

**QRIS DIGITAL PAYMENT TECHNOLOGY IMPLEMENTATION
STRATEGY FOR INCREASE FACILITIES TRANSACTION ON MSMEs
AT BANK DKI, SYARIAH BRANCH, SIDOARJO**



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Abstract

The development of digital technology is driving changes in the payment system in Indonesia, one of which is the presence of QRIS as a digital payment standard initiated by Bank Indonesia. QRIS offers the convenience of non-cash transactions for MSMEs. This study aims to determine the strategy for implementing QRIS digital payment technology to improve transaction convenience for MSMEs at Bank DKI KC Syariah Sidoarjo and identify obstacles faced in its use. The research method used is a qualitative approach with data collection techniques through observation, interviews, and documentation with Bank DKI KC Syariah Sidoarjo and MSMEs. The results of the study show that the QRIS implementation strategy at Bank DKI KC Syariah Sidoarjo through socialization, canvassing, bundling programs, rewards, promotions, and routine assistance, has succeeded in increasing the ease of MSME transactions. As of March 2025, 675 QRIS merchants were recorded with a nominal transaction reaching Rp1,355,580,206, indicating significant enthusiasm and growth in QRIS use among MSMEs in Sidoarjo. However, obstacles such as low digital literacy, lack of understanding of the benefits of QRIS, and limited internet access still need to be overcome. To overcome these obstacles, Bank DKI provides solutions in the form of assistance and routine maintenance. Thus, Bank DKI will continue to strive to increase the use of QRIS to make it more practical and efficient for use among MSMEs.

Keywords: Convenience Transactions, QRIS, MSMEs

INTRODUCTION

The development of digital technology has brought about major changes in the payment system in Indonesia, especially since the introduction of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia as a national digital payment standard. QRIS allows people to conduct cashless transactions practically by simply scanning a QR code through a banking app or digital wallet on their smartphone. This innovation is increasingly relevant as the public's need for fast, secure, and efficient transactions increases, driven by the growth of smartphone users and increasingly widespread internet access. (Mohammad Akbar (Baihaqi, 2024)

Data from the Indonesian Payment Systems Association (ASPI) shows that QRIS adoption in Indonesia is experiencing very rapid growth. In 2020, the number of merchants using QRIS was recorded at around 6 million, then jumped to 15 million in 2021, and continued to increase to reach 33 million merchants by June 2024. Not only in terms of merchants, the number of QRIS users also increased significantly, from 29 million users at the end of 2022 to 46 million in 2023, and reached 51 million users by mid-2024. In addition, in April 2022, the value of non-cash transactions in Indonesia grew by 51.88% to Rp100.25 trillion, with a transaction volume reaching 24.55 million transactions—indicating a shift in public preference towards digital payments.

MSMEs as a sector that becomes The backbone of the national economy is also being encouraged to adopt digital payment systems like QRIS. Digital payment systems offer numerous benefits for MSMEs, including simplifying transactions, reducing operational costs, increasing efficiency, and expanding market reach to millennial and Z generation consumers who are accustomed to *cashless transactions* . (Muhammad (Balyan, 2023) However, challenges remain, such as regional differences. Previous studies have shown that only around 41% of MSMEs have optimally utilized QRIS, while the rest still rely on traditional payment methods. (Cheryl Faviana Abigail, Dian Arisanti, and Indriana Kristiawati)

Bank DKI KC Syariah Sidoarjo, as a financial institution actively supporting the digitalization of MSMEs, strives to address these challenges through outreach, education, promotion, and mentoring strategies. As of March 2025, Bank DKI KC Syariah Sidoarjo had registered 675 QRIS merchants with a transaction value of Rp1,355,580,206. (Interview) with Billy Hadi Surya and Gladys) This increase was not only driven by promotional and educational programs, but also by the convenience offered by the JakOne Merchant application. Bank DKI, which allows merchants to conduct real-time transactions, track financial reports, and create QR codes for free.

The implementation of QRIS at Bank DKI Syariah Sidoarjo Branch is a potential solution for MSMEs in facing the challenges of the digital era. QRIS's presence enables MSMEs to reach out to customers. consumer which are more wide, increase efficiency operational efficiency and increase competitiveness amidst the cashless society trend. An appropriate implementation strategy is essential for MSMEs to maximize the benefits of QRIS, both in terms of increasing transactions and expanding access to formal financial services. Therefore, this research is crucial for assessing the QRIS implementation strategy at Bank DKI KC Syariah Sidoarjo, so that MSMEs can increasingly utilize this technology optimally. digital payments to increase the efficiency and competitiveness of their businesses in today's digital economy era.

REVIEW OF LITERATURE

An implementation strategy is a series of planned steps that an organization takes to ensure adoption, and the utilization of innovation is effective. According to Kotler & Keller, the strategy implementation covers process socialization, education, promotion, giving incentives, and ongoing support. (Philip Kotler and Kevin Lane (Keller, 2016) In the context of QRIS, this strategy can include training for MSMEs, promoting QRIS use through reward or cashback programs, and providing technical assistance to help merchants overcome operational challenges. A good strategy must be able to adapt to the characteristics of target users, market conditions, and technological developments, so that innovation can be accepted and utilized optimally.

