept from poor and needy people. What the Messenger of Allah has given you in the form of wealth, or what the Messenger of Allah has prescribed, then take it, and what the Messenger of Allah has forbidden you to take and do, then stop. And fear Allah by carrying out His commands and abandoning His prohibitions. Indeed, Allah is harsh in His punishment for those who disobey Him and disobey His commands and prohibitions. This verse is the basis for doing good deeds in accordance with the Koran and Sunnah, including the words, actions and decrees of the Prophet. This research focuses on analyzing the effectiveness of using QRIS at the Al-Furqon Mosque in Bandar Lampung in increasing millennial participation in giving alms and donations. Through this research, it is hoped that answers to these questions can be found and provide useful recommendations for mosque managers and other stakeholders in optimizing the use of QRIS for broader purposes.

II. METHOD

This research uses qualitative methods. Qualitative methods were chosen because the research process for this thesis is based on a methodology that investigates social phenomena and social problems.[15]Method is a fast way to do something by using the mind carefully to achieve a goal.[16]Meanwhile, research is systematic thinking about various types of problems whose understanding requires data collection and interpretation of facts.[17]

The researcher applied this thesis research method in systematic steps taken to collect data and information in a structured manner, analyze data, and draw conclusions or scientific findings from the

research.[18] The research method for this thesis consists of several stages, including: background to the problem, problem formulation, theory, method and drawing conclusions.

This type of thesis research is field research because this research is conducted in the field in actual reality.[19]In essence, field research is research that is carried out by identifying data sourced from the research location or field.[20] The research data was obtained from the Al-Furqan Mosque, the Taqwa Mosque, and the Ad-Du'a Mosque in Bandar Lampung. In addition to fieldwork, this thesis was also supported by library research, which aimed to collect data or information using materials such as books, notes, newspapers, documents, and other references related to Islamic business ethics.

The data collection techniques and procedures the researcher will employ are crucial steps in this research, as the primary goal is to obtain data. According to Sugiyono, data collection can be conducted in various settings, from various sources, and through various methods. Data can be collected in natural settings, in laboratories using experimental methods, at home using various methods, or in seminars or discussions.[21]

In order to facilitate data collection, several data collection methods were used, namely Documentation, Interviews and Observation.

Qualitative data analysis is the process of organizing data, sorting, searching for and identifying patterns, identifying important or studied data, and deciding which key data to write down. The data obtained is then collected, processed, and analyzed carefully, precisely, and cautiously to reach valid conclusions.

Then, in relation to this research, the researcher dug up various data related to the background of the Al-Furqan Mosque, the Taqwa Mosque and the Ad-du'a Mosque in Bandar Lampung, the profile of the institution, service and mentoring programs, and specifically the research focused on finding information related to the methods used by the Al-Furrqan Mosque in Bandar Lampung in implementing alms and infaq using qris.

The data analysis technique used was the Miles and Huberman model data analysis technique.[22] Data analysis is the process of systematically searching for and compiling data obtained from interviews, field notes, and documentation by organizing the data into categories, breaking it down into units, synthesizing it, arranging it into patterns, selecting what is important and what will be studied, and drawing conclusions so that it is easily understood by oneself and others. Data analysis in qualitative research is carried out before entering the field, during the field, and after completion in the field.[23]

III. RESULTS AND DISCUSSION

In this section, the researchers present the findings of their research conducted at three research locations: the Al-Furqan Mosque, the Taqwa Mosque, and the Ad-Du'a Mosque. They interviewed 20 informants within the Millennial age range. Of these, 14 were aged 27–35, 4 were aged 36–40, and 2 were aged 41–44.

In this section, the researcher will present the interview results from the perspective of the mosque administrators. Supri, an administrator at the Al-Furqan Mosque, stated that QRIS will be available at the Al-Furqan Mosque around 2023.

"For the use of QRIS, we started implementing it in mid-2023."[24]

Based on the data, the response of the congregation, especially the millennial generation, was quite positive.

"Based on our reports and monitoring, millennials respond that they find it more practical because they can scan directly without carrying cash.[25]

Even since using QRIS, according to Supri, the Al-Furqan mosque has seen improvements.

"According to our records, there's been an increase of around 20–25%. Especially for Friday prayers, the majority of young donors have chosen the QRIS method over traditional donation boxes."[26]

Likewise, what happened at the Taqwa Mosque, Hendra Saputra said that the Taqwa Mosque has been using QRIS since 2023,

"We started using QRIS in early 2023. Since its installation, many young pilgrims have immediately taken advantage of it. They tend to go cashless."[27]

The Ad'Dua Mosque has also been using QRIS since 2022. According to Royan, there is a difference between young and old congregants.

