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Merchant Perceptions of Qris Use Among Msmes in Medan: an Islamic Economics Perspective

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Abstract

Purpose: *This study examines how MDR perceptions, ease of use, and trust shape MSME merchants' decisions to use QRIS from an Islamic economics perspective.* ***Methods:*** *A qualitative field study among SIMDAKOP-assisted MSMEs in Medan involved ten merchants and two supporting informants. Interview, observation, and documentary data were thematically analyzed and verified.* ***Results:*** *MDR was accepted after merchants understood it as a service fee. QRIS simplified payments and records, while trust arose from regulation, traceability, settlement, and provider support. Technical and literacy constraints did not eliminate continuation intentions.* ***Implications:*** *MDR may constitute ujrah when the service, tariff, responsibility, and deduction are transparent and no surcharge is transferred to consumers. Sustainable adoption requires fee literacy, reliable infrastructure, consumer protection, and informed consent.*

INTRODUCTION

Financial technology has fundamentally altered everyday payment practices. Transactions that once depended almost entirely on cash are now complemented by bank transfers, cards, mobile banking, electronic wallets, and quick-response-code payments. For micro, small, and medium-sized enterprises (MSMEs), this development is not merely a change of payment instrument. The availability of cashless options has become part of service quality because consumers increasingly evaluate speed, convenience, and flexibility at the point of sale. A merchant that does not provide digital payment facilities may lose transactions from customers who rarely carry cash.

The central role of MSMEs in Indonesia makes the adoption of payment technology economically significant. The Ministry of Finance of the Republic of Indonesia (2024) reported approximately 64.2 million MSMEs, accounting for 61.07% of gross domestic product, 60.4% of national investment, and about 117 million jobs. Digitalization within such a large business segment can improve efficiency, widen market access, reduce cash-handling risks, and strengthen financial administration. These benefits, however, depend on whether the technology is understandable, usable, trusted, and economically acceptable to business owners.

QRIS is Indonesia's standardized QR-code payment system. It enables merchants to display one code while consumers pay through various participating banking and electronic-wallet applications. This interoperability reduces the need to maintain separate codes from different providers. Natsir et al. (2023) associated QRIS with improved MSME productivity, while Hairani et al. (2024) found that it increased the effectiveness and efficiency of MSME payments in Medan. Zainarti et al. (2025) further reported time efficiency, automatic recording, and improved business credibility, although infrastructure, education, and institutional collaboration remained necessary for optimization.

Operational convenience is accompanied by a service charge known as the Merchant Discount Rate (MDR). MDR is charged to a merchant for payment processing, recording, interconnection, support, and fund settlement. Even a small deduction may appear material to a microbusiness with a narrow margin and simple daily cash management. When the fee structure is poorly understood, a merchant may interpret MDR as an unexplained reduction in profit rather than as the price of a service. Such misunderstanding may also encourage merchants to pass the charge to customers through a surcharge.

The distinction between MDR and a surcharge is legally and ethically important. MDR is the merchant's obligation within the payment-service relationship. A surcharge is an additional amount imposed on a customer because the customer selects a particular payment method. Bank Indonesia Regulation No. 23/6/PBI/2021 prohibits providers of goods or services from imposing on users an additional charge corresponding to a fee paid by the provider to a payment service operator. Ariani et al. (2025) and Afnani (2025) demonstrate that this issue concerns consumer protection, price clarity, and the allocation of contractual responsibility.

MDR also raises questions within Islamic commercial ethics. A transaction should involve clear information, mutual consent, balanced rights and obligations, honesty, and the prevention of avoidable harm. MDR may be interpreted as ujrah, or remuneration for a service, when the service is identifiable, the rate is known, the deduction mechanism is understood, and the merchant accepts the arrangement. Conversely, unclear information or unilateral cost transfer may undermine ridha (mutual consent), justice, transparency, and protection from gharar (excessive uncertainty) and dharar (harm). Fee literacy is therefore both a regulatory concern and an element of Sharia-consistent conduct.

Medan provides a relevant empirical setting because it combines intensive commercial activity with a large MSME base. The Medan City Government (2023) reported 38,343 MSMEs registered in the SIMDAKOP application at the end of 2022, of which 1,875 had received municipal assistance. Statistics of Medan Municipality (2025) recorded economic growth of 5.07% in 2024 compared with the previous year. In this environment, merchants' perceptions of fees, usability, and security can determine whether QRIS becomes an actively used business facility or merely a displayed payment option.

