

## Digital Financial Literacy and مَقَاصِدُ الشَّرِيعَةِ Awareness: The Construction of Hifz al-Mal Knowledge Among Muslim Couples in Danau Panggang

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### ABSTRACT

The rapid development of digital financial technology, such as QRIS, has transformed wealth management patterns within Muslim families. From the perspective of Islamic family law, the management of joint assets should ideally be grounded in the values of honesty, transparency, and responsibility. This study aims to analyze the digital financial literacy of married couples in managing joint assets based on maqasid al-shari'ah. The subjects of this research are Muslim couples residing in the Danau Panggang area, while the object of study is their knowledge regarding household financial digitalization in accordance with maqasid al-shari'ah values. The data collection techniques involved literature reviews and in-depth interviews with married couples regarding the correlation between digital financial literacy and maqasid al-shari'ah principles in joint asset management. Data validity was verified through triangulation. This research employs a normative-juridical approach combined with descriptive-qualitative methods. The results indicate that the understanding of maqasid al-shari'ah in the context of financial digitalization stems from religious awareness, technological adaptation, and references to religious authorities. Digital financial literacy based on maqasid al-shari'ah plays a crucial role in maintaining transparency, prudence, and justice in managing joint assets. Thus, the practice of using QRIS aligns with the objectives of maqasid al-shari'ah, particularly in the protection of property (حِفْظُ الْمَالِ), justice (الْعَدْلُ), and trust (الْأَمَانَةُ).

Keywords: Digital Finance, Maqasid al-Shari'ah, Joint Assets

### Introduction

The digital financial revolution in Indonesia has not only brought convenience but has also created a new paradox within Muslim family life. Digital financial literacy in this context refers to the ability of married couples to understand and utilize digital financial technologies, specifically QRIS. QRIS (Quick Response Code Indonesian Standard), envisioned as a unified QR-based

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payment system, has experienced massive growth with millions of transactions daily. Bank Indonesia identifies QRIS as an inclusive and efficient instrument that supports national digital economic growth. However, a fundamental question arises: is the rapid pace of technological adoption aligned with the digital literacy readiness of the public, particularly married couples in managing joint assets? Facts on the ground reveal a contradiction. On one hand, QRIS is praised as a practical, secure, and transparent solution. On the other hand, it has the potential to normalize consumptive behavior, create an instant transaction culture, and increase dependency on digital financial systems that are often entangled with non-sharia practices, such as usurious online loans. Ironically, some couples deem QRIS unimportant and refuse to use it, while others utilize it excessively without sharia considerations. Both extremes pose risks: rejection can hinder healthy digital literacy adaptation, while uncontrolled use can jeopardize the stability of joint assets. Within the framework of *maqasid al-shari'ah*—where *maqāsid* signifies intent or objectives—these goals are achieved through *taklif* (legal obligation), and their implementation depends on the ability to understand primary legal sources, namely the Quran and Hadith. Joint assets are not merely an economic matter but an entity preserved for family sustainability. *Hifz al-mal* (protection of property) becomes a specific principle in responding to digital transformation. The management of assets acquired during marriage must ensure their halal status to positively impact future generations. Unfortunately, existing literature heavily emphasizes the macroeconomic benefits of QRIS, while critical studies on religious knowledge to assess its *maslahah* (benefit) and *mudarah* (harm) remain limited. The benefits include transactional ease, increased transparency, and time efficiency; whereas the harms include potential wastefulness, digital transaction addiction, and overlapping asset ownership.

This gap constitutes the research problem: does the current development of digital literacy align with *maqasid al-shari'ah*, or does it instead give rise to new forms of domestic injustice? The selection of Danau Panggang as the primary focus underscores the relevance of this issue. Muslim couples in this region are exposed to digital payment systems but possess varying levels of literacy. Some utilize QRIS as a transactional shortcut, while others reject it due to limited understanding. This situation opens a space for critical analysis regarding how married couples in Danau Panggang construct their knowledge of QRIS within the framework of *maqasid al-shari'ah*, and the extent to which this can protect joint assets from the threats of digital harm.