"There's a difference. Usually, almost 80% of younger pilgrims prefer QRIS, while older pilgrims still rely on cash."[28]

To confirm this, researchers asked questions from the congregation's perspective. Interviews with congregants at the Al-Furqan Mosque, Ad-Dua Mosque, and Taqwa Mosque in Bandar Lampung revealed that the most dominant reason for using QRIS for almsgiving was practicality.

Most congregants reported that QRIS makes it easier for them to give alms without having to prepare cash beforehand. Some congregants said that often after prayers, they remember they want to give alms, but don't have any money with them or only have large denominations. With QRIS, which can be scanned via mobile phone, they feel more at ease because they can still give alms at any time. Agus Salim, a congregant at the Ad-Dua Mosque, said:

"When using cash, we sometimes forget to bring it, or the amount is large, making us hesitate to give alms. With QRIS, you just open the app, scan, and it's done. So there's no excuse not to give alms." [29]

This shows that QRIS is considered to provide immediate convenience, especially for pilgrims who are highly mobile and accustomed to using digital services.

Meanwhile, some other congregants emphasized that they use QRIS because it's faster. They believe it allows people to give alms immediately after prayers without waiting in line, opening their wallets, or needing small change. QRIS is seen as reducing hassle and ensuring the congregants' comfort while inside the mosque.

However, not all congregants share this sentiment. Some still prefer to use cash when giving alms. Ahmad Arief Hidayatullah, a congregant at the Taqwa Mosque, said he felt:

"It would be better if the money was put directly into the donation box."[30]

For him, the physical touch of money in the process of giving alms still has its own emotional and spiritual value.

Based on data collected from congregants at the Al-Furqon Mosque, the Ad-Dua Way Halim Mosque, and the Taqwa Mosque in Bandar Lampung, variations in the intensity of QRIS use for alms and donations are evident. These usage patterns not only reflect the congregation's financial worship habits but also demonstrate how changes in digital technology are gradually impacting daily religious practices.

Among younger congregants, particularly those in the millennial age group, the use of QRIS has become a part of their routine. Syifa, for example, said she uses QRIS when she attends the mosque. She sees QRIS as a convenient way to give alms without having to prepare cash in advance. Syifa explained that she often doesn't carry small change, and QRIS provides a very practical solution.[31]

Meanwhile, Puput Ernawati, whose mosque visits are fairly regular, said she doesn't always use QRIS every time she visits, but does so several times a month. Puput explained that the frequency of QRIS use depends on the situation, for example, when she has just received her salary or when there is a mosque social activity she wants to support. In her view, QRIS is not only a payment tool, but also a means of facilitating good intentions so that they are not delayed.

Unlike the two, Adelia Maulia Anggraeni admitted that she only uses QRIS occasionally, usually once or twice a month. Adelia views using QRIS not just as a matter of convenience, but also as part of an effort to maintain consistency in giving alms. According to Adelia, digital methods like QRIS eliminate the excuse of

"forgetting to give alms" because transactions can be made at any time, even if she doesn't attend the mosque, as long as the QR code is available.[32]

In addition to these three respondents, there are also congregants who rarely use QRIS, but not because they don't support digitalization. Some still feel more comfortable using traditional cash, which they consider "more tangible" during worship. A small proportion of congregants never use QRIS, generally due to limited access to technology, unfamiliarity with digital payment applications, or concerns about the system and transaction security.

However, despite varying habits and comfort levels, millennials are the quickest to adapt to digital charity. They view QRIS not simply as a payment facility, but as part of a process of "renewing the way we give charity" to align with today's lifestyle: fast, flexible, and efficient.

Furthermore, regarding the effectiveness of QRIS, informants stated that QRIS influences the speed of congregations in making decisions to give alms or donate. Most informants, especially millennials, felt that QRIS made it easier for them to fulfill their almsgiving intentions immediately, without having to wait or find cash. They stated that QRIS helped maintain spiritual urges so they didn't delay. In direct conversations in the field, several respondents expressed their views spontaneously and naturally.

One of the congregation members, Okta Supriyangsih, said that QRIS really makes the process of giving alms easier. She said that the urge to give alms often comes suddenly, for example after listening to a sermon or after congregational prayer, and with QRIS, she can immediately channel that intention.

"If I use QRIS, I don't have to worry about small change. I just open the app, scan, and it's done. Instead of wasting my intention to give alms because I postponed it."[33]

This statement illustrates how the presence of a digital payment system can maintain the momentum of sincerity before being disrupted by technical matters.

