

MSME Business Facilitation through QRIS, Google Maps, and Product Catalogues: A Maqashid Syariah Perspective

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Abstract

Digital business facilitation is increasingly relevant for micro, small, and medium enterprises (MSMEs) seeking better transaction practices, business visibility, and product information access. This study examines documented implementation of QRIS, Google Maps, and a product catalogue among businesses in Ngepel Hamlet, Sempu Village, Ponorogo Regency, and interprets these outputs through a maqashid syariah perspective. Using a qualitative document-based case study supported by a literature review, it analyses the unpublished internal activity report of the Kelompok 3 Persemakmuran KPM community-service program (July–August 2026), with academic literature on MSME digitalization and maqashid syariah as the interpretive foundation. The documented outputs comprise four QRIS adoptions, ten Google Maps registrations (nine MSMEs and one village-owned enterprise/BUMDes), and two printed catalogue booklets covering seven MSMEs. The analysis suggests that QRIS supports hifz al-mal through traceable, lower-risk transactions and taysir through transactional convenience, while Google Maps and product catalogues support ‘adl by improving accessibility and clarity of business information and potentially reducing gharar. These findings concern documented outputs and their theoretical implications, not measured changes in sales, transaction volume, consumer trust, or economic empowerment. The Ngepel case illustrates how complementary facilitation tools may align with maqashid syariah, underscoring the need for longitudinal research on economic outcomes.

Keywords: Google Maps; Maqashid Syariah; MSME Business Facilitation; Product Catalogue; QRIS.

INTRODUCTION

Ngepel Hamlet, located in Sempu Village, Ngebel District, Ponorogo Regency, is home to household-based micro, small, and medium enterprises (MSMEs) that contribute to the local economy (Situngkir, Harahap, Wijaya, Simanungkalit, & Abdillah, 2025). Digitalization has increasingly become part of MSME development strategies for adapting to the digital era (Amilia et al., 2024). Between July and August

2026, these businesses received a series of facilitation activities organized by the Group 3 Persemakmuran community service (KPM) team, including assistance with Quick Response Code Indonesian Standard (QRIS) adoption, registration of business locations on Google Maps, and preparation of a product catalogue. According to the program documentation, the activities resulted in four QRIS adoptions, ten Google Maps registrations, and a printed catalogue covering seven MSMEs.

Previous studies have generally examined these instruments separately. QRIS has been discussed in relation to transaction efficiency, security, and Islamic economic values (Hamida, Millah, & Rahman, 2026; Putri, Asnaini, & Putri, 2024; Khairani, Saragih, Panggabea & Manihuruk, 2025; Tanusi & Saepudin, 2025; Zehro, 2025). Google Maps has been examined as a means of improving business visibility and consumer accessibility (Syah & Fathoni, 2025). Product catalogues have been associated with the presentation and promotion of MSME products (Rustiarini, Anggraini, & Satwam, 2021; Mariam & Ramli, 2022). Other community-based work has shown that combining several digital tools can address different dimensions of MSME needs, such as payment, visibility, and market reach (Tampubolon, Ramadhan, Rizky, Putri, Adzka & Arum, 2024; Srimindarti, Hardiningsih, Lisiantara, Ardinata, & Sulastri, 2023). Community-service programs have also introduced QRIS to MSMEs and village institutions through socialization and registration assistance (Andriany, Tangke & Musriha, 2025; Aryana, Hasan, Utami, Muhlisin, Pamekas & Mulahela, 2026; Natsir, Bangun, Attan, & Landias, 2023).

From an Islamic economics perspective, maqashid syariah provides a normative framework for assessing whether economic practices contribute to *maslahah* while avoiding harm (Kasdi, 2019). Among the five classical essential objectives, *hifz al-mal* (protection of wealth) is directly relevant to economic transactions (Nurhidayatullah & Fathurohman, 2024). Other concepts, such as *taysir* (ease) and *'adl* (justice), can function as operational or ethical principles through which *maslahah* may be pursued; they should not be treated as taxonomically identical to the five essential objectives. In digital business practices, this distinction is important because technological adoption can only be considered beneficial when its mechanisms and effects are consistent with the protection of wealth, fairness, transparency, and the reduction of avoidable uncertainty (Albar, Amiruddin, & Abdullah, 2025; Bashori, Umami & Wahid, 2024).

