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## The Integration Of The Transformation Of Surcharge In The MDR System: An Analysis Of Islamic Law And Educational Management In QRIS Services

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**Abstract:** *This study examines the transformation of the surcharge scheme in the Merchant Discount Rate (MDR) system within the Quick Response Code Indonesian Standard (QRIS) from the perspectives of Islamic law and educational management. The rapid development of digital payment technology has shifted the burden of transaction costs, initially borne solely by merchants, to also include consumers. This shift raises questions of justice, transparency, and compliance with Islamic principles. Employing a qualitative descriptive approach through literature study, the research integrates normative-theological analysis with educational management perspectives. The findings reveal that, from an Islamic legal standpoint, surcharge practices are permissible as long as they are conducted transparently, based on mutual consent, and do not lead to injustice. From the perspective of educational management, this issue can be integrated into curricula as part of Islamic financial literacy and further developed through case-based learning methods. Therefore, the transformation of the MDR QRIS system not only affects the economic sphere but also has strategic implications for Islamic education management.*

**Keywords:** *QRIS, MDR, Surcharge, Islamic Law, Educational Management.*

### INTRODUCTION

Digital transformation in the financial sector has brought significant changes to the patterns of public transactions, particularly through the emergence of the Quick Response Code Indonesian Standard (QRIS). QRIS has become one of Bank Indonesia's strategic innovations aimed at unifying various digital payment methods into a single national standard (Darwiyani et al., 2023). With the presence of QRIS, the public can conduct cross-platform payments more easily, quickly, and efficiently. One of the key components in the QRIS mechanism is the Merchant Discount Rate



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(MDR), which refers to the fee charged to merchants for each transaction. However, in practice, a phenomenon of surcharge has emerged, whereby some merchants pass on the MDR cost to consumers (Berliana Simanjuntak, 2024). The transformation of this practice not only generates economic implications but also invites debate from the perspective of Islamic law and public education management policies.

Transactions through QRIS have recorded remarkable growth: throughout January 2025, the transaction value reached IDR 80.88 trillion, with a volume of nearly 791 million transactions and 36.57 million active merchants (Friska Yolandha, 2025). By the second quarter of 2025, the total value of QRIS transactions had surged to IDR 317 trillion (+121% YoY), with the number of users reaching 57 million and a transaction volume of 6.1 billion. (Irawati & Yulian Saputra, 2025). This growth not only demonstrates rapid adoption but also highlights its strong relevance in the context of national financial inclusion. However, behind this achievement arises a critical issue concerning the surcharge on the Merchant Discount Rate (MDR) that is passed on to consumers.

From an educational management perspective, this phenomenon highlights the low level of financial literacy, particularly in the area of Islamic finance. The 2025 National Survey on Financial Literacy and Inclusion (SNLIK) revealed that the public's financial literacy index reached 66.46%, while financial inclusion stood at 80.51%. However, Islamic financial literacy remains relatively low, with figures showing only 43.42% for literacy and 13.41% for Islamic financial inclusion. (Isna Rifka Sri Rahayu & Erlangga Djumena, 2025). This gap indicates the need for a more targeted educational approach to ensure that the public understands their rights and obligations in using digital payment systems that may be subject to additional charges.

This issue is crucial to examine as it directly touches upon the principles of justice and honesty in transactions, which constitute the fundamental foundations of muamalah in Islam. Within the framework of Islamic law, every form of transaction must fulfill the requirements of a valid sale, ensure the mutual consent of both parties, and remain free from practices of gharar (uncertainty) and zulm (injustice) (Rahayu et al., 2023). If the additional costs arising from the MDR are fully shifted to consumers without clear transparency, such a practice has the potential



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to create injustice and contradict the spirit of maqāṣid al-sharī‘ah, particularly in the aspect of hifz al-māl (protection of wealth). From the perspective of educational management, this issue is also critical, given that public financial literacy remains relatively low. Many consumers still do not fully understand the detailed mechanism of MDR or their rights as users of digital payment services. Without a systematic educational approach, society is vulnerable to financial losses and misperceptions regarding the implementation of QRIS itself(Maulida et al., 2025).

