

Analysis of Bank Indonesia's Role in The Implementation and Optimization of QRIS in Indonesian Payment System

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ABSTRACT

The study aims to examine the role of Bank Indonesia in the implementation and optimization of QRIS within Indonesia's payment system, as well as to identify the challenges faced and the strategies adopted to mitigate them. This research seeks to provide a comprehensive understanding of how Bank Indonesia carries out its regulatory and supervisory functions in QRIS implementation as a national standard for QR-based payments.

The research method used is the normative-empirical method, combining literature study and field research to evaluate the effectiveness of laws, regulations, and policies related to QRIS. The approaches used are the statutory approach and the case approach. Data collection tools include literature study and interviews, while the analysis is carried out qualitatively.

Based on the research questions, the conclusions are, first, that Bank Indonesia plays a central role in implementing and optimizing QRIS through regulation, supervision, and innovation programs such as QRIS Tap, cross-border QRIS, *SIAP* QRIS, *QRIS Jelajah Indonesia*, and *FEKDI*. Second, the challenges faced by Bank Indonesia include the low level of financial and digital literacy, security and fraud vulnerabilities, inconsistent merchant verification standards across payment service providers, and the lack of adequate onboarding provided to merchants. Third, to address these challenges, Bank Indonesia has undertaken several strategies: (1) to mitigate literacy gaps, initiatives such as *SIAP* QRIS, *QRIS Jelajah Indonesia*, *FEKDI*, and *TPAKD* have been launched, alongside the inclusion of literacy in the Payment System Blueprint 2030 and PBI No. 4 of 2025; (2) to enhance security and reduce fraud risks, Bank Indonesia issued PBI No. 2 of 2024 on Information System Security and Cyber Resilience, while reinforcing supervisory mechanisms; (3) regarding merchant verification, efforts remain limited to general supervision, without binding technical regulations; and (4) for merchant education, Bank Indonesia relies on PSP obligations and ASPI's Merchant Education Guideline, though limited supervision and the non-binding nature of the guideline result in inconsistent implementation.

Keywords: Bank Indonesia, QRIS, Payment System

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Analisis Peran Bank Indonesia dalam Implementasi dan Optimalisasi QRIS di Sistem Pembayaran Indonesia

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INTISARI

Penelitian ini bertujuan untuk mengkaji peran Bank Indonesia dalam implementasi dan optimalisasi QRIS dalam sistem pembayaran di Indonesia, serta mengidentifikasi tantangan yang dihadapi serta strategi yang ditempuh dalam mengatasinya. Penelitian ini berupaya memberikan pemahaman yang komprehensif mengenai bagaimana Bank Indonesia menjalankan fungsi regulasi dan pengawasan dalam mendorong QRIS sebagai standar nasional pembayaran berbasis QR.

Metode penelitian yang digunakan adalah metode normatif-empiris dengan menggabungkan studi kepustakaan dan penelitian lapangan untuk mengevaluasi efektivitas hukum, peraturan, dan kebijakan terkait QRIS. Pendekatan yang digunakan meliputi pendekatan perundang-undangan (statutory approach) dan pendekatan kasus (case approach). Data dikumpulkan melalui studi pustaka dan wawancara, sedangkan analisis dilakukan secara kualitatif.

Hasil penelitian menunjukkan bahwa Bank Indonesia memegang peranan sentral dalam implementasi dan optimalisasi QRIS melalui regulasi, pengawasan, dan program inovasi seperti QRIS Tap, QRIS Cross Border, SIAP QRIS, QRIS Jelajah Indonesia, dan FEKDI. Tantangan yang dihadapi mencakup rendahnya literasi keuangan dan digital, kerentanan terhadap keamanan dan penipuan, standar verifikasi pedagang yang tidak konsisten antar penyelenggara jasa pembayaran, serta kurangnya proses onboarding yang memadai bagi pedagang. Untuk mengatasi tantangan tersebut, Bank Indonesia menempuh beberapa strategi: (1) meluncurkan inisiatif SIAP QRIS, QRIS Jelajah Indonesia, FEKDI, dan TPAKD, serta menetapkan literasi sebagai prioritas strategis dalam Blueprint Sistem Pembayaran Indonesia 2030 dan PBI No. 4 Tahun 2025; (2) memperkuat keamanan melalui PBI No. 2 Tahun 2024 tentang Keamanan Sistem Informasi dan Ketahanan Siber; (3) dalam verifikasi pedagang, upaya masih terbatas pada pengawasan umum tanpa regulasi teknis yang mengikat; dan (4) dalam edukasi pedagang, Bank Indonesia mengandalkan kewajiban PSP serta Pedoman Edukasi ASPI, namun lemahnya pengawasan dan sifat pedoman yang tidak mengikat membuat implementasinya belum konsisten.

Kata Kunci: Bank Indonesia, QRIS, Sistem Pembayaran,

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