Prior research has generally emphasized the benefits of QRIS, legal issues arising from additional charges, or the compatibility of digital payment services with ijarah. Less attention has been paid to the way fee perceptions, ease of use, and trust interact in merchants' continuation decisions and how this interaction can be interpreted through Islamic economics. This gap matters because adoption is not a single event. A merchant may register because of market pressure but continue only after experiencing reliable transactions, understandable fees, and responsive institutional support.

This study therefore investigates five questions: how merchants perceive MDR; how they experience the ease of QRIS use; how trust in the system is formed; how these elements shape the decision to maintain QRIS; and under what conditions the practice is consistent with Islamic economics. Its contribution lies in combining a technology-acceptance perspective with ujrah, maslahah (public and private benefit), amanah (trustworthiness), 'adl (justice), shafafiyyah (transparency), ridha, and the prohibition of gharar and dharar in the context of assisted MSMEs in Medan.

LITERATURE REVIEW AND ANALYTICAL FRAMEWORK

QRIS and MSME Payment Digitalization

QRIS is an interoperability standard rather than a stand-alone payment application. Customers retain their preferred bank or digital-wallet application, while merchants receive funds through one standardized code. For a small business, this design reduces operational complexity and the physical clutter of displaying several codes. Digital payments also leave a trace that can be reviewed, supporting the reconciliation of receipts, daily turnover calculations, and basic reporting.

The availability of a QRIS code must be distinguished from meaningful adoption. A merchant may register but rarely use the system when customers remain cash-oriented, connectivity is unstable, notifications are delayed, or fees are perceived as unfair. Adoption therefore includes initial acceptance, actual use, and continued use. Daily transaction experience and institutional assistance influence each stage. Digitalization simultaneously replaces some cash risks, including counterfeit notes and errors in change, with dependence on networks, devices, account security, and settlement procedures.

Perceived ease of use refers to the belief that a technology can be learned and operated without excessive effort. In QRIS transactions, it includes registration, activation, payment verification, notification review, transaction-history access, and reconciliation. Ease is not exclusively a feature of software design; device capability, internet quality, prior digital experience, training, and the availability of assistance determine whether the system actually feels simple to a merchant.

Merchant Discount Rate, Trust, and Islamic Economic Principles

MDR is the fee payable by a merchant for the QRIS transaction service. The tariff structure referred to in this study differentiates merchant categories and transaction values. Micro-enterprise transactions of up to IDR 500,000 are charged 0%, while transactions above that value are charged 0.3%. Small, medium, and large enterprises are charged 0.7%; education merchants 0.6%; fuel stations 0.4%; and social-assistance and government transactions 0% (Bank Indonesia, 2025). The differentiated structure reflects business capacity and public-policy considerations.

Economically, MDR is the price of authorization, processing, recording, interconnection, operational support, and settlement. A merchant's acceptance depends on whether these services are visible and considered proportionate to their cost. Information that only states that a deduction will occur may produce resistance. Communication that links the fee to security, speed, administration, and payment access enables a merchant to incorporate it more rationally into business costs.

Trust refers to confidence in the competence, integrity, and reliability of the payment ecosystem. Merchants need to believe that transactions are recorded accurately, funds will be received, personal and business data are protected, and assistance is available when a disruption occurs. Bank Indonesia's regulatory role provides institutional legitimacy, yet actual experience remains decisive. A temporary delay need not destroy trust when the status is transparent and the issue is resolved; repeated uncertainty may have the opposite effect.

Islamic commercial jurisprudence generally permits innovation unless a prohibited element is present. QRIS is a wasilah, or transaction medium, whose evaluation depends on the relevant contracts, allocation of rights and obligations, type of fee, transparency, and impact. The National Sharia Council's Fatwa No. 116/DSN-MUI/IX/2017 permits Sharia-compliant electronic money when the contract is clear and free from riba, gharar, maysir, bribery, and other prohibited practices (Indonesian Ulema Council, 2017).

Ujrah is relevant because the payment ecosystem supplies a service and the merchant provides remuneration. Fadhil and Ahmad (2022) analyzed QRIS through ijarah. Ethical validity requires an identifiable service, a known or determinable fee, and consent based on sufficient information. Transparency reduces gharar, while proper responsibility allocation supports justice. Maslahah is reflected in faster transactions, lower cash risks, wider payment access, and improved records. Amanah appears in the protection of funds and data, while shafafiyyah requires understandable fee and transaction information. Ridha must be informed rather than merely procedural.

