

Kesesuain dan Harmonisasi Regulasi Transaksi *Quick Response Code Indonesian Standard (QRIS)* dalam Sistem Pembayaran Digital Lintas Batas Antara Indonesia dan Singapura
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INTISARI

Penulisan hukum ini bertujuan untuk mengetahui dan menganalisis regulasi yang ada dalam menjamin keamanan pengguna sistem pembayaran QRIS lintas batas antara Indonesia dan Singapura, serta melakukan penilaian terhadap penerapan peraturan tersebut serta memahami dan menganalisis upaya harmonisasi regulasi pembayaran QRIS lintas batas antara Indonesia dan Singapura melalui sistem LCS.

Penelitian dalam penulisan hukum ini bersifat deskriptif dan merupakan penelitian yuridis normatif yang didukung oleh wawancara terhadap narasumber dengan memperhatikan pedoman wawancara. Jenis data yang digunakan adalah data sekunder yang didapatkan melalui studi kepustakaan atas berbagai bahan hukum primer, sekunder, dan tersier dengan alat berupa studi dokumen. Hasil penelitian dianalisis secara kualitatif dan disajikan secara deskriptif.

Hasil yang diperoleh dalam penelitian penulisan hukum ini adalah bahwa regulasi transaksi QRIS lintas batas antara Indonesia dan Singapura pada dasarnya telah memberikan perlindungan kepada pengguna melalui pengaturan nasional masing-masing negara namun, belum didukung oleh pengaturan khusus yang secara eksplisit dan komprehensif mengatur perlindungan pengguna QRIS lintas batas. Akibatnya perlindungan hukum masih bersifat teritorial dan menghadapi keterbatasan dalam menangani permasalahan lintas yurisdiksi, khususnya terkait tanggung jawab dan penyelesaian sengketa. Penelitian ini juga menunjukkan bahwa harmonisasi regulasi melalui sistem *Local Currency Settlement (LCS)* berperan penting dalam meningkatkan efisiensi dan interoperabilitas sistem pembayaran, meskipun masih dihadapkan pada perbedaan kerangka hukum, standar teknis, dan perlindungan konsumen antarnegara yang memerlukan penguatan koordinasi regulasi.

Kata kunci: QRIS Lintas Batas, Pelindungan Konsumen, Harmonisasi Regulasi, LCS, Pembayaran Digital

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The Effectiveness and Harmonization of Regulation Quick Response Code Indonesian Standard (QRIS) in Cross-Border Digital Payment Transactions between Indonesia and Singapore
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ABSTRACT

This legal research aims to examine and analysed the existing regulatory framework in ensuring the security of users of cross-border QRIS payment systems between Indonesia and Singapore, as well as to assess the implementation of such regulations. In addition, this study seeks to understand and analysed efforts toward the harmonization of cross-border QRIS payment regulations between Indonesia and Singapore through the Local Currency Settlement (LCS) system.

This research is descriptive in nature and adopts a normative juridical approach, supported by interviews with selected informants conducted in accordance with established interview guidelines. The data used in this study consist of secondary data obtained through library research, including primary, secondary, and tertiary legal materials, collected through document study. The research findings are analysed qualitatively and presented descriptively.

The results of this study indicate that the regulation of cross-border QRIS transactions between Indonesia and Singapore has, in principle, provided user protection through each country's respective national regulatory framework. However, such protection has not yet been supported by specific and comprehensive regulations that explicitly govern the protection of cross-border QRIS users. Consequently, legal protection remains territorial in nature and faces limitations in addressing cross-jurisdictional issues, particularly with regard to the allocation of responsibility and dispute resolution mechanisms. This study also finds that regulatory harmonization through the Local Currency Settlement (LCS) system plays a significant role in enhancing transaction efficiency and payment system interoperability, although it continues to face challenges arising from differences in domestic legal frameworks, technical standards, and consumer protection regimes, thereby necessitating strengthened regulatory coordination between the relevant authorities.

Keywords: *Cross-Border QRIS, Consumer Protection, Regulatory Harmonization, Local Currency Settlement (LCS), Digital Payments*

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