Digital Payment Transformation: The Effectiveness of Using the Quick Response Code Indonesian Standard (Qris) in Strengthening Business Communications in the Digital Era

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ABSTRACT

This study aims to analyze the effectiveness of the use of the QRIS in strengthening business communication in the digital era. Researchers raised 5 sub-focuses: 1) Transparency of QRIS messages. 2) Construction of QRIS trust. 3) QRIS involvement in ongoing communication. 4) QRIS digital diplomacy. 5) QRIS challenges in communication channels. The study used a qualitative approach with descriptive methods. The subjects were QRIS merchant managers and MSMEs. The research was answered through interviews, observations and literature studies. Data analysis techniques through data reduction, data presentation and drawing conclusions. The results show: 1) QRIS effectively reduces noise enhancing message transparency. 2) Building strong trust through QRIS visual signals creates a halo effect of professionalism. 3) QRIS increases customer engagement, shaping business communication. 4) Digital diplomacy tools that align local transaction languages with universal standards. 5) Despite its effectiveness, infrastructure challenges remain that interfere with the smooth flow of business communications.

Keywords: *QRIS, Digital Business Communication, UMKM, Transparency, Effectiveness*.

INTRODUCTION

Digital transformation is a process of shifting from analog to digital, one of which is in the payment system, which is currently part of business entities in the era of digital economic (Ji & Huang, 2024). The main focus of this study explores the effectiveness of the use of the Quick Response Code Indonesian Standard (QRIS) in strengthening business communication in the digital era. In the context of business communication, QRIS plays a role as a medium. Media shapes perceptions and technology and changes the way people think, feel, and organize life experiences. Meanwhile, the presence of QRIS simplifies the complexity of transactional messages to be transparent and sustainable (Fitriani et al., 2026). Therefore, its effectiveness in strengthening business communication in the digital era needs to be explored.

There has been extensive research on the transformation of QRIS digital payments, but the majority still focuses on the technical and financial aspects. Supriyadi & Makatita (2025)emphasized that QRIS significantly accelerates the shift towards a cashless ecosystem. Fitriani et al., (2026)demonstrated that trust remains a key factor in the continued use of QRIS despite significant security failures. Sebayang et al., (2024)suggested that all banks in Indonesia prioritize user-friendly innovations and everyday features to maintain the momentum of this digital transformation. Evilia Hera Widias Ningrum et al. (2024)revealed the QRIS program's communication strategy as a means of public literacy in the use of non-cash payments. Finally, Bank Indonesia 2025 emphasized the role of QRIS in promoting national financial inclusion on a massive scale (Badrawani, 2025). However, there is a clear research gap: previous studies tend to treat QRIS solely as a financial instrument, often viewed only as a technical transaction tool, while its effectiveness in business communications is still rarely explored. This gap is what researchers aim to fill by analyzing the effectiveness of QRIS use in strengthening business communications in the digital era.

The urgency of this research is based on empirical data showing the exponential growth of QRIS usage in Indonesia. By the end of 2025, Bank Indonesia recorded that the number of QRIS merchants had exceeded 45 million units, of which 92% were Micro, Small, and Medium Enterprises (MSMEs) with an annual transaction volume exceeding 3.5 billion transactions. Meanwhile, every transaction is a form of communication message exchange (Strauss et al., 2026). Statistically, the shift from cash to QRIS has reduced the risk of transactional disputes or miscommunication due to miscalculations, counterfeit money, or other conventional techniques by up to 70%. According to Bank Indonesia, this shows that QRIS is not just a payment tool, but a solution for strengthening business communication. The concept of strengthening business communication in this study is defined as the exchange of clear and credible messages to achieve goals.

The main contribution of this research lies in its approach that connects financial technology with business communication theory. Academically, this research explores the effectiveness of using QRIS in strengthening business communication in the digital era, while practically for UMKM business actors, QRIS can minimize technical barriers that often trigger miscommunication. The novelty of this research lies in the integration of communication theory perspectives in digital payment techniques. The goal is to find the essence of QRIS, which was initially considered one-way (transaction completion), now QRIS is a continuous message (transactions as a relational database) through qualitative descriptive research to provide comprehensive findings. Researchers should not assume QRIS is "effective" but researchers must listen to how users actually experience it.