Meanwhile, Jhon said that QRIS not only makes it easier but also makes him more consistent in giving alms. He recounted that he used to often delay giving alms because he felt he didn't have enough cash. However, after the mosque provided QRIS, he became more responsive to calls to give alms and felt compelled to do so. He explained,

"QRIS is fast. If I feel like giving alms, I do it right away. So there's no reason to wait or do it later."[34]

This recognition shows how technology can strengthen religious behavior through ease of access.

In contrast to both, Dede Irwanto holds a more moderate view. He acknowledged that the presence of QRIS has not significantly affected the frequency or underlying intention of his almsgiving, as he believes that almsgiving still stems from personal awareness and sincerity. However, he also doesn't deny the benefits of QRIS. He stated,

"For me, intention remains the most important thing. But QRIS helps when I don't have cash. So it makes things easier, but it doesn't mean I use it more often or faster."[35]

This view shows that for some congregations, QRIS acts as a supporting tool, not the main driver.

Furthermore, findings on the extent to which QRIS influences congregants' spontaneous decisions to give alms after worship reveal quite interesting emotional dynamics, particularly among young or millennial congregants. Many of them described the urge to give alms often arising immediately after the service, when the mood is still filled with reverence and spiritual enlightenment is still palpable. At such times, QRIS serves as a tool that allows these intentions to be realized immediately without delay.

Anisa, a millennial congregant who regularly worships at the Al-Furqan Mosque, said that QRIS has been very helpful in immediately responding to the urge to give alms that arises after congregational prayer or listening to a sermon. She said that the moment after worship is a time when the heart feels softer, and QRIS allows her to directly channel those feelings. She said,

"Sometimes I'm suddenly moved, my heart softening after prayer. If QRIS is available, I scan it straight away. Then I don't have to think about it later. It feels so much better." [36]

This means that for Anisa, QRIS is not just a payment tool, but a direct link between inner urges and real actions.

Ana shares a similar view, though she describes it more reflectively. She feels that QRIS makes it easier for her to be motivated to give alms, although not every impulse leads to action. However, she acknowledges that the presence of QRIS strengthens her responsiveness to calls for kindness. She said,

"I don't always give alms immediately during every prayer, but QRIS makes me more sensitive. If I feel touched by the ustaz's message, I just scan it. It makes it easier to follow my heart." [37]

This shows that QRIS increases the likelihood of a decision to give alms occurring because technical barriers have been removed.

Furthermore, participation in almsgiving through QRIS at the Al Furqan Mosque and At-Taqwa Mosque is evident in the experiences of Aisya Putri Adha and Farah. Both demonstrated consistent and high levels of involvement in utilizing QRIS as a means of almsgiving. The presence of QRIS in the mosque area provides a unique emotional boost, especially after performing prayers. The calm atmosphere, lighter minds, and softened hearts after prayer create space for the call to share.

Aisya explained that QRIS makes giving alms something spontaneous and natural. She admitted that when she sees QRIS displayed near donation boxes or mosque information boards, she is often moved and feels the urge to give alms immediately. She said,

"Every time I see QRIS, it feels like a calling. Like a reminder that charity doesn't have to wait for a specific moment."[38]

Aisya added that the presence of QRIS eliminates the need to worry about cash, as digital balances are almost always available in her e-wallet. She believes that giving alms has become more practical while still maintaining the same religious value.

Farah had a similar experience, though she emphasized the emotional sensitivity aspect. She said that the atmosphere of the mosque often opened up a space for reflection that made her want to share. Seeing QRIS, she felt it was a reminder not to miss an opportunity to do good.

"Sometimes after Isha or Friday prayers, my heart softens. When I see QRIS, I'm immediately touched. If I don't give alms, I feel like something's missing," he said.[39]

He also emphasized that QRIS helps ensure that good intentions are not delayed or forgotten.

Both of them stated that out of ten times they viewed QRIS, they gave alms about seven times. They didn't do so on the other three occasions for various reasons, such as being in a hurry, having divided focus, or postponing due to certain circumstances. However, this didn't diminish their consistent participation.

Aisya said,

"I don't always give alms. Sometimes I'm tired or distracted. But seven out of ten times is enough to show that QRIS helps me consistently give alms."[40]

Farah shared a similar view. She said that mood is a significant factor, but the presence of QRIS has made giving more frequent than before. "Previously, you had to find cash or prepare it from home. Now, that's not necessary. So, even though you don't see someone giving alms in person every time, the frequency is much higher," she said.