Table 1. QRIS Merchant Discount Rate by Merchant Category

Merchant category	Transaction value	MDR
Micro enterprise	Up to IDR 500,000	0%
Micro enterprise	Above IDR 500,000	0.3%
Small, medium, and large enterprises	All values	0.7%
Education	All values	0.6%
Fuel station	All values	0.4%
Social assistance and government	All values	0%

Source: Adapted from Bank Indonesia (2025), as cited in the thesis.

METHODS

This study employed a qualitative field-study design. The design was selected because the research focused on merchants' experiences, interpretations, and evaluations rather than on estimating statistical relationships. The research site comprised MSMEs assisted by the Medan Office of Cooperatives, Small and Medium Enterprises, Industry, and Trade (SIMDAKOP). Participants were selected purposively on the basis of QRIS experience, participation in the assistance program, a minimum of one year in business, and willingness to discuss payment practices openly.

Twelve informants participated: ten MSME merchants, one SIMDAKOP facilitator, and one representative of a bank/payment service provider. The merchants operated in culinary services, a neighborhood grocery, a coffee shop, fashion, a salon, printing, laundry, a pharmacy, a souvenir shop, and a restaurant. They had operated for four to twelve years and had used QRIS for two to four years. Sectoral and experiential variation was used to identify shared patterns while preserving differences in operating context.

Primary data were gathered through semi-structured in-depth interviews and observation. Interviews explored knowledge of MDR, information sources, reactions to deductions, registration and transaction experiences, recordkeeping, settlement, security, network constraints, surcharges, and intentions to continue. Questions were expanded when necessary to clarify reasons, examples, and consequences. Observation addressed the placement of QRIS codes, the payment process, notification verification, and merchant recordkeeping.

Documentation included evidence of QRIS use, merchant-application displays, transaction records, fee information, and regulatory materials. A literature review strengthened the analysis of QRIS, MDR, MSMEs, technology acceptance, ujrah, ridha, gharar, dharar, and the surcharge prohibition. Source triangulation compared merchant accounts with information from SIMDAKOP and the bank/payment service provider. Method triangulation compared interview statements with observations and available documents.

Data analysis followed an interactive sequence of condensation, display, and conclusion drawing and verification. Interview material was organized under MDR, ease of use, trust, continuation, benefits, constraints, surcharges, and Sharia principles. The data were presented as analytical narratives, concise tables, and selected quotations. Interpretations were repeatedly checked across informants and against observations, documents, previous research, and regulation. Islamic economic principles were applied after empirical patterns had been established so that the normative discussion remained grounded in field evidence.

Research ethics were maintained by using informant codes, explaining the academic purpose of the interviews, and limiting disclosure to information relevant to the study. Quotations were selected to preserve participants' voices without revealing personal identities. Data saturation was considered to have been reached when interviews produced recurring patterns and no materially new theme emerged. The study offers contextual understanding rather than statistical generalization to all MSMEs in Medan.

Table 2. Characteristics of the Informants

Code	Informant/business	Business age	QRIS use
I-1	Culinary business	6 years	3 years
I-2	Neighborhood grocery	8 years	2 years
I-3	Coffee shop	5 years	2 years
I-4	Fashion business	7 years	3 years
I-5	Salon	4 years	2 years
I-6	Printing business	5 years	2 years
I-7	Laundry	6 years	3 years
I-8	Pharmacy	10 years	4 years
I-9	Souvenir shop	9 years	3 years
I-10	Restaurant	12 years	4 years

Code	Informant/business	Business age	QRIS use
I-11	SIMDAKOP facilitator	Not applicable	Not applicable
I-12	Bank/payment provider	Not applicable	Not applicable

Source: Processed field data (2026).

RESULTS AND DISCUSSION

Implementation Context and the Reframing of MDR

All participating merchants had used QRIS for at least two years. This duration allowed them to compare pre- and post-adoption practices, encounter variation in network and settlement performance, and observe consumer responses. QRIS was not merely a symbol of digitalization; it had become part of recurring transactions. Merchants associated its use with customer demand, faster service, reduced cash handling, and more orderly records.