Previous studies have highlighted the benefits of QRIS for transaction efficiency and the enhancement of financial inclusion in Indonesia. Some research has also discussed the technical challenges in implementing MDR and its impact on the sustainability of micro, small, and medium enterprises (MSMEs). However, in-depth examinations of the Islamic legal dimensions of MDR surcharge practices remain very limited. Meanwhile, the perspective of educational management has been almost entirely overlooked, even though the success of digital payment system transformation largely depends on integrated strategies of socialization, education, and knowledge management(Rahmawati et al., 2024). In other words, previous research has tended to focus on economic aspects and regulatory policies while neglecting the importance of religious normative perspectives and the role of education in shaping public awareness. This constitutes a research gap that this interdisciplinary study seeks to address.

This study aims to contribute to two fields of knowledge simultaneously. First, in the realm of Islamic economic law, it seeks to examine how the transformation of the surcharge scheme in the MDR QRIS system can be analyzed through the principles of Islamic law, including maqāṣid al-sharī‘ah. This analysis is expected to provide clear boundaries between practices that comply with sharia and those that risk generating injustice. Second, in the field of educational management, this research offers a new perspective on how educational institutions, regulators, and business actors can collaborate to enhance Islamic financial literacy in the digital era. Thus, this study is not only normative-descriptive but also applicative, as it provides recommendations that can be implemented in both policy and community education practices.



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The contribution of this research to the development of knowledge lies in its effort to integrate Islamic legal approaches and educational management in addressing contemporary issues. This study expands the horizon of Islamic legal studies by presenting an actual case from the digital payment system, while also enriching educational management discourse through its concrete application in the field of Islamic financial literacy. Furthermore, this research may serve as a reference for academics, regulators, and practitioners in formulating policies that are more just, transparent, and sustainability-oriented. Thus, this study not only contributes theoretically but also provides practical value in fostering the creation of a digital financial system that is inclusive, equitable, and aligned with sharia principles.

## METHOD

This study adopts a qualitative descriptive research design to explore the legal validity of surcharges in the merchant discount rate (MDR) system within the framework of Islamic jurisprudence and analyze its broader educational management implications. A qualitative approach was chosen because it allows for an in-depth examination of the social, legal, and educational dimensions of the surcharge practice. By interpreting the phenomenon through the lens of Islamic jurisprudence (fiqh muamalah) and maqasid al-shari'ah (objectives of Islamic law), this study provides nuanced insights into how Islamic law adapts to evolving technological and economic practices in the digital era. The descriptive nature of this study allows the research to focus on explaining and contextualizing the phenomenon, rather than testing causal hypotheses.

This study is conducted in the context of Indonesia's rapidly growing digital economy, where QRIS has emerged as a leading e-commerce service. QRIS was chosen as the focus of this study because this practice is widely adopted by Indonesian consumers, particularly Generations Y and Z, and has sparked significant debate regarding its compatibility with Islamic legal principles. This context offers an ideal case to analyze how the legality of adding fees to QRIS transaction services interacts with global technological trends, which has valuable implications for Islamic legal studies and educational policy development.



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Data for this study was collected using three complementary techniques. First, a comprehensive literature review was conducted, focusing on classical and contemporary Islamic jurisprudential sources, national e-commerce regulations, and scholarly research on the ethics of digital transactions. Fundamental fiqh texts, including the works of classical jurists such as Al-Qarafi, Ibn Abidin, and Al-Syatibi, were analyzed to establish a theoretical foundation for Islamic law in validating economic practices. Concurrently, contemporary studies from indexed journals and the legal framework governing digital commerce in Indonesia were reviewed to situate the surcharge in QRIS transactions within the broader regulatory environment. Second, observational data was collected through direct engagement with QRIS services to understand how the surcharge mechanism operates in practice. This included examining platform policies, consumer guidelines, and seller requirements related to QRIS transactions. These observations provided insights into how QRIS balances consumer trust, transparency, and transaction security while integrating QRIS features into its marketplace ecosystem. Third, expert consultation and document analysis were used to enhance the depth of interpretation. Legal opinions from Islamic scholars, fatwas issued by recognized institutions, and policy documents related to digital commerce were analyzed to evaluate whether the addition of fees to QRIS services or features aligns with Islamic ethical and legal frameworks. By triangulating classical jurisprudence, digital transaction practices, and contemporary regulatory frameworks, this study ensures a holistic understanding of the phenomenon.