Technology Digital Payment (QRIS)

Payment technology is a payment system that utilizes electronic devices and internet networks to process financial transactions. QRIS is one such system, a form of digital payment, designed to simplify the payment process, improve interoperability between applications, and expand financial inclusion. (Annisa Herawati, 2025) Bank Indonesia stated that QRIS not only facilitates cross-platform transactions, It also provides security and transparency because all transactions are recorded digitally. Furthermore, QRIS supports cost efficiency, as merchants no longer need expensive EDC (Electronic Data Capture) devices; a single QR code is sufficient. (Bank Indonesia, 2023)

Ease of Transaction

Ease of transaction is the user's perception of how easy and practical a payment system is to use. Based on the Technology Acceptance Model (TAM) proposed by Davis (1989), perceived ease of use (perceived ease of use) is a measure of the ease and practicality of a payment system. use) becomes key factors in adoption technology new. QRIS provides This convenience for MSMEs and consumers allows cashless payments, simply by scanning a QR code, making transactions faster, safer, and more efficient. Furthermore, this convenience also includes access to real-time transaction reports, significantly assisting MSMEs in financial record-keeping.

Micro Enterprises, Small And Intermediate (MSMEs)

MSMEs are a business sector that has a vital role in the Indonesian economy. MSMEs often face challenges in adopt technology new due to limited resources, digital literacy, and access to capital. However, digitalizing payments through QRIS can help MSMEs improve operational efficiency, expand their reach, and expand their reach. market, as well as increase competitiveness. According to the Ministry Cooperative And SMEs, digitalization of MSMEs has been proven to increase turnover and expand access to formal financial services. (Ministry Cooperative And UKM, 2024).

RESEARCH METHOD

The research method used is qualitative. In this study, researchers obtained data through observation, interviews, and documentation related to the problem under study. This approach will allow researchers to gain a deeper understanding of the experiences, perceptions, and challenges faced by MSMEs in implementing QRIS technology. Through in-depth interviews, researchers can gather information about how QRIS affects the ease of transactions and operations of MSMEs. (Sugiono, 2022)

The type of research used is field *research*. used to clarify theory and practice using data, Primary data, meaning that data collected or obtained directly from the field or the community regarding the strategy for implementing QRIS digital *payment technology* to improve transaction convenience for MSMEs at Bank DKI KC Syariah Sidoarjo. By using this approach and type of research, researchers can make a significant contribution to understanding the implementation of QRIS digital payment technology in the context of MSMEs, as well as provide strategic recommendations for further development. carry on (Sugiono, 2022).

RESULTS AND DISCUSSION

Strategy for Implementing QRIS Digital Payment Technology to Increase Transaction Ease for MSMEs at Bank DKI KC Syariah Sidoarjo

The QRIS implementation strategy implemented by Bank DKI Syariah Sidoarjo Branch has proven effective in increasing transaction convenience for MSMEs in the Sidoarjo area. Bank DKI implemented various integrated approaches, starting with outreach and active education through seminars, workshops, and training aimed at MSMEs. Furthermore, a canvassing strategy, or direct approach to merchants, is also being implemented to expand QRIS adoption. Bundling programs, reward programs, and regular promotions such as cashback and special discounts for QRIS users are also contributing factors. a unique attraction that encourages MSMEs to switch to the system this digital payment.

Bank DKI also provides the JakOne Merchant application, which greatly assists merchants in conducting real-time transactions, managing financial reports, and generating QR codes without registration fees. With this application, the transaction process is streamlined. Payments become more practical, secure, and efficient, allowing MSMEs to focus more on developing their businesses. As of March 2025, there were 675 QRIS merchants registered in Indonesia. Bank DKI Branch Office Sharia Sidoarjo with value transaction reached Rp1,355,580,206. This increase not only demonstrates the high enthusiasm of MSMEs for QRIS use but also indicates a shift in consumer behavior. society towards a more modern and efficient payment system. These strategies have been significantly successful in expanding financial inclusion and increasing the competitiveness of MSMEs in the digital era.

Obstacles and Solutions in Implementing QRIS in MSMEs at Bank DKI KC Syariah Sidoarjo

and how to optimally use QRIS. In addition, limited internet access in some region also become obstacle Which Enough significant, considering the transaction QRIS relies heavily on digital connectivity. Lack of trust in digital payment systems and concerns about data security also remain obstacles to wider QRIS adoption.

To address these challenges, Bank DKI KC Syariah Sidoarjo has implemented a series of solutions, including providing intensive mentoring and routine maintenance to merchants already using QRIS. The bank also actively provides additional education and technical assistance, both in-person and online, so that MSMEs can understand and maximize their use of QRIS. That, Bank DKI Keep going trying to expand network Work The same with various party to improve digital infrastructure and expand service coverage. With these solutions, Bank DKI is committed to continuously increasing the use of QRIS to

be more practical, efficient, and provide real benefits for MSMEs in Sidoarjo. This ongoing effort is expected to strengthen the digital payment ecosystem and stimulate local economic growth through MSME empowerment.

CONCLUSION

Based on the results of research on the strategy of implementing QRIS digital payment technology to increase the ease of transactions for MSMEs at Bank DKI KC Syariah Sidoarjo, it can be concluded that the implementation of QRIS has had a real positive impact for perpetrator micro, small and medium enterprises medium in region said. The strategy run by Bank DKI KC Syariah Sidoarjo includes various approaches, such as socialization, education through seminars and training, direct canvassing to merchants, bundling programs, reward programs, active promotions, and routine mentoring and maintenance. These various efforts not only increase MSMEs' understanding and interest in using QRIS but also drive significant growth in the number of merchants and transaction value. As of March 2025, there were 675 QRIS merchants with a transaction value of Rp1,355,580,206, demonstrating enthusiasm. and high adoption of this digital payment system.

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