## Method

This study employs a normative-juridical approach with a case study design focusing on the Muslim community in Danau Panggang, who are encountering the penetration of digital payments via QRIS amidst varying levels of literacy. This method was selected to explore the understandings, attitudes, and meanings held by married couples toward QRIS through the perspective of *maqasid al-shari'ah*, particularly the principle of *hifz al-mal* (protection of property). The research subjects consist of Muslim couples who have been married for at least one year and have interacted with QRIS, whether as active users, those who reject its use,

or those affected by digital consumptive behavior. Informants were selected through purposive sampling, considering variations in general and religious educational backgrounds, as well as their understanding of Sharia regarding the legal use of QRIS. The object of this research is the construction of knowledge in facing the challenges of digital literacy. Data were collected through in-depth interviews, observations, and literature reviews conducted both online and in person. Interviews focused on experiences, digital literacy, and Sharia perspectives on QRIS, complemented by an analysis of QS. An-Nahl:16 and online journal literature concerning digital literacy, consumerism, and joint asset management based on maqasid al-shari'ah with a focus on *hifz al-mal*.

## Results

This study was conducted using a qualitative approach through interviews and observations of married couples in the Danau Panggang District, along with a religious figure and a legal expert. The objective was to understand the construction of knowledge among married couples regarding maqasid al-shari'ah-based digital literacy in joint asset management through the QRIS payment system. The results indicate that most couples became acquainted with QRIS not through formal socialization, but through social interaction and practical experience, such as shopping at markets, receiving service payments, or simply encountering it on the internet. Their digital understanding is more pragmatic than conceptual; QRIS is perceived merely as a tool to expedite transactions rather than a part of a Sharia-valued digital transformation.

One informant, Mrs. Sri Rohana (41), a housewife, stated: "We do not use QRIS; we manage our joint assets only using m-banking. We were once offered QRIS by the bank, but we refused because we felt that QRIS transactions are not fast—notifications only appear 24 hours after scanning. Therefore, I feel QRIS is not part of protecting joint assets. For me, protecting joint assets is sufficient by using only two types of transactions: cash withdrawals and transfers, so that transparency is immediate." This statement reflects a counter-position toward QRIS usage. However, in practice, her knowledge construction remains aligned with the concept of joint assets under the legal maxim "الضَّرَرُ يُزَالُ" (harm must be eliminated). She avoids QRIS specifically to prevent a perceived harm (*mudarah*), namely the delayed transaction notifications.

Furthermore, Mr. Muh Adhitya Wiratama, M.H., a legal advocate and head of Palu Hukum Indonesia, highlighted his use of QRIS: "I often use QRIS for shopping transactions because I find it very convenient and simple. Even when providing for my wife, I sometimes use QRIS, especially when helping her buy basic necessities. However, although I am an active QRIS user, I maintain control to avoid being overly consumptive. Yet, I am less aware of how to protect joint assets through maqasid al-shari'ah; I simply utilize the available technology." This second informant shows a pro-QRIS stance due to its ease, efficiency, and security. From a Maqasid Shari'ah perspective, this behavior reflects *حِفْظُ الْمَالِ* (protection of property) at the *تَحْسِينِيَّة* (embellishment) level—functionally securing assets through technology. His cautiousness aligns with the maxim *دَرْءُ الْمَفَاسِدِ مُقَدَّمٌ عَلَى جَلْبِ الْمَصَالِحِ* (averting harm takes precedence over acquiring benefits). However, his

weakness lies in the lack of normative understanding of maqasid principles, making his achievement of *hifz al-mal* more functional than substantial.

Lastly, Ustaz Ma'rifatullah, S.Ag., a teacher at SMKS Shalatiyah Bitin and the Norussalam Islamic boarding school, stated: "I rarely use QRIS in daily life because almost no one in my surrounding environment provides QRIS services. To provide for my wife, I give it directly because she is also more comfortable with that method. Speaking of *hifz al-mal*, I am aware of the principle, which means guarding and maintaining wealth so it is not misused and is utilized in a good way according to Sharia. This principle teaches us to use wealth wisely and safely." This third informant does not adopt QRIS due to environmental limitations. He emphasizes the validity of transactions and mutual comfort. Despite being distant from modern technology, he demonstrates a mature understanding of *maqasid al-shari'ah*, particularly *hifz al-mal*, *al-'adl wa al-amanah* (justice and trust), and the principle of averting harm. This practice represents a substantial internalization of Maqasid, as asset management is carried out in a legitimate, safe, and fair manner, even without digital efficiency.

