

## Implementation of the Quick Response Code Indonesian Standard (QRIS) in Encouraging Financial Inclusion in Indonesia

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**ABSTRAK:** Perkembangan digitalisasi sistem pembayaran di Indonesia mendorong lahirnya Quick Response Code Indonesian Standard (QRIS) sebagai instrumen pembayaran non-tunai yang terstandarisasi. Penelitian ini bertujuan untuk menganalisis implementasi QRIS dalam mendorong inklusi keuangan di Indonesia melalui pendekatan kajian literatur naratif dengan analisis konseptual-kritis. Data diperoleh dari artikel ilmiah, laporan resmi, dan regulasi yang relevan dengan sistem pembayaran digital dan inklusi keuangan. Hasil kajian menunjukkan bahwa implementasi QRIS berkontribusi signifikan terhadap peningkatan efisiensi transaksi, digitalisasi manajemen keuangan UMKM, serta perluasan akses masyarakat terhadap layanan keuangan formal. QRIS berperan sebagai pintu masuk inklusi keuangan digital melalui interoperabilitas sistem pembayaran yang terintegrasi. Namun demikian, dampak QRIS terhadap pendalaman inklusi keuangan masih bergantung pada tingkat literasi keuangan, kesiapan infrastruktur digital, serta aspek keamanan dan kepercayaan pengguna. Secara konseptual, QRIS memperkuat transformasi sistem pembayaran nasional menuju ekosistem digital yang lebih transparan dan efisien, tetapi optimalisasi dampaknya memerlukan integrasi kebijakan literasi, pemerataan infrastruktur, dan perlindungan konsumen guna mewujudkan sistem keuangan yang inklusif dan berkelanjutan.

**Kata Kunci:** QRIS, Inklusi Keuangan, Pembayaran Digital

**ABSTRACT:** The development of payment system digitalization in Indonesia has led to the birth of the Quick Response Code Indonesian Standard (QRIS) as a standardized non-cash payment instrument. This study aims to analyze the implementation of QRIS in encouraging financial inclusion in Indonesia through a narrative literature review approach with conceptual-critical analysis. Data is obtained from scientific articles, official reports, and regulations relevant to digital payment systems and financial inclusion. The results of the study show that the implementation of QRIS contributes significantly to improving transaction efficiency, digitizing MSME financial management, and expanding public access to formal financial services. QRIS acts as an entry point for digital financial inclusion through integrated payment system interoperability. However, the impact of QRIS on deepening financial inclusion still depends on the level of financial literacy, readiness of digital infrastructure, as well as aspects of security and user trust. Conceptually, QRIS strengthens the transformation of the national payment system towards a more transparent and efficient digital ecosystem, but optimizing its impact requires the integration of literacy policies, equitable infrastructure distribution, and consumer protection to realize an inclusive and sustainable financial system.

**Keywords:** QRIS, Financial Inclusion, Digital Payments

### 1. INTRODUCTION

Technological advances and increasingly rapid digitalization can support the economic growth of a country's region. Technology and digitalization are increasingly an important need for today's society, including Indonesian citizens. Many people in Indonesia use the internet in their daily activities. According to the latest data from the Digital 2026 Global Overview Report released by We Are Social, it shows how internet access has become part of modern human life. The data analyzed also

shows that Indonesia occupies the 4th position with the number of internet users reaching 230.4 million people in October 2025. This figure is equivalent to 80.5% of the Indonesian population already surfing cyberspace. Compared to the previous report, the number of Indonesian internet users has grown by 8.7%. This puts Indonesia in the top position from Brazil, Russia, Pakistan, Japan, and countries in Southeast Asia (Haryanto, 2025).

The development of information technology has also brought changes to the payment system in Indonesia. One of the digital payment system innovations developed in Indonesia is the Quick Response Code Indonesian Standard (QRIS), which is a national QR code standard launched by Bank Indonesia to facilitate integrated digital payment transactions. In a press conference on the results of the July 2024 Board of Governors Meeting, Perry Warjiyo said that QRIS transactions grew by 226.54% on an annual basis (*year on year*), with the number of users reaching 50.50 million and the number of merchants as many as 32.71 million (Komdigi, 2024). This growth shows that the use of QR-based payment systems has been widely accepted by the public and there is a change in economic transaction patterns from cash systems to integrated digital systems. The implementation of QRIS does not only aim to improve transaction efficiency (Sobaroh et al., 2025), but also expanding access to digital payments, as well as encouraging financial inclusion in Indonesia.

Financial inclusion is a condition where people have access to quality, affordable, and sustainable formal financial services. In this context, QRIS is an important instrument because it is able to bridge the gap in access to financial services, especially for MSME actors and communities who have not previously been reached by the formal financial system. QRIS simplifies the payment process, reduces transaction costs, and allows for more transparent transaction recording so as to increase public literacy and participation in the formal financial system (Ananda, 2025).