At the Al Furqan Mosque and At-Taqwa Mosque, QRIS serves as a means of connecting congregants with opportunities to do good deeds at any time. Its presence serves as a bridge between intention and action. Aisya explained that QRIS seems to ensure that the impulse to do good is not lost. "Intentions can come at any time, but without a direct channel, they often disappear. QRIS ensures that those intentions don't get lost," she said.

Their participation demonstrated that ease of access, the mosque atmosphere, and the emotional state after worship play a significant role in encouraging charitable giving. QRIS is more than just a payment method; it serves as a gentle reminder, a helpful tool, and a bridge between the desire to share and the opportunity to make it happen.

QRIS Features in Accelerating Electronic Transactions at the Ad-Dua, Taqwa and Al-Furqan Mosques

Based on field observations conducted by researchers at three mosques, namely the Al-Furqan Mosque, the Ad-Dua Mosque, and the Taqwa Mosque, it was found that all three have implemented a digital payment system based on the Quick Response Code Indonesian Standard (QRIS). The use of QRIS in the three mosques varies. Al-Furwan and Taqwa Mosques have installed QRIS at several strategic points, especially near the donation box and the mosque activity notification area. However, the Ad-Dua Mosque is not as strategic, although it is still visible. It takes effort to find QRIS in the Ad-Dua Mosque. The presence of QRIS in this worship space indicates the mosque's efforts to adapt to the development of an increasingly advanced and inclusive digital financial transaction system.

QRIS, or Quick Response Code Indonesian Standard, is a QR code payment standard established by Bank Indonesia. QRIS was developed collaboratively by the payment system industry to enable fast, easy, affordable, secure, and reliable (CEMUMUAH) transactions using QR codes. Through the implementation of QRIS, all payment service providers (PJP) that use QR codes are required to integrate them into a single standard system, enabling a single QR code to serve various payment applications used by pilgrims.

The implementation of QRIS at the three mosques provides convenience for congregants who wish to give alms, donate, or participate in the mosque's social activities without being limited by cash availability. Researchers found that many congregants tend to utilize this digital payment feature, especially young people and those accustomed to using digital wallet apps in their daily activities. By simply scanning the displayed QRIS, congregants can immediately enter the desired alms amount and then complete the transaction through their payment app.

In line with Bank Indonesia's policy direction, QRIS serves not only as a means of transaction but also as a gateway into the digital community economy ecosystem. First, QRIS serves as an entry point for businesses and religious institutions, such as mosques, to integrate into the digital economy ecosystem. At the Al-Furqan Mosque, for example, QRIS is used not only for daily alms but also for da'wah activities and fundraising for renovations. At the Ad-Dua Mosque, QRIS supports social activities such as orphan assistance and zakat distribution. Meanwhile, at the Taqwa Mosque, QRIS is used to support routine study programs and mosque maintenance operations.

QRIS facilitates flexibility in payment funding sources because the system is integrated with various digital financial instruments currently widely used by the public. In practice, pilgrims can make alms, charity, and donation payments using various platforms, such as digital wallets (e.g., OVO, DANA, GoPay, LinkAja), mobile banking from various Islamic and conventional banks, and debit cards that already have payment features through apps. This situation is highly relevant to the financial consumption patterns of modern society, which tends to use non-cash transactions in daily activities.

In the context of observations at the Al-Furqan Mosque, Ad-Dua Mosque, and Taqwa Mosque, this flexibility is evident in the habit of congregants directly accessing payment apps on their phones after scanning the QRIS displayed on the donation board or digital donation box. This convenience helps congregants who may not have cash with them, or who may have cash in an inappropriate denomination for donation. In other words, QRIS eliminates the nominal barrier, as congregants can enter a figure that matches their ability and willingness directly into the payment app.

This flexibility impacts the effectiveness of mosque financial management. First, all incoming transactions are recorded automatically and structured within a digital system, eliminating the need for mosque administrators to manually count money or face the risk of recording errors. Second, the fund storage process is more secure because funds are deposited directly into the mosque's account, rather than in physical cash, which is vulnerable to loss or exchange. Third, income reports are accessible at any time with a clear

transaction tracker, enhancing transparency for the congregation through the delivery of more accurate and easily verified financial reports.

Transparency aligns with the principle of accountability in mosque financial management, as taught in Islamic economics. From a sharia perspective, every fund from the congregation is a trust that must be managed honestly, clearly, and responsibly (al-amanah wa al-mas'uliyyah). Having digitally stored transaction evidence helps reduce potential suspicion among the congregation regarding the use and allocation of mosque funds. Thus, the use of QRIS helps strengthen trust between mosque administrators and the congregation.