The research findings show that the construction of knowledge regarding maqasid al-shari'ah-based financial literacy is formed diversely according to educational background, experience, and social environment. The first informant exhibited a defensive stance to avoid *mudarah*; the second was adaptive-functional, emphasizing efficiency with minimal normative understanding; while the third presented a substantial understanding by applying Sharia principles contextually. This variation confirms that digital literacy in Muslim households is influenced not only by technological factors but also by the depth of Sharia consciousness and the value constructions inherent in each individual.

**Table 1:** Comparison of Personal Profiles, Knowledge Construction, and Digital Literacy Issues Toward Maqasid al-Shari'ah

No	Informant	Personal Background	Knowledge Construction	Attitude Toward QRIS	Dimension of Issues Faced	Understanding of Maqasid al-Shari'ah	Form of Hifz al-Mal Implementation
1	Sri Rohana, 41 years old, Housewife	Traditional religious background, oriented toward simple practicalities.	Formed through personal experience and perception of transaction efficiency.	Rejects QRIS; considered impractical due to delayed notifications.	Technology & Sharia: Distrust of digital systems and concerns regarding transparency.	Understands the concept of wealth protection from harm (ad-Dhararu Yuzal).	Avoiding QRIS to prevent potential loss; defensive application of <i>hifz al-mal</i> .
2	Muh Adhitya Wiratama, M.H., Advocate, Chairman	Professional, highly educated, active digital user.	Formed through work experience and adaptation	Pro-QRIS; used for household transactions.	Consumptive & Normative: Risk of wasteful behavior;	Has not deeply understood maqasid; awareness	Self-control to avoid excessive spending; <i>hifz al-mal</i> at the

No	Informant	Personal Background	Knowledge Construction	Attitude Toward QRIS	Dimension of Issues Faced	Understanding of Maqasid al-Shari'ah	Form of Hifz al-Mal Implementation
	of Palu Hukum Indonesia		to modern systems.		minimal maqasid literacy.	is focused on technical aspects.	tahsiniyyah (functional) level.
3	Ma'rifatullah, S.Ag., Tahfiz Teacher & Norussalam Islamic Boarding School	Strong religious background, traditional social environment.	Formed through religious education and daily practices based on Sharia values.	Rarely uses QRIS because the environment does not yet support it.	Sociological & Religious: Limited digital facilities; preference for direct transactions.	Understands Maqasid Shari'ah substantially, particularly hifz al-mal, al-adl, and al-amanah.	Providing for wife in cash with witnesses; substantial and conceptual maqasid application.

Source: Field Interview Data, Danau Panggang, Sunday, October 12, 2025.

## Discussion

Based on the interviews conducted with three informants from diverse social, educational, and religious backgrounds, the researcher identified three focal points for the primary discussion: (a) the construction of married couples' knowledge regarding Sharia-based digital literacy; (b) the implementation of the hifz al-mal principle in the use of QRIS; and (c) the dynamics between digital financial literacy and maqasid al-shari'ah awareness in Muslim households.

### A. The Construction of Sharia-Based Digital Literacy Knowledge

The interview results indicate that knowledge regarding QRIS among married couples in Danau Panggang is largely formed empirically and socially, rather than through formal education or religious socialization. Most informants became acquainted with QRIS through direct transactional experiences in markets, shops, or via social media. This understanding is pragmatic, perceiving QRIS merely as a transactional tool rather than a component of an economic system imbued with spiritual value (*ibadah*). This phenomenon suggests that digital adoption is driven by habit and convenience rather than profound Sharia awareness or deep financial literacy. Conversely, some individuals choose not to use QRIS due to perceived impracticality. They feel that QRIS transactions are slower, notifications are occasionally delayed, and they fear technical glitches or incorrect nominal entries. Such caution represents a form of wealth protection intended to prevent harm (*مُدَارَاة*). From a maqasid al-shari'ah perspective, this aligns with the principle of hifz al-mal (protection of property) and the legal maxim “الضَّرَرُ يُزَالُ” (*harm must be eliminated*). Meanwhile, those who utilize QRIS for its ease and speed in fulfilling household needs still exercise caution to avoid excessive