SIMDAKOP and bank/payment-provider assistance played a major role during registration and adaptation. Assistance narrowed the gap between technical availability and merchant capability. Digitally experienced merchants adapted quickly, while less experienced participants needed direct explanation and support during disruptions. The findings therefore demonstrate that social infrastructure - training, communication, and accessible assistance - is as important as application design.

At the beginning of QRIS use, several merchants interpreted MDR as a direct reduction in profit. This response is understandable because microbusinesses frequently manage daily cash flows without fully separating capital, profit, operating expenses, and payment costs. The deduction is visible, whereas the infrastructure behind authorization, interoperability, security, and settlement is less visible. Without explanation, the fee may appear arbitrary.

After receiving information from banks, payment providers, or SIMDAKOP, most merchants understood MDR as payment for a service. The change from 'profit deduction' to 'service fee' was not caused only by a low rate. Merchants connected the fee with transaction security, speed, traceability, settlement through a regulated system, and broader consumer payment choice. Once the service-benefit relationship became understandable, MDR could be incorporated into operating costs.

The findings reveal two levels of transparency. Formal transparency means that a rate and procedure are available somewhere in a document or application. Substantive transparency means that a merchant can understand the rate, calculate a realistic example, identify when the deduction occurs, and know who bears it. Complex formal disclosure does not necessarily produce informed consent. Communication using transaction examples and plain business language is more likely to support rational acceptance.

Acceptance does not make the fee irrelevant. Merchants continue to consider margins and transaction values. It means, however, that the fee becomes predictable and can be evaluated against benefits. This is consistent with ujrah: remuneration is ethically defensible when the service is known and the fee is clear. The finding also confirms why MDR education must always distinguish the merchant fee from a customer surcharge. Transferring the fee after a customer selects QRIS disrupts price clarity, regulatory compliance, and mutual consent.

Perceived Ease of Use as an Operational Experience

Most merchants considered QRIS registration straightforward because administrative requirements were manageable and assistance was available. Once activated, the system did not require a complex procedure. A customer scanned the code, entered or confirmed the value, and completed the payment; the merchant then received a notification. One code that accepted several applications was the most immediately visible benefit because it removed the need for multiple barcodes.

Ease was also reflected in service speed. Merchants no longer needed to inspect banknotes, calculate change, or manage shortages of small denominations. During busy periods, eliminating these steps improved the flow of service. Informant I-3 summarized this experience as follows:

"Customers can simply scan the code now. We no longer have to calculate change. The process is faster, and buyers also find it more practical." (Informant I-3)

Informant I-7 similarly emphasized interoperability: all participating applications could use one QRIS code, so the merchant did not need to provide numerous barcodes. This statement shows that standardization reduces complexity rather than merely changing the visual appearance of payment technology.

Automatic recording produced a longer-term form of convenience. Transaction histories helped merchants monitor daily receipts, reconcile funds, and prepare simple reports. For businesses that had relied on manual notes, the digital trail reduced the risk of lost evidence and transcription errors. QRIS therefore operated as an entry point to more disciplined administration, although it did not replace a complete accounting system.

The main constraints were unstable internet connections, delayed notifications, and uneven digital literacy. When a signal weakened, customers waited for confirmation, and merchants faced uncertainty about whether goods could be released. Informant I-5 reported that transactions took longer during network disruptions. This confirms that perceived ease is an ecosystem property: a simple interface cannot feel fully easy when connectivity is unreliable.

Training transformed initial difficulty into manageable routine. Informant I-9 reported that the system felt difficult at first but became easy after training. Ease of use is therefore not a fixed attribute. It can be developed through learning, repeated successful transactions, and assistance. Analytically, ease affected continuation by reducing time and effort, making benefits visible, and increasing control because merchants could review transaction status and history.

Trust in the Regulator, System, and Service Providers

Merchant trust in QRIS was generally high. Bank Indonesia's role created legitimacy because merchants recognized QRIS as a national standard supervised by the payment-system authority. Informant I-2 stated that the official status of the program and the bank's willingness to assist when problems arose encouraged confidence. Institutional assurance reduced fears that the service lacked accountability.

Trust also rested on transaction evidence. Payments were digitally recorded and could be traced. Informant I-8 reported no loss of money or unrecorded transaction during the period of use. Consistent experience served as practical evidence that complemented regulation. Security, from the merchant's perspective, was not only a technical feature; it was the ability to demonstrate that a transaction had occurred and that funds had been received.