LITERATURE REVIEW

Digital Business Communication

In the increasingly complex and competitive dynamics of the business world, communication plays a very strategic role as a bridge between individuals and even between organizations and their environments. Business communication is one of the main pillars in supporting the operational and strategic effectiveness of an organization. This definition emphasizes the importance of clarity and accuracy of information when helping to make strategic decisions.

Business communication is not simply a process of exchanging information, but also a crucial instrument in decision-making, conflict management, negotiation, and the formation of organizational culture. This perspective positions communication as an integral part of business strategy. With the development of information technology and market globalization, the demand for effective business communication is increasing (Usman et al., 2025). This makes communication skills not merely an additional skill but a core competency in running and developing a sustainable business.

The development of information technology and the communication context has fundamentally changed the paradigm of business communication. This transformation has created a very broad communication spectrum, ranging from traditional methods that have proven effective to digital innovations that enable real-time global interactions (Sabri et al., 2026). Consequently, the adoption of the latest communication technologies has occurred very rapidly, especially since the COVID-19 pandemic, which has led to the mass adoption of digitalization. This process has made communication not just about talking, but also about the exchange of meaningful values, or transactions as a form of messaging.

Quick Response Code Indonesian Standard (QRIS)

According to Bank Indonesia (2019), QRIS is a unification of various QR codes from various Payment Service Providers (PJP) using a national QR code released in 2019 by Bank Indonesia. QRIS is interoperable. This means that even if a seller (merchant) has an account at Bank A, they can still accept payments from buyers from Bank B, digital wallet C, or international applications with which they have collaborated. Before QRIS, each payment service provider (PJP) had its own "language" or code (a closed ecosystem). QRIS exists as a unifying language. Sellers do not need to elaborate on which application they use. Just one code is enough for all digital wallet "dialogues" (GoPay, OVO, Dana, Shopee, and Mobile Banking).

Bank Indonesia divides QRIS into two main methods: Merchant Presented Mode (MPM), where the seller displays a QR code (usually a sticker or printout) for the buyer to scan, or Customer Presented Mode (CPM), where the buyer displays a QR code from their mobile phone for the seller to scan using a scanner. QRIS is a "bridge" that unites all digital payment methods in Indonesia to make the transaction process more inclusive, secure, and efficient for all levels of society.

Its use in cash payment transactions generates feedback in the form of physical money changing hands instantly (Longgy et al., 2025) . The "Payment Successful" notification that appears on the buyer's phone and the "Ting!" sound or notification in the merchant's application confirms that the message (money value) has been received and understood by the system (Ramayanti et al., 2025) . The presence of an official QRIS sticker in a store sends a non-verbal message that "This store is modern, legal, and integrated with the national banking system." This builds trust even before the transaction begins.

Bank Indonesia created QRIS, which offers transparency and real-time information on mobile phone screens. This reduces noise in business transactions, thereby fostering trust and a sense of security for both buyers and sellers. QRIS incorporates validation from the banking system and Bank Indonesia, which consistently oversees transactions. This results in digital loyalty, fostering ease of interaction, which makes sellers and buyers feel comfortable returning to transactions.

The Concept of Effectiveness

The concept of effectiveness is actually a broad concept, encompassing various factors. This concept lacks a uniform perspective due to the different perspectives and approaches adopted from different disciplines, resulting in different concepts in its measurement (Bayat et al., 2025) . Measuring effectiveness is not easy because effectiveness can be analyzed from various perspectives and depends on who is assessing it (Alarslan et al., 2024) .

Ewens & Hössjer (2026)stated that measuring effectiveness can be done by looking at the achievement or success in achieving goals. Effectiveness can be measured based on goal attainment, integration, and adaptation. Indicators of goal achievement include timeframe, target attainment, access, legal basis, integration, procedures, and processes for socialization and adaptation.

