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Sharia Digital Economic Empowerment Through Financial Education And QRIS Implementation In Rural MSMEs

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Abstract

Purpose: This study critically analyzes Sharia digital economic empowerment for rural MSMEs, addressing the gap where QRIS infrastructure expansion precedes community cognitive readiness.

Method: Using a descriptive qualitative approach based on Participatory Action Research, the study focuses on Rita Chips MSME as a purposive single case. Data were collected through participatory observation, in-depth interviews, and financial documentation across three sequential intervention stages: Sharia financial literacy education, bookkeeping assistance, and QRIS facilitation.

Practical Applications: The results show that partners initially relying on unrecorded cash transactions overcame cognitive and administrative resistance through the principle of trustworthiness and clear net profit calculation, enabling smooth QRIS adoption with only infrastructural barriers remaining.

Conclusion: QRIS is effective as a downstream, rather than upstream, instrument in a validated, replicable village-based Sharia digital empowerment model.

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Introduction

Indonesia's digital economy and halal value chain continue to record significant national growth, yet these aggregate figures often obscure the gap in Sharia financial literacy and inclusion at the grassroots level (Suganda, 2025). Digital transformation, particularly the massive expansion of QRIS infrastructure, often progresses without considering the cognitive readiness of rural communities (Ferrari et al., 2022). Without an adequate understanding of Sharia principles, rural Micro, Small, and Medium Enterprises (MSMEs) risk selecting inappropriate products, are vulnerable to illegal schemes, and lack benchmarks to assess the Sharia compliance of their digital transactions.

This structural gap is exacerbated by previous literature that has progressed on two separate tracks: studies on payment technology adoption and Sharia financial literacy rarely intersect to target the same beneficiary groups (Bukhori et al., 2025). Filling this gap, the Community Service program in Pangkul Village designed a three-stage intervention for the Rita Chips MSME. This model reverses conventional field practices by building cognitive and administrative foundations first—through basic Sharia financial education and bookkeeping arrangement—before concluding with QRIS registration facilitation. This phased approach ensures that technology adoption is grounded in understanding and legality, rather than merely following trends.

Therefore, this article aims to critically analyze the process of Sharia digital economic empowerment, tracing partner responses, operational barriers, and changes in business management practices at each stage. Theoretically, this study offers empirical evidence that bridges the gap between QRIS adoption literature and Sharia literacy. Practically, this initiative not only strengthens the local economy and expands Sharia financial inclusion in Pangkul Village but also formulates an integrated empowerment model that is validated and ready to be replicated in villages with similar poverty characteristics.

Method

This article is based on a community service activity integrated with a descriptive qualitative research framework through a Participatory Action Research (PAR) approach (Olawoye & Lewis, 2026; Sayari, 2026; Thijs, 2019). The selection of the PAR framework aligns with the primary objective of the program, which is not merely to observe phenomena but to involve researchers directly in triggering a structured transformation in MSME management practices. The program was implemented under the auspices of LP2M UIN Raden Fatah Palembang throughout August 2026 in Pangkul Village, Cambai District, Prabumulih City. The subject was selected purposively, designating the Rita Chips MSME as a single case study that accurately represents the characteristics of rural micro-enterprises dealing in real local commodities but remaining entirely at the zero point of digital transformation and Sharia literacy.

In accordance with the theoretical argument proposed in the introduction—that cognitive readiness must precede technology adoption—the methodological intervention design structures three sequentially interlocking implementation stages. The first stage focuses on cognitive intervention through digital Sharia financial education, which dissects the basic principles of Sharia compliance, the urgency of transaction legality, and the ethics of business recording. The second stage shifts to managerial intervention in the form of direct mentoring, where the team dissects and organizes the marketing system while implementing orderly bookkeeping practices alongside the business owner. After the administrative foundation and understanding are established, the intervention enters the third stage: QRIS registration facilitation followed by real transaction simulations to eliminate technological barriers and build merchant trust.

Photo 1. QRIS creation process with the owner of Pangkul Village MSME



Source: Private Documentation, 2026.

To meet the demands of critical analysis, empirical data collection was conducted simultaneously with the program implementation using three main instruments. Participatory observation was utilized to record interaction dynamics, behavioral resistance, and infrastructure constraints in the field. Unstructured in-depth interviews were conducted periodically with the managers of the Rita Chips MSME to capture psychological responses and evaluate understanding at each stage transition. Additionally, business financial documentation, both pre- and post-intervention, was collected as authentic evidence of governance changes.

Photo 2. E-commerce Account Creation Process for Rita's Chips Shop



Source: Private Documentation, 2026.

The collected data were analyzed using an interactive approach encompassing data reduction, narrative data presentation, and conclusion drawing. The analysis focused on unraveling how the partner responded to each stage, identifying crucial points that triggered barriers (whether technical, literacy-related, or institutional), and measuring the effectiveness of this phased design in altering financial management habits. These field findings were then cross-checked (theoretical triangulation) with previous literature to validate whether this integrated intervention design can be claimed as a reliable model for replicating Sharia digital economic empowerment in other high-poverty villages.

Result

The implementation of Participatory Action Research (PAR) at the Rita Chips MSME in Pangkul Village in August 2026 validated the initial hypothesis of this study: financial technology adoption at the grassroots level cannot stand alone as a single instrument but must be built upon cognitive readiness and administrative discipline. Based on baseline observations prior to the intervention, the management of Rita Chips fully represented the profile of a traditional rural MSME. Transactions were 100 percent reliant on cash, cash flow recording was non-existent resulting in the commingling of business and personal funds, and

literacy regarding Sharia compliance in financial transactions had not been addressed at all.