Settlement connected trust directly with cash-flow management. Most participants received funds according to the stated schedule. Occasional delays remained acceptable when providers communicated and resolved the issue. Responsive service therefore functioned as a trust-recovery mechanism. A payment system may experience a disruption, but transparent status information, timely handling, and certainty of the final outcome prevent a temporary problem from becoming persistent distrust.

Merchants recognized that account security also required responsible user behavior. Although participants did not report severe anxiety about data misuse, continued education remains necessary because risks may arise from social engineering, device access, or negligence. Healthy trust must be combined with vigilance; it should not become an assumption that every message or request claiming to represent a provider is legitimate.

Within Islamic economics, trust is linked to amanah. The provider is entrusted to process transactions accurately, protect data, and deliver funds according to agreed terms. Merchants are entrusted to secure account access, verify receipts, communicate prices honestly, and refrain from shifting MDR to customers. Amanah is therefore reciprocal and maintained through regulation, system design, user behavior, and effective complaint resolution. Transaction traceability supports shafafiyyah, while predictable settlement supports justice.

The Decision to Adopt and Continue Using QRIS

The initial decision to provide QRIS was strongly influenced by changing consumer behavior. Merchants adopted cashless payments to remain competitive and avoid losing sales. Market pressure, however, explains only registration. Continued use emerged after merchants experienced efficiency, accepted the logic of MDR, and trusted the safety of funds and records. External pressure was converted into internal commitment through repeated experience.

No single factor completely determined continuation. A positive interpretation of MDR reduced fee resistance; ease reduced operational effort; trust reduced perceived risk; and business benefits justified retention. These factors reinforced one another. A temporary network problem did not immediately stop use because recordkeeping benefits, consumer demand, and confidence in provider resolution remained strong. Conversely, repeated failures or unclear fees could eventually weaken the entire configuration.

Most merchants intended to retain QRIS as a primary or important payment method. The system had moved from experimentation to routine. Continued use should not be taken for granted, however. Connectivity, notification clarity, fee communication, and support channels require ongoing attention because repeated negative experiences can alter the balance between perceived benefit and cost.

The continuation decision is consistent with maslahah when QRIS benefits merchants and customers through faster service, lower cash risk, broader payment choice, and better administration. Maslahah must remain bounded by ethics. Efficiency cannot justify unclear prices or a unilateral surcharge. The system's benefit is complete only when it is obtained without unfairly disadvantaging another party.

The findings also connect literacy with freedom of choice. Merchants who understand rates, mechanisms, and consequences can make a more autonomous decision. Consent grounded in knowledge is closer to ridha than use based solely on trend or institutional pressure. Education is therefore not simply a strategy to increase adoption; it is a condition for fair participation in the digital-payment ecosystem.

Table 3. Synthesis of the Findings

Focus	Empirical finding	Analytical/Islamic economics meaning
MDR	Perception shifted from a profit deduction to a service fee after education.	May constitute ujrah when the service, tariff, and mechanism are clear.
Ease of use	Simple registration, one code, fast payments, and automatic records.	Promotes efficiency and maslahah; depends on connectivity and literacy.
Trust	Built through regulation, traceability, settlement, and provider support.	Reflects amanah and shafafiyyah.
Continuation	Most merchants retained QRIS because benefits outweighed constraints.	Ridha is stronger when the decision is informed.
Constraints	Networks, notifications, adaptation, and MDR misunderstanding.	Mitigation is needed to prevent gharar and dharar.

Source: Processed field data (2026).

Integrated Interpretation from an Islamic Economics Perspective

The findings position QRIS as a permissible means of exchange whose ethical quality depends on implementation. Sharia value does not arise merely because a digital instrument is used in an economic activity. It is realized through the clarity of the service relationship, the tariff, the party responsible for the fee, the settlement period, and the procedure for resolving disputes.

MDR can be interpreted as ujrah because the payment ecosystem supplies identifiable services. Such an interpretation is conditional: the benefit must be recognizable, the charge must not be concealed, and the merchant must know that the fee is a merchant obligation. Under these conditions, a transparent processing fee is distinct from an increase attached to a loan and is not automatically equivalent to riba. Each arrangement nevertheless remains subject to examination of its actual contract and practice.

The principle of 'adl is expressed through proportionate responsibility. Merchants receive the payment service and bear MDR according to the applicable rules, while customers pay the agreed price of goods or services. If a merchant adds a charge only after the customer selects QRIS, this balance is disrupted. Shafafiyyah requires the final price, fee, and transaction status to be understandable, while ridha requires knowledge before agreement.