Based on the results of the National Survey on Financial Literacy and Inclusion (SNLIK) released by the Financial Services Authority and the Central Statistics Agency, Indonesia's financial inclusion index in 2024 will reach 80.51 percent, an increase compared to the previous year of 75.02 percent, indicating the expansion of access and utilization of formal financial services by the public. However, the financial literacy index will only reach 66.46 percent in 2025, indicating that there is still a gap in financial understanding amid increasing public financial access (OJK, 2025). Financial inclusion provides wider opportunities for micro, small, and medium enterprises to gain access to financing more easily and affordably. The availability of formal financial services encourages the birth of new businesses, strengthens entrepreneurial capacity, and supports the expansion of productive economic activities. Therefore, financial inclusion not only has an impact on improving individual welfare, but also contributes to the creation of more sustainable and equitable national economic growth. (Ibrohim et al., 2025)

However, the implementation of QRIS in encouraging financial inclusion still faces various challenges, such as limited digital literacy, uneven technological infrastructure, and resistance of some people to the change from cash to digital transactions. Research conducted by Ananda (2024) found that QRIS is able to improve digital payment efficiency, speed up the transaction process, and expand financial inclusion through payment system interoperability (Ananda, 2025). Other research shows that the use of QRIS by MSMEs can increase access to formal financial services, expand market reach, and encourage digital economic growth (Sipasulta et al., 2026). In addition, a case study on MSME customers in the Islamic banking sector revealed that the implementation of QRIS has a positive impact on increasing digital transactions and reducing the use of cash by MSME actors and the

community (Sobaroh et al., 2025). Research by (Munthoharoh & Hayon, 2025) shows that the level of financial literacy and technological understanding are important factors in determining decisions to use QRIS. On the other hand, a study by (Pertiwi et al., 2024) It found that an increase in individual financial behavior tends to be followed by an increase in participation in digital financial services, so that the behavioral aspect is an important determinant in expanding digital-based financial inclusion. Thus, there is a need for research to examine whether increasing financial inclusion is also significantly driven by payment system policies and innovations such as QRIS.

In addition, previous research has not explored comprehensively the social, cultural, and behavioral factors that affect the success of QRIS implementation in expanding financial inclusion. In fact, understanding user experience and perception is very important to know the extent to which QRIS really provides benefits to the community and the obstacles faced in its use (Suseno, 2025). Therefore, a more in-depth study is needed to understand how the implementation of QRIS can actually encourage financial inclusion in Indonesia, especially from the perspective of user experience, business actors, and related parties.

This study aims to analyze the implementation of the Quick Response Code Indonesian Standard (QRIS) in encouraging financial inclusion in Indonesia. This research will discuss how to implement QRIS in practice, the benefits felt by users and business actors, and the obstacles faced in the implementation process. In addition, this research will also examine the role of QRIS as a digital instrument in expanding access to financial services and supporting the transformation of the digital economy in Indonesia. As well as will study the development of financial inclusion after the launch of QRIS in Indonesia. Thus, this research is expected to provide a more comprehensive understanding of QRIS's contribution to increasing financial inclusion and become a reference for the development of payment system digitalization policies and strategies in Indonesia.

## **2. METHOD**

This study uses a narrative literature review approach with conceptual-critical analysis to examine the implementation of the Quick Response Code Indonesian Standard (QRIS) in encouraging financial inclusion in Indonesia. This approach was chosen because it allows researchers to conduct theoretical exploration and argumentative synthesis of various previous research results in depth, without being bound to quantitative procedures or statistical meta-analysis. The main focus of this study is to build a conceptual understanding of the linkage between digital payment system innovation and the expansion of financial inclusion.

The research is qualitative-descriptive with an analytical orientation. This research does not collect primary data, but uses secondary data in the form of scientific articles, conference proceedings, official reports, and regulations relevant to the payment system and financial inclusion. Institutional sources that are the main reference include publications from Bank Indonesia and the Financial Services Authority, which have authority on payment system policy and supervision of the financial services sector in Indonesia. The narrative approach is used to elaborate on the development of concepts, policy dynamics, and empirical results related to QRIS and financial inclusion chronologically and thematically.

## **3. RESULT AND DISCUSSION**

### **3.1 Implementation of QRIS on the Efficiency and Performance of MSMEs**

The Quick Response Code Indonesian Standard (QRIS) is a QR code-based payment system standardization policy initiated by Bank Indonesia as part of the national payment system digitalization strategy. This standardization aims to create interoperability between payment system service providers so that a single QR code can be used across platforms. Thus, QRIS reduces the fragmentation of the digital payment system that was previously fragmented between service providers.

The literature shows that the existence of QRIS provides convenience in non-cash transactions, especially for MSMEs. Sanjaya, Masdiantini, and Julianto (2025) found that the use of QRIS makes it easier to record transactions automatically, thereby increasing transparency and efficiency in business financial management. In addition, Sembiring and Alijoyo (2025) emphasized that the perception of convenience and security is the main factor in encouraging the adoption of QRIS. However, other studies show that the adoption rate of QRIS is greatly influenced by digital literacy and infrastructure readiness. This shows that the implementation of QRIS does not only depend on regulations, but also on the social and technological readiness of the community.