Based on the literature reviewed in this study, including maqashid-based models of the digital economy and MSME development (Albar et al., 2025; Bashori et al., 2024; Kusumaningtyas, Subekti, Jaelani, Orsantinutsakul, & Mishra, 2022), limited attention has been given to the integration of QRIS, Google Maps, and product catalogues within a single rural MSME setting and its interpretation through a maqashid syariah framework. The present study therefore focuses on the Ngepel case and asks how the documented outputs of these three forms of business facilitation can be interpreted through maqashid syariah. The contribution is not a claim that the program has empirically produced economic empowerment, but an analysis connecting documented implementation outputs with mechanisms and potential benefits identified in previous research.

LITERATURE REVIEW

Maqashid Syariah, Mashlahah, and Economic Activity

Maqashid syariah refers to the overarching objectives of Islamic law aimed at securing human welfare (maslahah) (Kasdi, 2019). Classical formulations identify five essential elements to be protected: religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-aql), lineage (hifz al-nasl), and wealth (hifz al-mal) (Nurhidayatullah & Fathurohman, 2024). In economic activity, hifz al-mal is especially relevant because transactions should protect wealth and avoid practices that generate harm, fraud, or unjust loss. Digital financial services may support this objective when they improve transaction traceability and reduce certain risks, although their benefits remain dependent on responsible use and adequate digital literacy (Rohman, 2026; Lestari, Nurbaiti, & Aisyah, 2023; Alfiana, Saripujiana, Nurlia, & Hasbi, 2025; Putri & Amalia, 2025; Rifqi, Nihayah, & Mujibatun, 2025). From a regulatory standpoint, legal protection in QRIS-based non-cash transactions and the regulation of surcharges are also relevant to preventing unjust loss for both merchants and consumers (Mumtakhinah, Triandani, Noor, Apriliani, Ramadhani, & Baidhowi, 2026; Sasra & Baidhowi, 2025).

Operational Principles: Taysir, ‘Adl, and Gharar

Taysir, understood as facilitation or ease, is used in this study as an operational principle that can support maslahah rather than as one of the five classical essentials. Conceptually, this principle parallels the perceived ease of use construct in the Technology Acceptance Model, which explains why users tend to adopt technologies that require less effort (Davis, 1989); the model has also been applied to Islamic digital payment and mobile banking services (Hasanah, Rusydi, Maulana, Maftukhatushalikhah, & Azwari, 2021; Safari & Riyanti, 2024). ‘Adl, or justice, likewise functions here as an ethical principle concerning fair and transparent treatment. In commercial exchange, accurate information can help reduce gharar, or avoidable uncertainty, particularly when consumers need clear information before making a transaction. Accordingly, the analytical relationship used in this study is: maqashid objective → operational principle → facilitation mechanism → expected economic or social benefit.

MSME Digital Business Facilitation

QRIS has been associated with easier and more secure cashless transactions among MSMEs. Putri et al. (2024) found that QRIS can support transparent and traceable transactions, while Hamida et al. (2026) emphasized transactional convenience and security. Lestari et al. (2023) similarly reported that digitalization among Muslim-owned MSMEs can contribute to maslahah through greater transactional convenience, while challenges remain in digital literacy and consistent record-keeping. Other studies have reported that QRIS contributes to transactional ease, recording efficiency, and operational effectiveness among MSMEs (Cahyani, 2025; Khairani et al., 2025; Muslimawati, 2024; Puriati, Sugiartana, & Mertaningrum, 2023), and that perceived benefits, security, and user perceptions shape the intention to use QRIS (Firdaus et al., 2025; Ramayanti, 2024; Ridlo, Wulandari, Mawardi, & Albab, 2025). More broadly, QRIS forms part of the transformation of Indonesia’s payment system toward a digital economy (Afriyanti, 2022; Maharani, Saputri, & Suhatmi, 2025).