In the digital era of business communication, effectiveness is a key indicator of success because it measures the extent to which messages (transactions) are conveyed accurately, quickly, and achieve their intended purpose, thus minimizing noise (Dias-Oliveira et al., 2024) . Meanwhile, QRIS eliminates barriers in traditional transaction processes, including reduced waiting times and the elimination of technical errors in business processes.

Recent research in the digital economy era has begun to shift the focus to the notion that data transparency is far more crucial than mere convenience (Fitriani et al., 2026) . QRIS excels because it combines both, something that manual transfers, which are "easy" but "instantly opaque," fail to achieve. Transparent and real-time transactions, automatic transaction recording that goes directly to the financial reporting system (dashboard), also contribute to the accessibility of business communications, measured by how widely the message is received.

QRIS, as a channel for digital business communication, aims to achieve higher transaction effectiveness compared to traditional methods. The gap in the contribution of the concept of effectiveness in this study was carried out by analyzing the findings based on post-positivism by examining the conditions of informants when using QRIS and how effective its use is in strengthening business communication.

METHODOLOGY

This study uses a qualitative method with a descriptive approach aimed at describing, explaining, and understanding social phenomena, human behavior, or events systematically, factually, and in-depth using qualitative data (Sunnasy & van der Heever, 2025). The main focus of this study explores the deepest essence of the use of QRIS as a business communication tool. The researcher explores how the research subjects speak frankly. The unit of analysis in this study is individual MSME actors. The subjects are the Head of the QRIS Merchant Management of PT Bank Ngeara Indonesia (BNI) Cianjur Branch Office and 5 (five) MSME business customers who have migrated from the cash system to QRIS for at least one year and are engaged in the trade of goods or services in order to produce information that is the core of the study.

To ensure this methodology can be replicated by other researchers, the procedure was conducted through in-depth interviews, observations, and literature studies. The sampling technique used purposive sampling, selecting informants who met the research's specific inclusion criteria. Interview guide keywords included: 1) transition experience (how did it feel to first switch to QRIS?). 2) digital interaction (how has QRIS changed the way you talk to/interact with customers?). 3) meaning of effectiveness (what does QRIS mean to your business continuity?).

The data analysis technique was carried out with: 1) Data Collection, the process of searching for primary information through in-depth interviews with the Head of BNI Cianjur Branch Merchant Management and five MSME actors, and supported by the results of field observations and documentation studies related to the use of QRIS as a business communication instrument. 2) Data Condensation, researchers carried out the process of selecting, focusing, simplifying, from raw data that appeared in the field. 3) Data Presentation, the condensed data was then processed into descriptive narrative text. 4) Drawing conclusions and verification based on field findings that have been verified through valid evidence, researchers sought meaning from the collected data by looking for patterns, explanations, configurations, and logical cause-and-effect flows related to the social phenomenon of QRIS use in the research analysis unit.

To ensure this research is unbiased and has strong scientific validity, the researcher conducted technical triangulation by comparing the information obtained through interviews with the results of direct observations in the field and written documentary evidence. Then, source triangulation by confronting data obtained from BNI banking with data obtained from MSME business actors to gain a comprehensive perspective. Furthermore, increased diligence was also implemented so that the researcher conducted observations more carefully and continuously to avoid errors in describing the findings.

DISCUSSION

In analysis study this, found existence shift to institutional trust direction, where the buyer believes in its QRIS system, which then in a halo effect move become believe in shop or the seller. This is leap big in psychology communication business in the digital era.