Researchers analyzed that this situation also opens up opportunities for more planned allocation of mosque funds to community empowerment programs, such as social assistance, educational studies, tahfiz scholarships, mosque facility maintenance, and congregation-based productive economic programs. With a streamlined record-keeping mechanism, short- and long-term financial planning can be carried out with greater certainty and a focus on the common good.

Increasing access to digital payments through QRIS not only simplifies the transaction process but also has strategic implications for the broader development of mosque financial services. When transactions are conducted digitally, every income is automatically recorded in the system. This collected transaction data serves as a valuable resource for mosque administrators in conducting more measurable and professional financial management.

First, from a cash management perspective, digital transaction data allows mosque administrators to understand daily, weekly, and even monthly income patterns. This information can be used to map specific times when congregational donations increase or decrease, such as during Ramadan, Fridays, or major study periods. This allows administrators to plan cash needs and prioritize spending more proportionally. This aligns with the principle of balance in Islamic economics (at-tawazun), which is the balance between income and expenditure to prevent israf (waste) or tadlir (poor management).

Second, digital transaction data allows mosques to plan funds for socio-religious activities in a more targeted manner. For example, alms funds can be allocated to Islamic study programs, Quran recitation training, student education, community service, scholarships for orphans and the underprivileged, or mosque facility maintenance. With clear transaction records, the planning process is no longer based on estimates or guesswork, but rather on measurable financial capacity. This reflects the principle of maslahah (benefit) in Islamic economics, namely that asset management should be directed to bring the greatest benefit to the congregation and the surrounding community.

Third, a digital transaction system increases financial transparency for the congregation. From a sharia economic perspective, funds collected by a mosque are a trust (amanah), making it crucial for administrators to account for them openly. With QRIS, every transaction can be displayed in a report that can be published periodically, for example on the mosque's information board, congregational group, or annual report. The report not only shows the amount of income and expenditure but also the allocation of funds. Such transparency can increase trust among the congregation and strengthen the mosque's legitimacy as a center for social activities.

Fourth, digital transaction data opens up opportunities for mosques to access other financial services, such as sharia-compliant financing systems, productive waqf fund management, or safe and fatwa-compliant sharia-compliant investment instruments. Mosques with sound financial management will find it easier to collaborate with sharia-compliant financial institutions, the Indonesian Waqf Board (BWI), Zakat Collection Institutions (Amil Zakat), or congregation-based sharia cooperatives. This way, the community's economic potential can develop toward empowerment, not just consumption.

In terms of technical use, the three mosques observed generally implemented QRIS using the static Merchant Presented Mode (MPM) model, which consists of a sticker or QRIS sheet affixed to an information board. This model is simple, requires no additional equipment, and is easily accessible to congregants. Users simply scan the QRIS, enter their donation amount, and then confirm payment using a PIN or app verification.

Furthermore, Bank Indonesia is also promoting the use of QRIS as a cross-border payment system, which has been piloted in several countries, including Singapore, Thailand, and Malaysia. Although this feature is not yet widely used in the three mosques studied, its presence demonstrates the potential for Islamic

outreach and generosity, which can now reach a wider audience, including international worshippers visiting or praying at the three mosques.

Thus, the implementation of QRIS at the Al-Furqan Mosque, Ad-Dua Mosque, and Taqwa Mosque is concrete evidence of religious institutions' adaptation to the development of digital payment technology. This not only facilitates congregational almsgiving and charitable giving but also strengthens mosque financial governance toward greater accountability, transparency, and focus on empowering the community economically.

An analysis of the implementation of QRIS at the Al-Furqan Mosque, Ad-Dua Mosque, and Taqwa Mosque reveals changes in Muslim financial transaction patterns at the mosque level. These changes can be understood within the framework of Islamic economics, which emphasizes the principles of convenience, welfare, and justice in economic activities.

In Islamic economics, financial transactions are ideally conducted based on the principles of facilitation (taysir) and elimination of hardship (raf'ul haraj). The implementation of QRIS in the three mosques supports this principle by providing convenience for congregants who do not always carry cash. This aligns with the Islamic jurisprudence principle that Sharia is intended to simplify human affairs. QRIS facilitates the implementation of social worship such as almsgiving (infaq), charity (sadaqah), and zakat (zakat) in a more practical and expeditious manner, thereby increasing congregational participation in community economic activities.

Furthermore, Islamic economics emphasizes the importance of maintaining security (amanah) and transparency in transactions. The QRIS system provides clear transaction evidence in the form of a digital history, thereby minimizing the potential for recording errors or doubts about the use of funds. This transparency has the potential to increase congregational trust in the mosque's financial management. Trust is a crucial social capital in Islamic economics, as it is linked to the institution's integrity and adherence to sharia values.