Google Maps can function as a business-visibility and accessibility tool when business names, addresses, contact details, operating hours, and location information are complete and accurate. Syah and Fathoni (2025) documented a comparable assistance program in a neighbouring area and reported that geotagging and complete business

profiles improved the accessibility of an MSME to consumers. Such online presence is part of broader MSME digitalization strategies (Amilia et al., 2024). Product catalogues can organise product names, descriptions, prices, and producer information in a standardized form, supporting promotion and clearer communication with consumers (Rustiarini et al., 2021; Mariam & Ramli, 2022; Srimindarti et al., 2023).

The three instruments therefore address different business functions. QRIS primarily concerns the transaction stage; Google Maps concerns business discovery and physical accessibility; and a product catalogue concerns product information and promotion. Their combination may form a complementary facilitation ecosystem, but the realization of *masalah* depends on accurate information, digital literacy, reliable connectivity, account security, and continued maintenance (Alfiana et al., 2025; Sasra & Baidhowi, 2025; Zehro, 2025).

Analytical Framework

Table 1 presents an analytical framework that links several digital instruments used by businesses with Maqashid al-Shariah principles, particularly *Hifz al-mal* (protection of wealth) and the operational principle of *taysir* (facilitation). QRIS is positioned as an instrument that supports traceable cashless transactions and facilitates payment processes. Its expected benefits include reducing cash-handling risks and increasing transaction convenience, although these benefits depend on account security and accurate transaction records. Meanwhile, Google Maps is associated with the principle of *‘Adl* and the reduction of *gharar* (uncertainty), particularly through the provision of accessible and accurate business-location information. This mechanism can facilitate consumer access and reduce information uncertainty, provided that business profiles are regularly updated and maintained accurately.

Table 1. Analytical Framework

Instrument	Maqashid-related basis	Mechanism	Expected benefit / condition
QRIS	Hifz al-mal; <i>taysir</i> as an operational principle	Traceable cashless transactions and easier payment	Potential reduction of cash-handling risk and greater convenience; depends on secure accounts and accurate recording.
Google Maps	‘ <i>Adl</i> ; reduction of <i>gharar</i>	Accessible and accurate business-location information	Potentially easier consumer access and lower information uncertainty; depends on regular profile updates.
Product catalog	‘ <i>Adl</i> ; reduction of <i>gharar</i>	Standardized product descriptions, prices, and contacts	Potentially clearer consumer information and promotion; depends on accurate and current content.

The framework also identifies product catalogues as another digital instrument grounded in the principles of *Adl* and the reduction of *gharar*. Through standardized information concerning product descriptions, prices, and business contacts, product catalogues can improve transparency and reduce ambiguity in transactions. The expected benefit is clearer information for consumers, which may support more informed purchasing decisions and strengthen fairness in business–consumer interactions. However, the effectiveness of this instrument remains conditional on the

accuracy, completeness, and currency of the information provided. Overall, the table illustrates that digitalization is not merely technological adoption but can also function as an instrument for promoting transparency, convenience, fairness, and protection of wealth when implemented consistently with Islamic ethical principles.

RESEARCH METHOD

This study employs a qualitative document-based case study supported by a literature review (Prawanti, Kumala, Fadillah, Damanik, & Lubis, 2025; Syahrizal & Jailani, 2023). This design is adopted because the study analyzes specific program-level documentation, rather than only general academic literature, to describe the implementation and outputs of the Ngepel assistance activities. The literature review provides the theoretical and interpretive foundation for connecting the documented outputs with maqashid syariah concepts.

Unit of Analysis and Documentary Data

The unit of analysis is the set of QRIS, Google Maps, and product-catalogue facilitation activities implemented for businesses in Ngepel Hamlet during July–August 2026. The primary documentary source for the case description is the unpublished internal activity report of the Group 3 Persemakmuran KPM team. The report records implementation activities and program outputs, including participating businesses, registration activities, interviews, product photography, and catalog production. The document was produced as an internal program report rather than as an academic publication. Its use in this study is therefore explicitly treated as documentary research data, not as primary interview or survey data.

The academic literature consists of articles identified through Google Scholar and Sinta Kemendikisaintek, primarily published between 2020 and 2026, concerning MSME digitalization, QRIS, Google Maps, product catalogues, and maqashid syariah. The manuscript's original documentation does not record the exact search strings, search date, number of records initially identified, or number of records retained. These details should be added by the authors if they are available from the actual search process; they should not be reconstructed retrospectively.