This methodological framework combines juridical-normative analysis, qualitative inquiry, and educational policy perspectives to examine the relationship between Islamic law, e-commerce practices, and educational management. This integrated approach allows this research to move beyond purely doctrinal interpretations, offering a multidimensional analysis linking legal theory, social practices, and institutional strategies. Using a rigorous and context-sensitive methodology, this research contributes to the academic discourse on Islamic jurisprudence and the practical development of curriculum innovation in Islamic higher education.



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## RESULT AND DISCUSSION

### The Mechanism of the Merchant Discount Rate Payment System in the Quick Response Code Indonesian Standard (QRIS)

The use of the QRIS payment feature, officially authorized by Bank Indonesia, aims to raise public awareness of technological development in Indonesia. Business actors as well as governmental institutions that adopt non-cash payment facilities and infrastructures in their transactions benefit from greater convenience and efficiency for users.(Putri & Rahmanto, 2023).

The existence of the Merchant Discount Rate (MDR) establishes a financing mechanism imposed by service providers (PJSP), such as banks or other digital wallet providers, on all merchants for every non-cash payment transaction, including those conducted through QRIS.(Lestari, 2023) This fee is usually calculated as a percentage of the transaction value. The MDR functions as an incentive for payment service providers, as they are responsible for providing technological infrastructure, ensuring transaction security, and managing the overall payment system. Without the MDR, service providers would lack sufficient funding sources to maintain and improve their services.(Maulida et al., 2025).

QRIS is designed to unify various QR-based payment standards to make them more efficient, secure, and inclusive. One of the key aspects of QRIS operations is the Merchant Discount Rate (MDR), which refers to the fee charged to merchants for each transaction made using QRIS.

Types Merchant	Category	Rate MDR (%)	Transaction Simulation	Rate MDR
Reguler	Micro Entreprises (UMI)	0% (<Rp.100.00) 0.3% (>Rp. 100.000)	Rp. 200.000	Rp. 600
	Small Business (UKE) Middle Business (UME) Big Business1 (UBE)	0.70%		Rp. 1.400
	Education Services	0.60%		Rp. 1.200
Specially	SPBU, BLU PSO	0.40%		Rp. 800
	Gonvermmnt to People (G2P), People	0%		Rp. 0



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	to Government (P2G)			
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*Table 1. Merchant Discount Level Category*

In the context of QRIS, Bank Indonesia has set the MDR rates as follows: 0.7% for regular transactions by non-MSME merchants, 0.6% for inter-PJSP transactions, and 0% (zero percent) for micro-enterprise (UMi) merchants, in line with Bank Indonesia's efforts to promote financial inclusion. However, in practice, this MDR is not always fully borne by merchants. Some business actors choose to pass on the fee to consumers in the form of additional charges (surcharge), which raises issues of ethics and regulation.

## **The Surcharge System in the Merchant Discount Rate Payment Mechanism of the Quick Response Code Indonesian Standard (QRIS)**

The use of the QRIS feature applies policies authorized for payments by merchants or business owners, namely MDR financing and settlement financing. MDR (Merchant Discount Rate) financing is a fee determined by Bank Indonesia. Settlement refers to an administrative fee for transferring funds to the merchant's account for each transaction. The QRIS scheme has been established by PT Interaktif International and has been legally standardized by Bank Indonesia.(Arianisari et al., 2024).

