

ABSTRAK

Perkembangan teknologi digital telah mendorong transformasi praktik filantropi Islam, salah satunya melalui penerapan *Quick Response Code Indonesian Standard* (QRIS) sebagai media penghimpunan dana infak dan sedekah di masjid. Meskipun QRIS menawarkan kemudahan transaksi, penggunaannya berpotensi menimbulkan risiko hukum bagi munfiq, seperti potensi penipuan, ketiadaan SOP tertulis, minimnya transparansi pelaporan, dan belum adanya mekanisme pengaduan yang formal. Penelitian ini bertujuan untuk mendeskripsikan mekanisme penggunaan QRIS di Masjid Jami' Gresik serta menganalisis perlindungan hukum bagi munfiq dari perspektif Hukum Islam dan Hukum Positif.

Penelitian ini menggunakan metode kualitatif deskriptif dengan pendekatan yuridis-empiris. Data diperoleh melalui wawancara dengan delapan informan yang terdiri dari tiga pengurus masjid dan lima jamaah, yang dipilih secara purposive sampling, serta dilengkapi dengan observasi dan dokumentasi. Analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan, dengan keabsahan data dijamin melalui triangulasi. Landasan teori yang digunakan adalah Teori *Maqashid Syariah Fi Al-Muamalah* dan Teori Perlindungan Konsumen berdasarkan Undang-Undang Nomor 8 Tahun 1999.

Hasil penelitian menunjukkan bahwa mekanisme penggunaan QRIS di Masjid Jami' Gresik berjalan secara praktis dan efisien serta mendapat respons positif dari jamaah. Dari perspektif hukum Islam, penggunaan QRIS secara prinsip telah sesuai dengan nilai amanah dan kemaslahatan, namun prinsip hifz al-māl belum terpenuhi secara menyeluruh karena pelaporan keuangan tidak dilakukan secara rutin dan terdokumentasi. Dari perspektif hukum positif, perlindungan munfiq telah terpenuhi secara teknis melalui pengawasan Bank Indonesia, namun lemah secara administratif akibat ketiadaan SOP tertulis dan mekanisme pengaduan yang formal. Dengan demikian, perlindungan hukum munfiq dalam penggunaan QRIS di Masjid Jami' Gresik masih memerlukan penguatan pada aspek transparansi pelaporan, dokumentasi prosedur, dan mekanisme pengaduan yang terstruktur.

Kata Kunci : Perlindungan Hukum, *Munfiq*, QRIS, Infak dan Sedekah, Hukum Islam, Hukum Positif.

ABSTRACT

The development of digital technology has driven a transformation in Islamic philanthropic practices, one example being the implementation of the Quick Response Code Indonesian Standard (QRIS) as a medium for collecting alms and donations in mosques. While QRIS offers ease of transactions, its use poses potential legal risks for almsgivers, such as potential fraud, the absence of written SOPs, minimal reporting transparency, and the absence of a formal complaint mechanism. This study aims to describe the mechanism for using QRIS at the Gresik Grand Mosque and analyze legal protection for almsgivers from the perspectives of Islamic law and positive law.

This study employed a descriptive qualitative method with a juridical-empirical approach. Data were obtained through interviews with eight informants three mosque administrators and five congregants selected using purposive sampling, supplemented by observation and documentation. Data analysis was conducted through data reduction, data presentation, and conclusion drawing, with data validity guaranteed through triangulation. The theoretical basis used is the *Maqashid Syariah Fi Al-Muamalah* Theory and the Consumer Protection Theory based on Law Number 8 of 1999.

The results of the study indicate that the QRIS use mechanism at the Gresik Grand Mosque operates practically and efficiently and has received a positive response from the congregation. From an Islamic legal perspective, QRIS use is in principle in accordance with the values of amanah (trust) and maslahah (benefit), but the principle of *hifz al-māl* (property and welfare) has not been fully met because financial reporting is not routinely and documented. From a positive legal perspective, the protection of *mufiq* (indifferent) is technically fulfilled through Bank Indonesia supervision, but administratively weak due to the lack of written SOPs and a formal complaint mechanism. Therefore, legal protection of *mufiq* (indifferent) in the use of QRIS at the Gresik Grand Mosque still requires strengthening in terms of reporting transparency, procedural documentation, and a structured complaint mechanism.

Keywords: Legal Protection, *Munfiq*, QRIS, Infak and Sadaqah, Islamic Law, Positive Law.