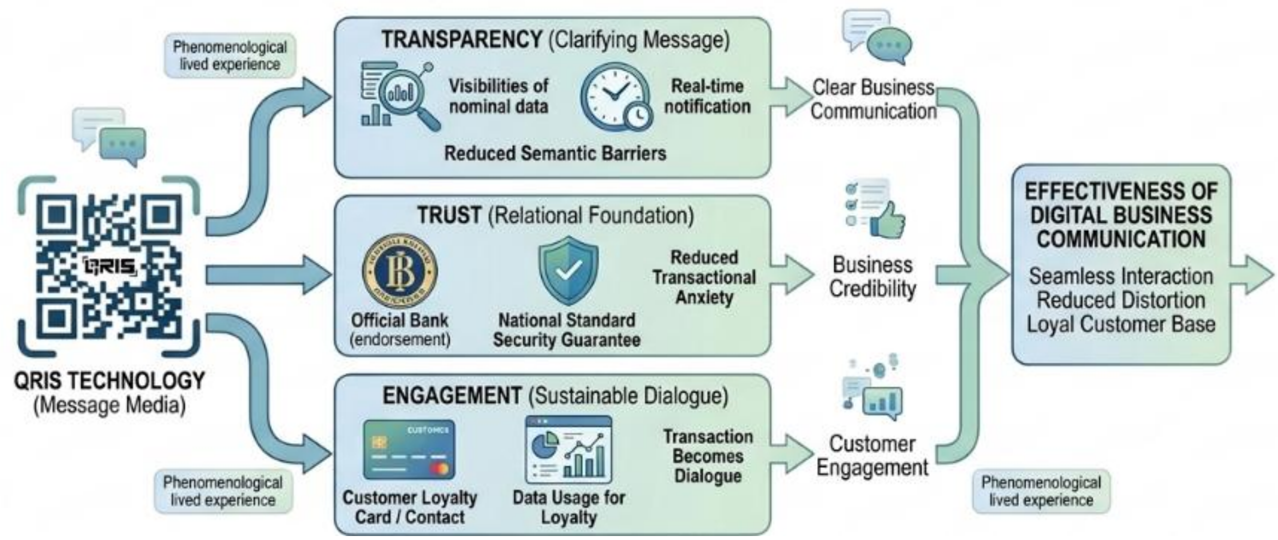

Figure 1. QRIS Effectiveness Flow

Source: Authors's Work.

Based on interviews and observations with informants, researchers constructed a flowchart of QRIS effectiveness in strengthening business communications. This model illustrates how technical noise reduction transforms into institutional trust.

Table 1. Context The effectiveness of QRIS in Communication Business

Context	QRIS Context	Role in Communication Business
Transparency	Visibility of nominal data and notifications real-time.	Remove obstacles semantics (doubt mark transaction)
Trust	Guarantee security standard national (Bank Indonesia)	Reduce anxiety transactional (distortion communication)
Involvement	Use of transaction data for loyalty programs.	Change transaction to become an on-going dialogue (customer engagement)

Source: Author's Work.

QRIS as Reduction Noise and Gain Transparency Communication

Analysis results show that QRIS is working as channels that are effective reduce noise in communication business transactional. In practice payment cash, obstacles communication often appear consequence asymmetry information regarding change or validity physical money. Notification real-time from QRIS action as a " message confirmation " which has strength law and finance. Alifia et al (2024) take notes reduction time transaction up to 40%. QRIS has become a media with bait quick turn and signal dual (visual and auditory) more effective in finish uncertainty compared to method payment conventional which is often accompanied by miscommunication.

Temporary that, informant feel that QRIS has succeed in mitigate noise because transaction become communication in business assessed become more clear, accurate, and minimal misunderstanding. Transactions done with easy and safe in One grip mobile phone. In addition cost competitive transactions for perpetrator MSME businesses as users QRIS merchants believe can strengthen communication business. Because the transaction happen instantly, so you can get the funds direct enter to account and support smoothness cash flow.

The transparency generated by QRIS is phenomenological reduce customer anxiety. When anxious lost, trust grow. Trust this is what it is prerequisite main emergence involvement active where customer, no Again not just " buy ", but " interact " with digital business ecosystem. Informant feel matter this converge on increasing effectiveness communication business in a way the whole, which is in the end impact on expansion market access, in particular segment Generation Z.