In terms of fund management, QRIS helps mosques better organize their collection and distribution of funds in an accountable manner. This approach aligns with the maqasid sharia, particularly regarding safeguarding assets (hifzh al-mal). Congregation funds must be managed safely, orderly, and accountably, and directed towards the welfare of the community. With digital records, mosque administrators can compile more accurate reports, facilitate internal audits, and minimize the risk of misappropriation of funds.

The use of QRIS also reflects the adaptation of Islamic economics to technological developments (sharia compliance in digital finance). Sharia does not reject innovation as long as it does not contain prohibited elements such as usury, gharar, or gambling (maisir). QRIS acts as a transaction intermediary without adding unclear fees, thus excluding usury. The process is transparent, eliminating elements of gharar (uncertainty). It also eliminates speculative elements such as gambling (maisir). Therefore, its use aligns with the principles of halal and thayyib transactions in Islamic economics.

From an economic empowerment perspective, implementing QRIS in mosques also opens up opportunities for broader community empowerment. Traditionally, mosques are not only places of ritual worship but also social and economic centers. With QRIS, mosques can optimize the potential of their congregation's economic activities, such as fundraising for social programs, education, economic empowerment, and the development of mosque-based MSMEs. This aligns with the concept of Islamic economics, which prioritizes a balance between spiritual worship and socio-economic activities.

Millennial Participation Level in Alms and Infaq Through QRIS at Bandar Lampung Mosque

The population of Bandar Lampung City in 2024, based on BPS data, was recorded at 1.07 million people.[41]Referring to the general proportion of urban demographics in Indonesia, the productive age group in Bandar Lampung reaches around 68 percent of the total population, or the equivalent of approximately 727 thousand people.[42]

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Within this productive age group are millennials, aged between 25 and 40. According to Statistics Indonesia (BPS), they constitute 38 percent of the working-age population. Therefore, the number of millennials in Bandar Lampung City is projected to reach approximately 276,000 by 2024.

In the context of using QRIS for charity, based on information from the three mosque administrators, millennials are the group with the highest level of use.The exact quantity regarding the level of QRIS usage by millennial congregations cannot be obtained numerically, but based on the results of interviews conducted by researchers, all informants admitted to using QRIS as a payment method when giving alms and charity.

However, to increase validity, the researcher cited the research results from Rahma Aulia, who revealed that the use of the QRIS application in paying ZIS funds had the results of the t-test that t count > t table, namely 71,151 > 1,661 from the results obtained regarding the use of the QRIS application, indicating that the use of the QRIS application had an effect on increasing the number of muzakki at BAZNAS Central Java Province, which was dominated by millennials.

Informants considered QRIS a practical, fast transaction tool that eliminates the need to carry cash. Their habit of using QRIS had already developed through daily activities, such as shopping at convenience stores, making payments at cafes, and paying for parking at various public facilities. This ingrained pattern of use naturally extended to religious and social activities.

Informants reported that the presence of QRIS in mosques makes it easier for them to give alms at any time, without having to worry about the availability of cash or small change. For some congregants, QRIS not only simplifies but also increases consistency in almsgiving because transactions can be carried out spontaneously and without obstacles. Thus, the use of QRIS in the context of worship, particularly almsgiving and almsgiving, is part of a technological adaptation that aligns with the digital habits of the millennial generation.

In several large mosques in Bandar Lampung, such as the Al-Furqan Mosque, the Taqwa Mosque, and the Ad-Dua Mosque, the implementation of QRIS has shown a positive impact on increasing digital donation participation, especially among millennials.

The Technology Acceptance Model (TAM) theory explains that user acceptance of technology is determined by two main constructs: perceived usefulness and perceived ease of use. In the context of giving alms through QRIS in mosques, these two aspects play a role in shaping the attitudes of millennial congregants, in deciding whether they will use QRIS as a means for routine, spontaneous, or situational almsgiving. Although the intention to give alms is fundamentally influenced by religious values, spiritual experiences, and the worship environment, the act of distributing alms still requires technical channels. Therefore, digital payment technologies such as QRIS enter the religious space through the channels of convenience and functional relevance.

Perceptions of usefulness are formed when users realize that technology provides tangible benefits in their activities. In the case of charity, this benefit relates to QRIS's ability to shorten the gap between intention and action. Mosques, as places of worship, create an emotional and mental atmosphere conducive to the emergence of the urge to share. However, for years, acts of charity were often delayed due to technical factors such as not carrying cash, difficulty providing small change, or even simply forgetting. QRIS provides the opportunity for charity to be given immediately, whenever the urge arises. When congregants realize that QRIS allows them to not delay their charity, this perception of usefulness encourages positive acceptance.