Banks in Indonesia have set the Merchant Discount Rate (MDR) transaction fee at 0.7%, which is considered relatively low and affordable. However, for micro, small, and medium enterprises (MSMEs), Bank Indonesia encourages a zero-fee policy, exempting them from transaction or administrative charges. Bank Indonesia has officially announced and implemented a 0% MDR rate for micro-enterprise categories. This policy reflects Bank Indonesia's concern for micro businesses by providing MDR exemptions to increase their interest in using QRIS as a payment method in their commercial activities.

Considering this phenomenon, a problem arises that affects the willingness of business actors to adopt the QRIS payment system. Many perceive that the existing policies have not been fully effective in encouraging merchants to invest in QRIS as a payment method. Until now, it remains unclear whether the policy has been continuously implemented or extended regarding the



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relaxation of the MDR system with a 0% rate. This uncertainty persists because micro-enterprises still experience an additional 0.7% charge when withdrawing funds through QRIS.(Muhammad Heru Akhmadi et al., 2022).

The impact on UMKM, particularly in terms of consumer pricing, often manifests as an additional charge of around IDR 500, which may seem small or insignificant in nominal value. However, for consumers with low income, such charges can generate resistance, leading to attitudes and behaviors that conflict with the regulations that have been enacted or legalized(Syamsul et al., 2024).

In terms of competitiveness, UMKM lack the capacity to negotiate digital platform fees in the same way that large corporations can. If these costs are shifted to consumers, they may reduce purchasing interest. Conversely, if borne directly by business owners, the already limited profit margins of UMKM will be further eroded. This situation risks creating inequality, as large enterprises remain digitally efficient while UMKM revert to cash-based systems, perceiving QRIS costs as a burden.

An additional charge of IDR 500 could be acceptable to both consumers and UMKM actors if: the fee is transparent and does not appear unexpectedly at the checkout stage; there is education explaining that the IDR 500 replaces other costs (such as transportation to withdraw cash, the risk of counterfeit money, or the time spent calculating change); and the added value of the QRIS service is clearly communicated, including transaction security, automatic record-keeping, and accounting integration..(Sobaroh et al., 2025). In the context of maqāsid al-sharī'ah, this can be considered a cost for greater benefit (maslahah), provided that it remains proportional and justice.

## **Fairness, Transparency, and Maqasid al-Shariah**

Dalam melakukan muammalah yang baik harus mengikuti hukum atau norma-norma dalam agama Islam, ayat suci al-qur'an, hadist dan As-Sunnah harus sebagai landasan utamanya. Dalam QRIS (*Quick Response Indonesia Standart*) yang berpaku di dasar prinsip dalam bermuammalah yakni dengan prinsip at-taradin ataupun yang biasanya dikenal dengan rasa suka rela atau juga saling



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meridhoi dengan keputusan diantara kedua pihak yang saat melakukan akad dalam transaksi apapun itu. Jika, adanya ketentuan-ketentuan tersebut maka sahlah masa transaksi itu.

Unlike conventional institutions or companies, Islamic financial institutions must operate according to Islamic principles, avoiding interest (riba'), gambling (maysir), and uncertainty (gharar), while implementing a profit-and-loss sharing system to fairly distribute gains and losses.(Nurhaya & Destianingsih, 2021). Purchasing through QRIS still requires socialization regarding the procedures and proper usage of this payment method. The lack of awareness has resulted in some segments of society continuing to rely on non-digital payments, commonly known as cash transactions, leading to a significant portion of the population still using cash-based payment systems.

The Principles of Muḥammad al-Ṭāhir ibn 'Āshūr on Maqāsid al-Sharī'ah and the Protection of Maṣlaḥah. Muḥammad al-Ṭāhir ibn 'Āshūr emphasizes that the Sharī'ah aims to actualize the evidences of Islam and strongly rejects anything that causes corruption or harm within it. Within this framework, every public policy or economic practice must be evaluated for its certainty and compliance with Islamic objectives..