or consumptive behavior. Although they may not grasp the theoretical concept of maqasid al-shari'ah, their attitude reflects hifz al-mal in a practical sense—ensuring wealth is used wisely and safely. Furthermore, the lack of digital service availability in certain social environments leads some to prefer direct cash transactions, which they perceive as more secure and transparent. Even without utilizing modern technology, this practice reflects Sharia values such as justice (العدل), trust (الأمانة), and prudence. In modern contexts, QRIS actually fulfills these Sharia requirements as the system automatically and transparently records every transaction. Ultimately, the choice to use or reject QRIS both reflect a sense of responsibility toward wealth, provided the objective remains the avoidance of harm and the preservation of the blessings (بركة) within joint assets.

#### B. Implementation of the Hifz al-Mal Principle in QRIS Usage

The interpretation of hifz al-mal varies among informants. The first informant (Sri Rohana) interprets wealth protection as avoiding systems that potentially cause harm, such as notification delays or data leakage risks, representing a defensive application of “الضَّرُّ يُزَالُ”. In contrast, the second informant (Muh Adhitya Wiratama) views QRIS as an instrument for efficiency in providing for the family while practicing self-restraint against consumerism. This is categorized as حَفْظُ الْمَالِ at the تَحْسِينِيَّة (embellishment) level, where wealth is protected through behavioral control. The third informant (Ustaz Ma'rifatullah) implements substantial حَفْظُ الْمَالِ by emphasizing trust and justice despite the absence of digital technology. This trend confirms that hifz al-mal is not synonymous with digitalization; rather, it resides in the ethical stance and prudence of wealth management. Wealth is preserved not merely for its material value, but for its function as a pillar of religion and life.

From a maqasid al-shari'ah perspective, digital financial advancements like QRIS serve as modern instruments for hifz al-mal due to their emphasis on security, automated recording, and transparency. However, implementation must remain grounded in ethical values to ensure technology serves as a means of maintaining the sanctity of wealth, rather than just a practical tool.

#### C. Dynamics of Digital Financial Literacy and Maqasid al-Shari'ah Awareness

The findings reveal a gap between technological usage and maqasid al-shari'ah awareness. Informants use QRIS for reasons of efficiency and security, or conversely, reject it based on perceived risks. However, only a small fraction understands that digital transactions are linked to Sharia-mandated responsibilities toward wealth. Within the maqasid framework, this phenomenon illustrates a shift from substantial values to functional values. Digital literacy is progressing faster than religious financial literacy. As suggested by Kamali (2021), maqasid al-shari'ah in the digital economy aims to balance technological benefits with the protection of user morality. Therefore, Sharia-based digital literacy must be strengthened so that the principle of hifz al-mal transcends technicality and becomes a spiritual consciousness in family wealth management.

## Conclusion

This study reveals a paradoxical dynamic between the adoption of QRIS (Quick Response Code Indonesian Standard) digital financial technology and the depth of maqasid al-shari'ah awareness among Muslim married couples in Danau Panggang. The construction of digital literacy knowledge in this community tends to be empirical and pragmatic, where QRIS is perceived merely as a transactional tool for efficiency rather than an integral part of an economic system imbued with spiritual value (ibadah) or Sharia consciousness. A key finding underscores a cognitive gap where digital literacy progresses more rapidly than religious literacy. Although digital transactions promise transparency and efficiency—which functionally align with the aspects of hifz al-mal (protection of property)—their implementation in Muslim households is often driven solely by habit and convenience. This poses a risk of shifting substantial values (maqasid) toward purely functional values. Consequently, this raises a fundamental question regarding whether technological adoption is truly aligned with the community's literacy readiness in managing joint assets.

The analysis further identifies three distinct response models to digital challenges, reflecting variations in the interpretation of the hifz al-mal principle.