Based on the results of the synthesis of various studies, the implementation of QRIS has a real impact on the operational efficiency of MSMEs, especially in the aspects of transactions and financial recording. Digitization of payments through QRIS allows the transaction process to take place faster, more accurately, and with fewer errors than cash payment systems. (Sanjaya et al., 2025) emphasized that the use of QRIS helps MSME actors in recording transactions automatically so that cash flows can be monitored more systematically and transparently. The findings are reinforced by (Sembiring & Alijoyo, 2025) which states that the perception of convenience and security has a significant effect on the effectiveness of using QRIS in small businesses. This shows that the success of QRIS implementation is not only determined by the availability of technology, but also by user acceptance of the system.

Conceptually, this increase in efficiency shows that QRIS functions as a catalyst for the digitization of business management. MSMEs that previously relied on manual recording began to switch to digital data-based systems. This change not only improves short-term efficiency, but also opens up opportunities for business actors to access formal financing because they have a documented transaction history. Thus, transaction efficiency through QRIS is the initial foundation for the integration of MSMEs into the formal financial system.

### **3.2 Implications of QRIS on Financial Inclusion**

In the perspective of financial inclusion, the literature shows that QRIS plays a role as an instrument for expanding access to formal financial services. Hayunda, Hidayati, and Puspita (2023) found that the effectiveness and efficiency of the QRIS payment system have a significant effect on increasing financial inclusion. The ease of use of QRIS allows people who previously had limited access to banking to remain involved in the formal financial system through digital transactions. However, some studies also show that financial inclusion driven by QRIS is still at the access level, not yet fully reaching the optimal level of utilization. (Ariani & Astuti, 2025) emphasizing the importance of financial literacy in determining the success of using QRIS. This means that even though people have used QRIS for transactions, they do not necessarily understand or utilize other financial products such as savings, financing, or investments.

Hayunda, Hidayati, and Puspita (2023) concluded that the effectiveness and efficiency of QRIS have a significant effect on increasing financial inclusion. Through digital transactions, people who previously had limited access to banking can remain connected to the formal financial system (Trihayunda et al., 2023). However, the

synthesis of the literature shows that there is a difference between access and utilization. Ariani and Astuti (2025) emphasized that financial literacy plays an important role in determining the optimization of the use of QRIS. This means that even though people have used QRIS as a transaction tool, they do not necessarily use other financial services comprehensively. Therefore, financial inclusion driven by QRIS tends to be at the stage of expanding early access and has not yet fully reached the deepening of financial services (Ariani & Astuti, 2025).

From this synthesis, it can be concluded that QRIS does expand access to finance, but its impact on deepening financial inclusion depends on the level of literacy and education of the community. In other words, technology can open doors, but it's understanding that determines the extent to which those doors are used.

### **3.3 Challenges of QRIS Implications for Financial Inclusion in Indonesia**

At the macro level, the implementation of QRIS reflects the transformation of the national payment system towards a more integrated non-cash ecosystem. The standardization of QRIS by Bank Indonesia creates interoperability between payment service providers, so that a single QR code can be used across platforms (Bank Indonesia, 2023). This policy reduces the fragmentation of the payment system and improves efficiency nationally. This transformation also has an impact on increasing transaction transparency and strengthening the formal financial system. However, the literature highlights the existence of digital infrastructure gaps, especially in areas with limited internet access (Trihayunda et al., 2023). Although the literature shows a positive impact, there are a number of challenges that need to be considered. Hayunda et al. (2023) highlight the existence of digital infrastructure gaps between regions that can hinder implementation optimization. Areas with limited internet networks have the potential to lag behind in the use of digital payment systems.

In addition, financial literacy and digital literacy are determining factors for long-term success. Without an adequate understanding, QRIS risks only becoming a technological innovation without having a structural impact on improving welfare. The implementation of QRIS has not fully guaranteed the deepening of financial inclusion, but has only expanded access to digital transactions. Therefore, the QRIS policy needs to be integrated with strategies to increase literacy, equitable infrastructure, and strengthen consumer protection so that the benefits can be felt in an inclusive and sustainable manner. If not anticipated, payment digitization has the potential to create new inequalities between regions that have been digitized and regions that are left behind. Thus, the transformation of the payment system through QRIS must be accompanied by a policy of equitable distribution of infrastructure and strengthening digital literacy so that the benefits can be felt in an inclusive manner throughout Indonesia.

## **4. CONCLUSION**

Based on the results of the literature review, the implementation of the Quick Response Code Indonesian Standard (QRIS) has a strategic role in encouraging financial inclusion in Indonesia through increasing transaction efficiency, expanding access to formal financial services, and digitizing MSME financial management. QRIS has proven to strengthen the interoperability of the national payment system and become a catalyst for transformation towards a more transparent and integrated digital economy ecosystem. Analytically, QRIS contributes significantly to the dimension of access to financial inclusion, but its impact on deepening the use and quality of financial services still depends on the level of financial literacy, readiness of digital infrastructure, and aspects of security and public trust. Thus, optimizing the role of QRIS is not enough only through technological innovation, but also requires the integration of literacy policies, equitable distribution of infrastructure, and

strengthening consumer protection. This policy synergy is an important prerequisite to ensure that the digitalization of the payment system truly results in sustainable and equitable financial inclusion throughout Indonesia.

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