Data Collection and Analysis

Data were collected through documentary review of the internal activity report and thematic review of relevant academic articles. For the case material, the researchers extracted information on the type of intervention, the participating business or institution, implementation activities, and documented outputs. The literature was reviewed for findings relevant to transaction security and convenience, business visibility and accessibility, product information, and Islamic economic principles.

The analysis followed a four-stage interpretive chain: (1) identification of the documented program output; (2) identification of the operational mechanism associated with the relevant instrument; (3) connection of that mechanism to a maqashid objective or operational Islamic principle; and (4) assessment of the potential maslahah and possible risks or conditions. This approach distinguishes observed outputs from benefits inferred from previous studies. The present study measured no changes in sales, income, transaction volume, customer perceptions, or business empowerment.

Data Credibility and Ethical Considerations

Because the principal case source is an internally generated program report, the findings should be understood within the limits of documentary reliability. The report documents the activities undertaken by the facilitators and the outputs recorded by the program team, but it does not provide an independent pre–post evaluation of economic outcomes. Where business-owner photographs, interview material, or contact information are contained in the underlying documentation, their use in a publication should follow the consent, privacy, and ethical requirements of the target journal. Identifying details should be retained only when publication is authorized and necessary.

RESULTS AND DISCUSSION

Documented Program Outputs

Table 2 presents the documented outputs of the assistance program in the form of QRIS adoption, Google Maps registration, and product catalogue development across participating businesses and institutions. The table records four QRIS adoptions, ten Google Maps registrations, and seven MSMEs represented in the printed product catalogue. Most participating MSMEs received support through Google Maps, while QRIS adoption was implemented selectively. Several MSMEs, including Keripik Pisang Laris Manis, received all three forms of assistance, indicating a more comprehensive level of digitalization. BUMDes Manunggal Sempu is presented separately because its institutional status as a village-owned enterprise differs from that of an MSME, although it participated in the QRIS and Google Maps assistance.

Table 2. Documented Program Output

Business / institution	QRIS	Google Maps	Product catalog	Type
Nasi Goreng 77	✓	-	-	MSME
Toko Kelontong Bu Rini	✓	✓	-	MSME
BUMDes Manunggal Sempu	✓	✓	-	BUMDes
Keripik Pisang Laris Manis	✓	✓	✓	MSME
Keripik Pisang Meika Dila	-	✓	✓	MSME
Keripik Pisang Bu Murtini	-	✓	✓	MSME
Produksi Tempe	-	✓	✓	MSME
Keripik Tempe Sri Rejeki Cantika	-	✓	✓	MSME
Kerupuk Sari Udang	-	✓	-	MSME
Susu Kambing Etawa	-	✓	✓	MSME
Keripik Bote Chippy Buggy	-	✓	✓	MSME

The documented outputs demonstrate that the program successfully translated the planned digital assistance into observable implementation and registration

outcomes. QRIS adoption provides evidence of the introduction of digital payment facilities, while Google Maps registration improves the digital discoverability of participating businesses. Meanwhile, inclusion in the product catalogue provides an additional channel for presenting business and product information to consumers. Nevertheless, these outputs should be interpreted cautiously as evidence of program implementation and technology adoption/registration rather than direct evidence of economic impact. Indicators such as increased sales, customer growth, income, or business productivity would require separate measurement over an appropriate observation period, as applied in comparative studies of MSME financial performance before and after QRIS use (Gonan & Syamsuddin, 2026).

QRIS: *Hifz al-Mal and Taysir*

Between 21 and 23 July 2026, four participants, three MSMEs and BUMDes Manunggal Sempu, were assisted in adopting QRIS: Nasi Goreng 77, Toko Kelontong Bu Rini, BUMDes Manunggal Sempu, and Keripik Pisang Laris Manis. The facilitators assisted owners with business data preparation, registration, account activation, and guidance on displaying and using the QRIS code, an approach comparable to other QRIS assistance programs for MSMEs and village institutions (Andriany et al., 2025; Aryana et al., 2026). The documented output can be interpreted through *hifz al-mal* because digital transaction records may improve traceability and reduce some cash-handling risks. Putri et al. (2024) relate QRIS to transparent and traceable transactions, while Hamida et al. (2026) emphasize convenience and transaction security. Digital payment records have also been reported to improve the efficiency of financial recording in small food businesses (Cahyani, 2025), while perceived security is a key consideration in MSMEs' use of QRIS (Firdaus et al., 2025; Zehro, 2025). The analytical chain is therefore: *hifz al-mal* → protection of financial resources → traceable and lower-risk transactions → potential support for asset protection.

