

ABSTRAK

Quick Response Code Indonesian Standard (QRIS) diciptakan oleh Bank Indonesia (BI) untuk mewujudkan penyelenggaraan sistem pembayaran yang standar, aman, dan efisien baik bagi pihak *merchant* maupun konsumen. Bank BRI ikut serta dalam program ini dan telah menciptakan produk QRIS Bank BRI. Akan tetapi, hingga saat ini pencapaian kinerja produk tersebut masih jauh dari target yang harapan. Peningkatan kualitas layanan produk QRIS Bank BRI diperlukan untuk meningkatkan kinerja produk tersebut sehingga dapat memenuhi target yang diharapkan.

Penelitian ini bertujuan untuk mengidentifikasi indikator kualitas layanan berdasarkan teori *service quality*, *customer satisfaction*, dan ISO 25010 yang dianggap penting oleh *merchant* namun memiliki tingkat kinerja yang rendah sehingga dapat menjadi prioritas perbaikan. Selain itu, penelitian ini juga bertujuan untuk mengidentifikasi perbaikan apa saja yang dapat dilakukan untuk meningkatkan kualitas layanan produk QRIS Bank BRI.

Penggunaan metode *Importance Performance Analysis* (IPA) serta *Potential Gain in Customer Value* (PGCV) pada penelitian ini dapat membantu mengidentifikasi indikator kualitas layanan produk QRIS Bank BRI yang perlu ditingkatkan sesuai dengan skala prioritas yang dihasilkan dari penilaian *merchant*. Kemudian, dilakukan identifikasi rekomendasi perbaikan melalui kegiatan *Focus Group Discussion* (FGD) bersama pakar praktisi.

Hasil penelitian menunjukkan, indikator kualitas layanan yang dianggap penting bagi *merchant* namun memiliki kinerja yang kurang baik pada produk QRIS Bank BRI berdasarkan skala prioritas adalah kertas QR yang digunakan tebal, Penindaklanjutan pendaftaran *merchant* yang cepat, proses pemasangan QR yang cepat, dan memberikan pelatihan penggunaan produk QRIS Bank BRI. Rekomendasi perbaikan yang dapat dilakukan antara lain membuat ketentuan terkait standar pengadaan produk QRIS Bank BRI, menyediakan anggaran pengadaan produk QRIS Bank BRI, membuat ketentuan SLA pendaftaran hingga pemasangan produk QRIS Bank BRI, membuat aplikasi pendaftaran *merchant* QRIS Bank BRI secara mandiri serta membuat buku saku pedoman bagi *merchant* produk QRIS Bank BRI.

Kata Kunci : *Quick Response Code Indonesian Standard* (QRIS), *service quality*, *customer satisfaction*, ISO 25010, *Importance Performance Analysis* (IPA), *Potential Gain in Customer Value* (PGCV).

ABSTRACT

Quick Response Code Indonesian Standard (QRIS) was created by Bank Indonesia (BI) to implement a standardized, safe, and efficient payment system for both merchants and consumers. Bank BRI also participates in this program and has created a QRIS Bank BRI product. However, the product performance achievement is still far from the expected target. Improving the service quality of QRIS Bank BRI products is needed to improve the performance of these products so they can meet the expected targets.

This research aims to identify service quality indicators based on the theory of service quality, customer satisfaction, and ISO 25010 that are considered important by merchants but have low levels of performance so that they can be prioritized for improvement. In addition, this study also aims to identify what improvements can be made to improve the service quality of QRIS Bank BRI products.

The use of the importance performance analysis (IPA) and the potential gain in customer value (PGCV) in this research can help identify indicators of service quality of QRIS Bank BRI products that need to be improved according to the priority identified in the merchant assessment, and then identify recommendations for improvement through a focus group discussion (FGD) with a practitioner expert.

The results showed that indicators of service quality that were considered important to merchants but had poor performance on QRIS Bank BRI products based on the priority scale of merchant assessment results were thick QR paper, fast follow-up of merchant registration, a fast QR installation process, and training for using QRIS Bank BRI products. Recommendations of improvements that can be made by the company include providing a regulation for procurement standards of QRIS Bank BRI products, providing a budget for procurement of QRIS Bank BRI products, making registration SLA provisions for installing QRIS Bank BRI products, making self-onboarding apps for QRIS Bank BRI merchants, and making a guidebook for merchants of QRIS Bank BRI products.

Keyword : *Quick Response Code Indonesian Standard (QRIS), service quality, customer satisfaction, ISO 25010, metode Importance Performance Analysis (IPA), Potential Gain in Customer Value (PGCV).*