The perception of ease of use reinforces this process. Millennials live in an established digital ecosystem. E-wallet applications, mobile banking, and digital transactions are part of their daily routine. Therefore, QRIS is not perceived as a new technology requiring significant adaptation. The process of scanning a code, entering the amount, and confirming a payment has become a familiar action. This convenience makes QRIS not just a tool, but a natural part of millennials' financial consumption patterns. In other words, the alignment between the technology used in everyday life and religious practices makes QRIS's ease of use even clearer and stronger, thus reducing the barrier to adoption.

The combination of perceived usefulness and convenience not only influences the initial decision to use QRIS but also shapes behavioral consistency. This consistency is reflected in patterns of regular or recurring charity giving in similar situations. When congregants experience this convenience repeatedly, the decision to give charity through QRIS will shift from an occasional act to a habit. This demonstrates that

technology acceptance is not just a matter of functional logic, but also emotional and experiential habituation. Using QRIS seven out of ten times demonstrates an integration of spiritual drive, technical convenience, and digital habits.

Furthermore, TAM also explains that an individual's attitude toward technology will influence behavioral intentions that lead to concrete actions. This attitude, in the context of charity, is not merely rational but also tied to moral values. The millennial generation is characterized as a group accustomed to acting based on emotional spontaneity while still considering effectiveness. QRIS provides a channel that aligns with this character. When they feel emotionally moved during a worship setting, the availability of fast and easy technology gives them the opportunity to execute moral choices directly without technical disruptions. Therefore, the act of charity through QRIS is not only a financial act, but also a reflection of spiritual internalization facilitated by technology.

The mosque environment also plays a strategic role in strengthening the congregation's positive attitude toward QRIS. The presence of QRIS in the worship space symbolizes that technology is not positioned in conflict with religious rituals, but rather as a means of goodness. This strengthens the cultural and spiritual legitimacy of QRIS for users. When mosques consistently and visibly install QRIS, the congregation interprets QRIS as a legitimate and recommended means of giving alms. This symbolic legitimacy strengthens the connection between technology and spiritual values, so that acceptance of technology is seen not merely as practical but also as meaningful.

The application of QRIS in almsgiving activities in mosques demonstrates that technology acceptance cannot be separated from emotional, cultural, and spiritual contexts. TAM is able to explain the structure of congregational attitudes, but the results of technology acceptance ultimately operate within a broader scope of religious awareness. The millennial generation utilizes QRIS because this technology is considered useful, easy to use, and fits with their digital lifestyles. However, this use remains guided by an inner drive to share and do good. This is where TAM demonstrates its flexibility: technology is accepted not only for its efficiency, but because it exists at the intersection of good intentions and real opportunities to realize them.

FurthermoreThe Pleasure Arousal Dominance (PAD) theory explains human behavior in the context of emotional experiences. This theory states that a person's actions, including their consumption decisions, are influenced by three main dimensions: pleasure, arousal, and dominance. In the context of giving alms through QRIS at the mosque, these three dimensions play a crucial role in the decision-making process, whether spontaneous or planned. The experience of being in the mosque, hearing the chanting of prayers, seeing other worshippers, and feeling a sense of calm after prayer creates an emotional environment conducive to the emergence of the urge to do good.

The pleasure dimension relates to the feelings of peace, relief, and happiness that arise after performing worship. The serene atmosphere of the mosque, the soft light that illuminates the prayer room, the voice of the imam, and the rhythmic movements of worship create a stable and refined emotional state. In this state, the heart becomes more sensitive to good impulses. Pleasure here does not merely mean entertainment, but a feeling of comfort and connection with the spiritual dimension of the self. When the congregation is in this state of pleasure, the urge to share becomes more readily apparent. QRIS then becomes a means of enabling this urge to be transformed into concrete action.

The arousal dimension relates to emotional stimulation. In the context of charity, this stimulation can arise from a religious message delivered in a sermon, an imam's call to action, or personal reflections that emerge after a service. This emotional stimulation is sensitive, not always planned, and often comes suddenly. At this point, QRIS functions as a trigger for rapid action. When emotional stimulation and the urge to share arise, QRIS allows the congregation to act without waiting for another moment for the emotion to subside. Here we see a direct link between arousal and the availability of technical tools. If the tools are unavailable or difficult to access, emotional stimulation can pass without resulting in action. However, with practical technology, emotional stimulation transforms into acts of charity in a matter of seconds.