The transformation process of this business management habitus is detailed through three intervention stages, critically evaluated as follows:

1. Cognitive Transition: Dismantling the Barriers of Sharia Financial Literacy

The first stage, Sharia financial literacy education, served as a crucial starting point determining the success of subsequent stages. Rather than merely indoctrinating on halal and haram, the education focused on the principles of amanah (trust and transparency) and 'adalah (justice) in muamalah (Islamic transactions). In-depth interviews with the owner of Rita Chips captured a "cognitive shock" upon realizing that the practice of mixing household grocery money with chip business capital was not just a managerial weakness, but risked violating the principle of asset transparency in the Sharia economy.

The main obstacle at this stage was not a rejection of Sharia values, but skepticism regarding the physical form of digital money. There was an initial perception that money with "no visible physical form" was prone to uncertainty (gharar). The intervention responded by providing an understanding of contemporary fiqh legality, explaining that digital balances are a legitimate representation of mal (wealth/property) as long as the underlying asset is clear in the banking system. This deconstruction of understanding successfully eliminated the partner's psychological resistance to non-cash payments, confirming literature findings that trust is an absolute antecedent variable before infrastructure is introduced.

2. Managerial Restructuring: From Memory to Orderly Bookkeeping

Once the cognitive barrier was opened, the intervention moved to administrative arrangement. The team assisted the Rita Chips MSME in implementing simple cash bookkeeping that separated personal and operational expenses, and restructured packaging and marketing strategies. This stage proved to be the phase with the highest behavioral resistance. In the first week of mentoring, the partner felt burdened by the requirement to record every small transaction, given the old habit of relying solely on casual memory.

However, field analysis showed that a turning point occurred when the partner could see the actual net profit calculation at the end of the week—something they had never known precisely in years of operation. This administrative discipline became a direct bridge to QRIS adoption readiness. Without separate and structured bookkeeping, funds entering the bank account from QRIS would only be considered "lost money" difficult to track its allocation.

3. Digital Infrastructure Adoption: Conscious QRIS Implementation

The final stage was the facilitation of QRIS creation and transaction simulation. At this point, the intervention ran very smoothly both technically and psychologically. Because the partner had passed the first stage (understanding the Sharia legality of digital money) and the second stage (having bookkeeping to track incoming funds), QRIS was no longer viewed as "confusing foreign technology," but as a logical instrument to facilitate recording without small change.

The remaining obstacles were purely structural-infrastructure, namely the fluctuating internet signal stability in Pangkul Village, and the fact that most local buyers (neighbors) still preferred using cash. Facing this, the marketing strategy was adjusted: QRIS was prioritized to handle large orders (resellers) or buyers from outside the village, while small retail transactions continued to serve cash which was immediately recorded in the cash book. This shows the maturity of the partner's adaptation; technology was not forced for all conditions, but used tactically.

Discussion

The empirical experience at the Rita Chips MSME offers a synthesis to fill the gap between the literature identified in the introduction. Previous literature has often encountered a deadlock: QRIS adoption research is frustrated by the low usage rate of MSMEs, while Sharia financial research only revolves around theoretical education. The case in Pangkul

Village proves that the gap in payment technology adoption in rural areas is not merely a matter of technophobia, but the missing link of "administrative readiness" and "transactional belief".

This 85th Community Service Model demonstrates that QRIS will only function optimally if placed at the downstream end of the intervention, not at the upstream as a mere one-day socialization program. The success of the Rita Chips partner in transforming from a purely traditional entity into an MSME with structured bookkeeping and Sharia digital payment capabilities affirms a new thesis: digital economic empowerment in rural poor areas must be treated as a holistic business behavior reconstruction process, where Sharia literacy acts as a moral foundation (changing mindsets), bookkeeping as an operational foundation (changing habits), and QRIS as an acceleration tool (increasing efficiency).

Thus, the claim that the gap in national aggregate digital economic growth does not reach the grassroots can be overcome. The phased design at the Rita Chips MSME in Pangkul Village has successfully provided an inclusive empowerment empirical model that can be replicated to break the deadlock of digitalization and poverty in villages with similar characteristics in the future.

Conclusion

The empirical study on the Rita Chips MSME in Pangkul Village confirms that the deadlock of financial technology adoption in rural areas can be solved through a paradigm shift in intervention. Digitalization cannot be forced as the first step, but must be positioned downstream as a result of cognitive and administrative maturity. The three-stage intervention design—which sequentially strings together Sharia financial legality education, cash bookkeeping discipline, and QRIS adoption facilitation—has proven effective in dismantling the psychological resistance and traditional habits of business actors. Understanding the principles of amanah and Sharia transparency has successfully fostered trust in digital money, while administrative order becomes an operational anchor that makes QRIS implementation relevant, measurable, and appropriate for the micro-enterprise scale.

Theoretically, this study has successfully bridged the gap between the literature of Sharia financial literacy and payment technology adoption. This study proves that both are mutually locking entities; no matter how sophisticated the digital infrastructure (QRIS) provided, it will lose its utility without being supported by a strong foundation of literacy and financial governance at the grassroots level. Practically, this 85th Community Service initiative produces a validated village-based Sharia digital economic empowerment framework. This business behavior reconstruction model does not merely document the success of transforming one MSME from the zero point to financial inclusion, but also offers a structural intervention prototype ready to be replicated to overcome economic gaps and eradicate rural poverty in other regions.

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