Its alignment with the primary objectives of the Sharī'ah includes the protection of religion (ḥifẓ al-dīn), the preservation of the soul (ḥifẓ an-nafs), the safeguarding of intellect (ḥifẓ al-'aql), the protection of progeny (ḥifẓ al-nasl), and the preservation of wealth (ḥifẓ al-māl). (Afifah et al., 2024). Distributive justice, transparency, and the protection of vulnerable parties (consumers and small-scale communities) are essential. Actions that undermine the socio-economic structure including unfair pricing, exploitation, and information manipulation—are prohibited. In the context of the surcharge practice or additional fees imposed by merchants to cover the QRIS MDR, these principles are particularly relevant.

Essentially, the interactions involved in the QRIS process are considered valid and permissible as long as they do not conflict with Islamic norms..(Nafiah & Faih, 2019) Moreover, in transactions or payment methods using QRIS, one of the fundamental principles of mu'āmalah the principle of mutual consent (an-tarādī) applies, which entails the voluntary agreement and



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mutual approval between the seller and the buyer. On this basis, such transactions are considered legally valid..

The features provided within QRIS must be designed and implemented in alignment with the objectives of the maqāṣid al-sharī‘ah, ensuring that the payment process does not conflict with the teachings of Islam.(Yaqin, 2017) Several key aspects of QRIS can be analyzed from the perspective of maqāṣid al-sharī‘ah. First, the protection of religion (ḥifẓ al-dīn), which relates to safeguarding a person’s faith, enabling the proper fulfillment of religious obligations such as the five daily prayers, zakat, charitable giving (infāq), and other acts of worship.(Zulfikar, 2021) This aspect allows the QRIS payment method to facilitate transactions in a way that supports the ease and comfort of religious practices. By enabling seamless payments, QRIS can serve as a tool for fulfilling Islamic obligations such as infāq (charitable giving), ṣadaqah, zakat, and other forms of worship. In this regard, QRIS can contribute to safeguarding the religious welfare (ḥifẓ al-dīn) of its users.

Second, the protection of the soul (ḥifẓ an-nafs). This maṣlaḥah relates to safeguarding and fostering a sense of security and tranquility in transactions, such as reducing anxiety associated with handling cash. QRIS minimizes the need to carry large amounts of cash, which are often vulnerable to loss, theft, or misplacement. With instant QRIS transactions recorded digitally, users can experience peace of mind and increased trust in the system.

From another perspective, QRIS can also play a role in public health. For example, during the COVID-19 pandemic, it helped minimize physical contact between sellers and buyers (cashless and contactless), reducing the risk of virus transmission. At the same time, it supported public health policies while ensuring the continuity and smooth functioning of the economy.(Muniarty et al., 2023).

Third, the protection of intellect (al-‘aql). This maṣlaḥah relates to knowledge and understanding grounded in religious principles when conducting one’s affairs. A human being without the capacity to think critically may lack knowledge of the virtues of performing righteous deeds. QRIS introduces society to a digital transaction system, enabling people to learn money



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management, understand currency value, and record expenditures. This fosters rational financial awareness, which is part of practical intelligence (fiqh al-ma‘ash). By understanding how QRIS operates, individuals—including the younger generation—train their logical and systematic thinking skills, thereby supporting the development of intellect (al-‘aql).

Fourth, the protection of wealth (ḥifz al-māl). Possessing wealth is an important component of life, though not the ultimate purpose. Wealth serves as a means to fulfill daily necessities. It can also be acquired through work, collaboration between businesses, and within the framework of Islamic principles.(Rahmi & Nazwa, 2023). With QRIS, users do not need to carry large amounts of cash. Funds are stored in digital wallets or bank accounts, protected by digital security systems such as PINs (Personal Identification Numbers) and OTPs (One-Time Passwords). Furthermore, QRIS ensures transparency and automatic transaction recording. All transactions are digitally and real-time recorded, facilitating the monitoring of personal or business expenditures, financial audits, and tax reporting

From the perspective of the maqāṣid, the orderly and well-documented use of wealth is part of safeguarding trust and financial responsibility. From an Islamic standpoint, the surcharge system in QRIS particularly through the Merchant Discount Rate (MDR) mechanism, such as the additional IDR 500 per transaction needs to be examined thoroughly in the context of Islamic business ethics, economic justice, and the maqāṣid al-sharī‘ah, especially according to the thought of Muḥammad al-Ṭāhir ibn ‘Ashūr.