QRIS can also be related to *taysir* as an operational principle because cashless payment can make transactions more convenient (Davis, 1989; Muslimawati, 2024; Puriati et al., 2023). The experience documented for Keripik Pisang Laris Manis is relevant because the business serves customers beyond the hamlet, including buyers from other cities and resellers outside the immediate area. However, this observation does not establish an increase in sales or transaction volume. The benefit remains a theoretically and literature-supported potential. Moreover, QRIS does not automatically guarantee *masalah*: digital literacy, internet connectivity, account security, transaction accuracy, and consistent financial record-keeping remain necessary conditions (Alfiana et al., 2025; Putri & Amalia, 2025; Sasra & Baidhowi, 2025).

Google Maps: 'Adl and Reduction of Gharar

Between 21 and 23 July 2026, nine MSMEs and BUMDes Manunggal Sempu were registered on Google Maps. The facilitation process included recording business names, addresses, contact details, operating hours, and photographs, followed by location pinning and checking of the entries.

This output can be interpreted through '*adl* because accurate and accessible business information supports fairer information conditions between sellers and consumers. Syah and Fathoni (2025) reported that geotagging and complete business profiles can improve consumer accessibility to an MSME, consistent with the role of digital presence in MSME adaptation to the digital era (Amilia et al., 2024). In the

present case, the mechanism can be expressed as: ‘adl → fair and transparent information → accurate business-location information → lower information uncertainty (gharar) before a consumer attempts to visit or contact the business.

The potential benefit, however, depends on maintenance. An inaccurate address, outdated opening hours, inactive contact number, or incomplete profile may reproduce rather than reduce uncertainty. Thus, the documented registration is an output, while improved market access is an expected benefit supported by previous research, not an empirically measured outcome of the Ngepel program.

Product Catalogue: ‘Adl, Information Clarity, and the Printed-Digital Distinction

Between 21 and 29 July 2026, the catalogue team visited and documented seven MSMEs: Keripik Pisang Meika Dila, Keripik Pisang Bu Murtini, Keripik Pisang Laris Manis, Produksi Tempe, Keripik Tempe Sri Rejeki Cantika, Susu Kambing Etawa, and Keripik Bote Chippy Buggy. The team recorded product names, descriptions, distinguishing features, prices, and producer contacts. The documented final output consisted of two printed catalogue booklets distributed to BUMDes and the village office.

Because the documented output was printed, it should not be classified as a digitalization instrument in the same sense as QRIS or Google Maps. Its more accurate characterization is a product-information and promotional facilitation tool produced using digital documentation and design processes. This distinction is important for construct validity. The catalog may contribute to ‘adl when the information presented is accurate and sufficiently complete, because clear product descriptions and prices can reduce misunderstanding before purchase. Rustiarini et al. (2021) provide supporting evidence for the promotional and informational value of catalogues. Mariam and Ramli (2022) describe the introduction of e-catalogues as part of MSME digital marketing, and Srimindarti et al. (2023) highlight the importance of digital marketing for small-scale chip producers, the business type that dominates the Ngepel catalogue.

The relevant analytical chain is: ‘adl → fair and transparent product information → standardized product descriptions and prices → reduced information uncertainty (gharar). At the same time, the potential benefit depends on whether prices, availability, contact information, and product descriptions remain current. The present documentation does not establish that the printed catalogue increased consumer trust, market reach, or sales.

Complementarity and Maqashid-Oriented Interpretation

The three interventions address different points in the MSME business process. QRIS concerns payment; Google Maps concerns business discovery and location accessibility; and the printed product catalogue concerns product information and promotion. Tampubolon et al. (2024) similarly suggest that combining digital tools can address several MSME needs more comprehensively than relying on one tool alone. This is in line with Natsir et al. (2023), who associate QRIS use with MSME productivity, and Amilia et al. (2024), who frame digitalization as a multidimensional adaptation strategy.