Table 2. Three Distinct Response Models to Digital Challenges Based on the Interpretation of Hifz al-Mal

No	Hifz al-Mal Model	Key Informant	Attitude toward QRIS	Basic Understanding of Maqasid al-Shari'ah	Central Maxim/Principle
1	Defensive	Sri Rohana (Housewife)	Reject	Familiar with the concept of protecting wealth from harm.	Adh-Dhararu Yuzal (Harm must be eliminated)
2	Functional	Muh Adhitya Wiratama (Lawyer/Professional)	Adaptive (Pro)	Minimal normative maqasid understanding; awareness limited to technical aspects.	Dar'u al-mafasid ala jaln al-masalih (Averting harm takes precedence over acquiring benefits)
3	Substantial	Ustaz Ma'rifatullah (Religious Teacher)	Rarely Use	Deeply understands maqasid substantially: hifz al-mal, hifz al-adl, and al-amanah.	Al-adl wa al-amanah (Justice and Trust)

The study identifies a hierarchy of responses in wealth protection: the substantial level ranks highest as it is driven by the normative consciousness of

al-adl (justice) and al-amanah (trust); the defensive level occupies the middle ground, guided by the maxim “الضَّرَرُ يُزَالُ” (harm must be eliminated); and the functional level remains the lowest, as wealth protection is merely تَحْسِينِيَّةٌ (embellishment) with minimal substantial understanding of maqasid. Based on the research regarding the Construction of Sharia-Based Digital Literacy Knowledge and the Implementation of Hifz al-Mal Principles in QRIS usage within Danau Panggang, it is concluded that the community's digital literacy remains empirical and social rather than being fully grounded in Sharia understanding. Most married couples perceive QRIS through a pragmatic lens—as a mere transactional tool—rather than an integral part of an economic system with spiritual value (ibadah). This condition highlights the urgent need to strengthen Sharia-based digital literacy so that the public understands that economic activities, including digital transactions, carry spiritual merit when conducted under the principles of maqasid al-shari’ah, particularly in safeguarding wealth, justice, and the public interest (maslahah).

This conclusion underscores that hifz al-mal in a digital context is not synonymous with technological adoption; rather, it is rooted in moral consciousness and Islamic ethics in managing wealth as a divine trust (amanah). Therefore, Sharia-based digital financial literacy must be enhanced to ensure that technological progress aligns with the objectives of maqasid al-shari’ah—specifically in the aspects of property protection (hifz al-mal), justice (al-adl), and trust (al-amanah)—to achieve family wealth management that is secure, equitable, and blessed.

## Recommendations

Based on the research findings regarding the gap between digital literacy and maqāṣid al-shari’ah awareness, the following recommendations are proposed:

1. **Strengthening Sharia-Based Digital Literacy:** Intensive socialization programs are required that introduce QRIS not merely as a tool for transactional efficiency, but as part of an economic system imbued with spiritual value (ibadah). Socialization should emphasize maqasid al-shari’ah principles, particularly the protection of property (hifz al-mal), justice (al-adl), and trust (al-amanah), ensuring that digital literacy transcends technical skills to become a form of spiritual consciousness.
2. **The Role of Religious Authorities and Islamic Financial Institutions:** Local religious institutions and Islamic banks are encouraged to provide clear fatwas or practical guidelines regarding the risks of consumptive behavior and non-Sharia practices that may infiltrate the digital ecosystem. This aims to help Muslim couples establish a "filter" when using technology, as emphasized in QS. An-Nahl (16):43, which advises referring to those with expertise (ahl al-dhikr).
3. **Focus on Joint Asset Management:** Practical recommendations are directed at Muslim married couples to consistently apply transparency, prudence, and the legal maxim "averting harm takes precedence over acquiring benefits"

(dar'u al-mafasid muqaddam 'ala jalb al-masalih) in every digital transaction to maintain family harmony and justice.

4. Directions for Future Research: Future studies are suggested to quantitatively examine the extent to which the understanding of maqasid al-shari'ah influences digital investment decisions or Sharia financing. Additionally, there is a need to develop a digital literacy measurement model that integrates both normative and functional awareness.

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