The imposition of a fixed fee of IDR 500 must be assessed to determine whether it imposes an excessive burden on low-income consumers and UMKM or whether it represents a justifiable cost (maslahah) for security and convenience. If this fee disproportionately burdens vulnerable parties such as micro UMKM and low-income consumers it may constitute economic injustice (ẓulm).In the context of economics and mu‘āmalah, Islamic law prohibits sellers or systems from gaining profit in ways that may harm others, such as consumers or small-scale business actors. This includes the prohibition of selling goods or services under non-transparent conditions or imposing hidden costs that result in unfair disadvantage.



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In his seminal work *Maqāṣid al-Sharī'ah al-Islāmiyyah*, Ibn 'Āshūr developed a maqāṣid-oriented approach that emphasizes:

## 1. The preservation of public welfare (maṣlaḥah 'āmmah)

Ibn 'Āshūr maintained that public welfare (maṣlaḥah 'āmmah), rather than merely individual benefit, constitutes the primary consideration in public policy. Accordingly, QRIS can essentially be viewed as a technology that promotes public welfare by enhancing transaction efficiency, providing digital record-keeping, ensuring fund security, and fostering financial inclusion. However, the imposition of a fixed surcharge (Rp500) may generate disparities in the distribution of welfare, particularly when low-income consumers are disadvantaged, MSMEs become overburdened especially in small-scale transactions and public resistance to digitalization emerges. In the perspective of Ibn 'Āshūr, if such a fixed fee produces greater mafsadah (collective harm) than benefit, it would be in conflict with the objectives of the maqāṣid.

## 2. Economic and Social Justice (al-'adl)

Al-Ṭāhir ibn 'Āshūr strongly emphasized social justice as a fundamental maqṣad of the Sharī'ah. In the context of QRIS fees, a fixed charge of IDR 500 is regressive in nature, as it disproportionately burdens smaller transactions. For example, a transaction of IDR 5,000 incurs a 10% fee, whereas a transaction of IDR 500,000 bears only a 0.1% fee. Thus, according to Ibn 'Āshūr, a system that produces unequal cost burdens across social classes constitutes a form of injustice (ẓulm) in public policy, even if it is legally permissible. Therefore, the fixed-fee system must be regulated in a proportional or progressive manner, aligned with the financial capacity of those subject to the charge.

## 3. The principle of facilitation (al-taysīr) and the elimination of undue hardship (raf' al-ḥaraj)

One of the maqāṣid emphasized by Ibn 'Āshūr is that the Sharī'ah was revealed to provide ease for human beings and to remove hardship (raf' al-ḥaraj). Therefore, the implementation of QRIS should function as a means of facilitating transactions, rather than becoming an additional burden. If the surcharge instead generates resistance and decreases



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public interest in utilizing QRIS, then the objectives of the Sharī‘ah in this context are not fulfilled. Accordingly, from Ibn ‘Āshūr’s perspective, any form of cost that creates systemic difficulties in financial access may be considered contrary to the Sharī‘ah principle that is oriented toward ease (taysir)

#### 4. Balance Between Individual Rights and Collective Welfare

Ibn ‘Ashur acknowledges that the state or public institutions may establish policies through collective ijtihād, provided that such policies are based on maslahah, do not contradict the higher objectives of the maqāṣid, and aim to maintain public order and justice. Accordingly, the imposition of an IDR 500 fee in the QRIS system can be justified under the framework of maqāṣid if there is clear reasoning of maslahah, such as financing security systems, maintenance, or digital education. However, it also requires an evaluation of its social impact: whether it burdens low-income groups, and whether there is policy flexibility—such as exempting micro-merchants or limiting the fee to certain transaction amounts.