From a maqashid-oriented perspective, the complementarity can be understood without treating hifz al-mal, taysir, and ‘adl as equivalent categories. Hifz al-mal provides the principal maqashid objective most directly relevant to financial transactions (Kasdi, 2019; Rifqi et al., 2025), while taysir and ‘adl operate as principles

that describe mechanisms through which convenience and fairness may contribute to *maslahah*. The resulting pattern is: protection of wealth in transactions (*hifz al-mal*), facilitation of transactions (*taysir*), and fair access to business and product information (*‘adl*), with *gharar* serving as a relevant risk where information is incomplete or inaccurate.

The analysis also highlights potential *mafsadah* or unintended risks. QRIS may create problems when users have limited digital literacy, weak account security, or poor transaction records (Alfiana et al., 2025; Sasra & Baidhowi, 2025), and consumer-protection issues such as surcharges on QRIS transactions may also arise (Mumtakhinah et al., 2026). Google Maps can become misleading if business profiles are not updated. Product catalogues can generate misinformation if prices, availability, or product descriptions become outdated. Therefore, the *maqashid* assessment should not equate technological adoption with *maslahah* automatically; the quality, accuracy, security, and sustainability of implementation determine whether the potential benefit is realized.

Observed Outputs, Expected Benefits, and Evidence Limits

Table 3 presents the findings according to different levels of evidence, ranging from clearly documented outputs to potential benefits that have not yet been empirically verified. At the documented output level, the study records four QRIS adoptions, ten Google Maps registrations, and seven MSMEs included in a printed catalogue. These outputs can be directly verified through the program documentation. The table also identifies several potential benefits, including better traceability, easier access to information, and greater information clarity. These benefits are supported by previous studies and are interpreted in relation to *maqashid* principles.

Table 3. Observed Outputs, Expected Benefits, and Evidence Limits

Evidence level	Example in this study	Interpretation
Documented output	4 QRIS adoptions; 10 Google Maps registrations; 7 MSMEs in printed catalog	Directly supported by program documentation.
Literature-supported potential benefit	Greater traceability, convenience, accessibility, and information clarity	Supported by prior studies and interpreted in relation to <i>maqashid</i> principles.
Not empirically demonstrated	Higher sales, transaction volume, customer visits, consumer trust, income, resilience, or economic empowerment	Requires primary or longitudinal outcome data.

The table also highlights the limitations of the available evidence when discussing broader economic impacts. Outcomes such as higher sales, increased transaction volume, more customer visits, greater consumer trust, higher income, business resilience, and economic empowerment have not yet been directly demonstrated by the study. Establishing these impacts would require primary data or longitudinal evidence that could measure changes over time, for example through before-and-after comparisons of MSME financial performance (Gonan & Syamsuddin, 2026).. Therefore, the table helps distinguish between what has been directly observed, what is supported by existing literature, and what remains a potential outcome, ensuring that the interpretation of the findings remains consistent with the strength of the available evidence.

CONCLUSION AND SUGGESTION

This study analyzed documented QRIS, Google Maps, and product-catalogue facilitation activities implemented in Ngepel Hamlet, Sempu Village, Ponorogo Regency, through a maqashid syariah perspective. The documentary evidence records four QRIS adoptions, ten Google Maps registrations, and a printed product catalogue covering seven MSMEs. These outputs can be interpreted as potentially aligned with hifz al-mal, taysir, and ‘adl through different mechanisms: QRIS may support protection of financial resources and transactional ease; Google Maps may improve the accessibility of business information; and the product catalogue may improve the clarity and transparency of product information.

The study does not establish that these interventions caused higher sales, stronger consumer trust, wider market access, or economic empowerment because such outcomes were not directly measured. Its contribution is instead to provide a qualitative documentary interpretation of program outputs and to clarify how complementary business-facilitation tools can be analyzed within a maqashid syariah framework. The printed status of the catalogue also indicates that the three interventions should not be described as identical digital instruments.

Future research should use interviews, surveys, transaction records, or longitudinal designs to examine changes in transaction volume, sales, customer reach, technology use, record-keeping, and business sustainability after the interventions. Comparative studies across rural MSME communities could further test whether the maqashid-oriented analytical framework produces similar interpretations in different contexts.

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