The dominance dimension relates to a sense of control. In the digital age, a sense of control is closely linked to the ability to directly regulate actions without physical constraints. QRIS provides a sense of control to congregants, as they no longer need to rely on external factors such as the availability of cash. This sense of

control reinforces the belief that charity can be given at any time, under any circumstances, without feeling dependent. In other words, QRIS restores full authority to individuals over their own spiritual choices. For the millennial generation, who are characterized by high values of autonomy and self-regulation, this sense of control is a crucial factor in maintaining consistent actions.

When pleasure, arousal, and dominance work together, the decision to give alms becomes an easy, quick, and meaningful action. Pleasure softens the heart and makes it receptive to the impulse of goodness. Arousal provides the emotional energy to move. Dominance provides the confidence that the action can be carried out immediately. This cycle explains why QRIS often triggers spontaneous and repeated acts of almsgiving. When a congregation sees QRIS ten times during worship, seven of them result in almsgiving because the emotional cycle is activated. The other three occasions may not trigger action because the emotional state is not at its peak or other situational factors hinder emotional focus.

PAD theory also helps explain why millennials naturally embrace QRIS. Millennials are a group accustomed to managing emotions through digital experiences. They view technology not as a tool separate from their emotional lives, but as part of their way of expressing themselves. Giving alms through QRIS is not just a financial act, but an emotional experience within their spiritual space. QRIS becomes a medium that unites the experience of worship with the act of sharing. Therefore, digital almsgiving does not diminish religious significance but rather strengthens the emotional connection between intention and action.

The second part of the theoretical reviewConsumer Acceptance Technology (CAT) explains that consumer acceptance of a technology is influenced by various factors, including perceived benefits, psychological values, social influences, trust, and emotional experiences experienced by users. In the context of research on the effectiveness of QRIS in increasing the participation of the millennial generation in alms and donations in mosques in Bandar Lampung City, this theory provides a relevant analytical framework for understanding how digital payment technology is accepted and implemented by the congregation, especially the millennial group who has a strong affinity for technology.

The millennial generation is a social group that grew up amidst the rapid development of digital technology. Their lifestyle tends to be fast-paced, practical, and efficient. They are accustomed to utilizing technology to meet various needs, from communication and daily needs to social activities. Therefore, the implementation of QRIS in mosques is a form of adaptation that aligns with the characteristics and needs of this generation. QRIS provides a simple, accessible, and ubiquitous transaction method without the need for cash. This has led to a positive reception for QRIS, as it adapts to the dynamic lifestyle of the millennial generation.

In CAT theory, perceived usefulness is one of the most important factors in technology acceptance. For millennials involved in charity and infaq, QRIS is seen as beneficial because it helps them quickly realize their intention to give. The urge to give alms often arises after religious activities such as listening to a sermon, attending a religious study, or experiencing the togetherness of congregational prayer. This spiritual urge is fluctuating and can diminish if not immediately realized. QRIS functions as a medium that bridges this emotional moment with concrete action. By simply opening the application and scanning the code, the intention to give alms can be immediately realized. This shows that the benefits of QRIS are not only technical as a payment tool, but also psychological because it maintains the continuity of spiritual urges so that they are not delayed or lost.

IV. CONCLUSION

The implementation of QRIS in the financial transaction system at mosques in Bandar Lampung City has shown a significant acceleration in the electronic payment process, particularly for alms and donations. Key features of QRIS, such as ease of access, flexibility of funding sources, transaction speed, and integration with various digital financial applications, make QRIS an efficient, practical payment instrument that can adapt to the rhythm of modern life. Bank Indonesia's system standardization ensures that every QRIS transaction has a high level of security, reliability, and affordability, making it easily accepted by congregants from various social and economic backgrounds.

QRIS's effectiveness is evident, as evidenced by the financial data of three mosques, both before and after using QRIS, showing a minimum increase of 20%. QRIS's effectiveness is further demonstrated when compared to the characteristics of the millennial generation, which tends to be individualistic and prioritizes practicality. This generation is accustomed to conducting activities digitally and values convenience as a key aspect in decision-making. QRIS addresses this need by providing a fast means of giving alms without the constraint of cash availability. This strengthens the spiritual urge that often arises spontaneously after worship. With QRIS, this intention can be realized immediately, so that almsgiving is not delayed and does not lose the emotional momentum and religiosity that accompany it. Using QRIS also provides a sense of comfort and security for millennials because transaction data is clearly recorded, giving them greater confidence in the management of mosque funds.

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