#### **Educational Management Implications**

The integration of the practice of adding fees to QRIS services into the Islamic education framework carries profound strategic implications for educational management. As the digital economy continues to evolve and socioeconomic structures change, Islamic higher education institutions face the dual challenge of preparing digitally competent and ethically grounded graduates. The phenomenon of adding fees offers a relevant case study connecting technological innovation, Islamic jurisprudence, and curriculum development, providing educational leaders with an opportunity to rethink policies, teaching strategies, and institutional priorities (Moslimany et al., 2024). Through this integration, Islamic higher education institutions can position themselves as active contributors to building a society capable of navigating digital transformation while remaining steadfast in Islamic values.

One of the most significant implications lies in the area of curriculum innovation. Islamic higher education institutions must redesign their curricula to reflect the realities of the digital economy and the ethical challenges it presents. Integrating digital commerce literacy within study



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programs becomes essential to equip students with the knowledge and skills required to engage effectively in modern marketplaces. By embedding courses that explore e-commerce mechanisms, online payment systems, and digital transaction ethics, universities can provide students with a comprehensive understanding of how contemporary economic practices align—or conflict—with Islamic jurisprudence.

Within this framework, muamalah jurisprudence (fiqh muamalah) must occupy a central position, enabling students to analyze emerging business models, such as surcharges for QRIS services, through the perspective of Islamic legal principles and maqasid al-sharia (the objectives of sharia)(Putro et al., 2024). This integration fosters critical thinking and empowers students to evaluate the permissibility, ethics, and implications of technological innovation for economic behavior.

Equally important is the development of digital literacy as a core competency within Islamic higher education. In the context of rapid technological change, students require more than a basic understanding of digital tools(Hehsan et al., 2024). they must cultivate critical digital awareness to navigate online environments that are often complex and ethically ambiguous. The introduction of additional fees in QRIS transactions can serve as a starting point for exploring broader themes, such as online payment systems and consumer protection laws. By examining the integration of surcharge mechanisms within the MDR system into the e-commerce ecosystem, students can develop a deeper understanding of transactional security and the necessary measures to safeguard consumer rights in digital contexts. Moreover, universities should encourage students to reflect on the ethical dimensions of their participation in the digital economy, ensuring that they view technology not only as a means of progress but also as a potential source of risk when not properly governed by Islamic principles.

Beyond curriculum and student competencies, the phenomenon of additional fees in QRIS transactions underscores the need for policy innovation and institutional strategies in Islamic higher education. Universities must establish comprehensive policies that promote the integration of technology into all aspects of teaching, learning, and research. For instance, institutions can



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adopt e-learning platforms, virtual classrooms, and digital UMKM initiatives that provide students with seamless access to technological resources while maintaining a strong focus on Islamic values. Collaboration with e-commerce providers such as QRIS offers further opportunities to design digital literacy modules that are aligned with Islamic principles and tailored to the unique needs of Muslim consumers and entrepreneurs(Syahrudin et al., 2024). These partnerships can facilitate experiential learning programs in which students gain direct exposure to the dynamics of the digital marketplace, while simultaneously reinforcing the application of Islamic ethical frameworks in real-world scenarios.

As technology continues to reshape the economic and educational landscape, lecturers require ongoing training to ensure that their teaching methods remain relevant and impactful. Professional development initiatives should focus on enhancing faculty members' understanding of e-commerce systems, digital transaction models, and the ethical considerations that underpin them(Gowher Hassan, 2023). By equipping educators with these competencies, universities can foster adaptive teaching strategies that integrate contemporary challenges into classroom discussions. For example, instructors could examine whether the practice of imposing additional fees within the MDR system by UMKM or other entrepreneurs aligns with or diverges from classical interpretations of fiqh muamalah and entrepreneurial ethics in transactions, thereby encouraging students to engage critically with evolving economic practices. This approach cultivates a culture of lifelong learning among educators while also strengthening their capacity to prepare society at large for the ethical complexities of a digitalized economy.