Maslahah appears through efficiency, inclusion, security, and stronger recordkeeping. The benefit is individual and social: merchants respond to more consumer preferences, financial records become more orderly, and public institutions gain a stronger foundation for inclusive digitalization. A maqasid-oriented approach, however, requires that the benefits not be purchased at the expense of users with low literacy. Assistance is therefore a mechanism for distributing benefits more fairly.

Amanah is realized through the protection of data and funds, accurate settlement, and responsive complaint handling. Merchants also bear amanah by protecting credentials, verifying transactions, and communicating prices truthfully. The prohibitions of gharar and dharar provide a precautionary standard. Unclear charges, ambiguous notifications, or unexplained settlement delays increase uncertainty. Technical disruptions do not automatically invalidate a transaction, but providers must supply verification and recovery mechanisms so that preventable losses do not remain unresolved.

POLICY AND MANAGERIAL IMPLICATIONS

The Medan municipal government and SIMDAKOP should move beyond registration campaigns toward transaction-cycle literacy. Training should include MDR simulations, the distinction between MDR and a surcharge, notification verification, settlement timing, delayed-transaction procedures, account security, and the use of transaction histories for bookkeeping. Case-based instruction is likely to be more effective than abstract explanation. Programs may be differentiated by digital capability: beginners need basic practice, while experienced users can be introduced to reconciliation and turnover analysis.

Bank Indonesia, banks, and payment service providers should make fee information brief, consistent, and easy to locate. Transaction notifications should clearly differentiate successful, pending, and failed statuses. Assistance channels should provide traceable case numbers and realistic resolution estimates. Fraud-prevention education should use concrete and regularly updated examples. In an Islamic-economics context, fee communication should explain the service compensated through MDR, the principle of transparent consent, and the reason that a surcharge cannot be imposed on customers.

MSME merchants should record gross sales, MDR, and net receipts separately so that the fee can be evaluated accurately rather than perceived through irregular cash deductions. Transaction histories should be reconciled daily, and evidence of disputed transactions retained until resolution. Merchants should restrict device access, never share authentication codes, verify official channels, and train staff to distinguish genuine payment confirmation from fabricated displays. Transparent prices and clear communication during network disruptions protect consumer trust.

Future research may compare assisted and non-assisted merchants, include other cities and business sectors, and use mixed methods to test relationships among literacy, fee perception, ease of use, trust, satisfaction, and continuation. Longitudinal designs could determine how perceptions change after tariff revisions, feature changes, or major service disruptions. Contract-level analysis would also clarify whether different provider arrangements satisfy the specific conditions of ujrah and other relevant Sharia principles.

CONCLUSION

The decision of SIMDAKOP-assisted MSME merchants in Medan to use QRIS was shaped by the interaction of MDR perceptions, ease of use, trust, and experienced business benefits. Understanding changed when merchants learned that MDR represented remuneration for payment processing rather than an unexplained loss of profit. This reframing reduced resistance and allowed the fee to be evaluated alongside security, speed, recording, and consumer-service benefits.

QRIS was perceived as easy because registration and activation were manageable, one code accepted multiple applications, transactions were fast, and histories were recorded automatically. Network instability, delayed notifications, and uneven digital literacy remained constraints, but they did not remove merchants' intention to continue. Training and assistance converted initial difficulty into operational capability.

Trust arose from Bank Indonesia's supervision, provider reliability, transaction traceability, settlement certainty, and positive experience. Most merchants intended to retain QRIS because its combined benefits exceeded the constraints. From an Islamic economics perspective, MDR may constitute ujrah when the service, rate, deduction mechanism, and responsible party are transparent. QRIS supports maslahah, amanah, justice, transparency, and informed consent when it remains free from riba, gharar, maysir, and dharar. Passing MDR to customers through a surcharge should be avoided because it undermines price clarity, justice, consent, and regulatory compliance.

The study is limited to a qualitative sample of experienced merchants within one municipal assistance program. It did not audit all transaction records, estimate the financial effect of MDR, or test the technical security architecture. Its conclusions are therefore contextual and should not be treated as statistical generalizations or as a Sharia audit of every provider contract. Sustainable digitalization requires collaboration among local government, Bank Indonesia, providers, and merchants, with continuing attention to fee literacy, infrastructure, security, recordkeeping, and fair consumer treatment.

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