Another important dimension of educational management is institutional leadership and governance. University leaders play a crucial role in shaping the strategic direction of Islamic higher education by prioritizing the integration of technological innovation with Islamic values(Shofiyyah et al., 2023). Through visionary policies, institutions can promote interdisciplinary collaboration among faculties of Islamic studies, business, economics, and information technology. Such collaboration fosters the development of holistic academic programs that combine jurisprudential knowledge with practical technological skills, enabling students to



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operate effectively in a global, digitally driven environment. Furthermore, by incorporating the practice of additional fees within the MDR system in QRIS services among UMKM and similar practices into broader academic discourse, universities can position themselves at the forefront of Islamic responses to technological disruptions in commerce and education.

The global implications of integrating additional fees within the MDR system in QRIS services into Islamic educational management are equally significant. As digital commerce transcends geographical boundaries, Muslim-majority societies worldwide face similar challenges in reconciling technological progress with religious values. By examining the MDR system and QRIS services through the lens of Islamic legal theory and *maqāṣid al-sharī‘ah*, Indonesian universities can contribute to international discussions on Shariah-compliant e-commerce and digital consumer ethics. Collaborations with institutions in other Muslim-majority countries could pave the way for shared guidelines, comparative studies, and innovative teaching frameworks, ensuring that Islamic jurisprudence evolves in harmony with global economic trends. (Hajar, 2024) Such exchanges strengthen academic networks and enhance the international visibility of Islamic higher education institutions as leaders in integrating faith, ethics, and technology.

In addition to academic and policy reforms, universities must also consider the socio-cultural dimensions of digital transformation. Although the imposition of additional fees in QRIS transactions provides consumers with a sense of empowerment, this practice also reflects broader social shifts in trust, behavior, and values. Understanding these dynamics is essential for educators who aim to prepare graduates that are not only digitally competent but also socially responsible. Courses on digital commerce ethics should encourage students to critically evaluate their roles as consumers, producers, and policy advocates within emerging economic systems. By fostering ethical leadership capacities, universities can prepare graduates who are not only successful in navigating technological disruptions but also actively contribute to shaping a fair, inclusive, and sustainable digital economy grounded in Islamic values (Ishak, 2023).

The integration of surcharge practices within QRIS services into the framework of Islamic education provides a strategic opportunity for transforming educational management in response



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to the demands of the digital era (Juhairiah et al., 2024). This transformation can be realized through curriculum innovation, the enhancement of digital literacy, policy development, and the strengthening of educators' capacities, thereby enabling Islamic universities to bridge the gap between technological advancement and religious values. The MDR system serves as a representative case study that demonstrates how Islamic higher education can remain relevant and forward-looking while preserving its ethical identity. By producing graduates who are not only technologically proficient but also jurisprudentially knowledgeable and morally responsible, Islamic higher education institutions can play a pivotal role in shaping a future where economic modernization coexists harmoniously with Islamic ethical frameworks.

## CONCLUSION

Surcharge practices are permissible under Islamic law if they are transparent and based on mutual consent, without causing injustice. From the perspective of Maqāṣid al-Sharī'ah (the objectives of Islamic law), the QRIS system aligns with key principles like the preservation of wealth (ḥifẓ al-māl), the protection of the soul (ḥifẓ an-nafs), and the preservation of intellect (ḥifẓ al-'aql) by promoting financial security, reducing the need for cash, and enhancing financial literacy. However, a fixed surcharge, such as a fee of IDR 500, can be problematic. According to the views of Muḥammad al-Ṭāhir ibn 'Āshūr, such a fixed fee is regressive and can lead to economic injustice (ẓulm) because it disproportionately burdens small transactions and low-income consumers. This practice may also conflict with the principle of facilitating ease (al-taysīr) if it discourages public use of QRIS.

Educational Management Perspective The surcharge issue highlights the low level of Islamic financial literacy, which was reported to be only 43.42% in the 2025 National Survey on Financial Literacy and Inclusion (SNLIK). The study suggests integrating this topic into Islamic education curricula as a case study for Islamic financial literacy. This can be achieved through curriculum innovation, enhancing digital literacy, and professional development for educators to help students and the public navigate the ethical complexities of the digital economy. By doing so,



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Islamic higher education institutions can prepare graduates who are not only digitally competent but also ethically grounded in Islamic values.

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