In conventional business communications, "noise" isn't just noise, but rather uncertainty about meaning. The issue of change or doubts about the authenticity of banknotes are semantic barriers that create emotional distance between sellers and buyers. QRIS acts as a message-clarifying instrument. While information asymmetry often occurs in cash transactions (for example, doubts about the nominal value or authenticity of the money), QRIS transforms this into textual certainty. Real-time notifications serve as instant feedback that perfectly completes the message encoding - decoding process. Descriptively, this creates a "clean" communication flow where both sellers and buyers have an identical understanding of the transaction value at the same second.

QRIS acts as a high-fidelity instrument. The "Ting!" notification or the appearance of the merchant's name on the customer's phone screen is a form of message synchronization that eliminates the "negative negotiation space" (suspicion) and replaces it with transactional certainty. Business owners can focus more on building interpersonal relationships (greeting, offering other products) rather than busy counting physical cash.

Construction Trust through Visual Signals of Professionalism

Trust in interaction business is results from the delivery process credible message. Data shows that provision of QRIS in a psychological send message that a unit of perpetrators business has beyond verification system banking Know Your Customer (Supriyadi & Makatita, 2025). Different with study traditionalists who see QRIS only as tool pay, findings This show that QRIS visual elements function as a " signal communication " professionalism. This create position more strong for MSMEs, where credibility No Again only owned by a corporation big, but can adopted by the perpetrator business micro through standardization technology.

Communication effective business always leads to credibility (Ramayanti et al., 2025). Indicators security transactions guaranteed by Bank Indonesia provide modern and professional image in business. The perpetrators business need attribute external for show Their internal quality. QRIS stickers on MSME cashiers are a powerful non-verbal message and crucial for building a halo effect. The presence of QRIS stickers or codes on cashiers is not just a payment facility, but rather a communication icon, a form of visual professionalism that can erase the "traditional" stigma surrounding MSMEs. This equates business communication, where the visual identity of technology bridges the image gap.

Trust buyer is form success very powerful non-verbal communication. QRIS is said to be effective in communication business Because He succeed simplify interaction complex become One action accurate scan, build trust instant, and provides credible data for taking decision business next, sample in study This agree matter the.

Involvement Customer through Communication Data Driven (Personalized Engagement)

The effectiveness of QRIS lies in its initial transformation only just tool transaction become communication data sources sustainable business. The resulting digital footprint allows perpetrator business switch from mass communication going to continuous personalized business communication. Perpetrator business can send message very specific promotions based on behavior customers. New findings This compared to with studies previously is find integration direct between confirmation QRIS payments with retention strategy perpetrator MSME businesses in create customer engagement.

If communication business traditional nature one-to-many (mass), QRIS allows one-to-one based on behavioral data (Supriyadi & Makatita, 2025). Here happen transformation from payment as Terminal (end) to be payment as Entry Point (beginning). Transaction trace is voice recorded customers. MSME actors do not again guessing what to like customers. Transaction data analysis allows creating sustainable dialogue, for example, through loyalty programs automatic.

Invention This show novelty where confirmation payment No just proof paid off, but card digital identity that allows perpetrator business do retention customer in a way precision. The use of QRIS shifts the payment paradigm from an endpoint (terminal) to an entry point. The findings indicate that digital transaction footprints allow businesses to identify their customers without having to ask offline questions.

Diplomacy: Standardization as a Global Universal Language

QRIS delegation at the G20 Summit forum by Vice President Gibran Rakabuming Raka in 2025 proved that QRIS standardization is instrument effective diplomacy. In digital context of communication business international, QRIS eliminates obstacle frequent technical become disturbance in negotiation cross- country. Advantages Local Currency Settlement (LCS) in cross- border QRIS sends message strategic about digital sovereignty and efficiency message economy (Ratnanda et al., 2026). Findings new This positioning Indonesia not just as users technology, but rather as giver innovation that offers solution inclusion competitive finance.

In international business negotiations, this eliminates the often-disadvantageous currency conversion process (the dollar as an intermediary). This new universal language in global trade positions Indonesia as an innovation leader, not just a market. Meanwhile, the QRIS standardization serves as a universal language, eliminating technical glitches when foreign tourists conduct transactions in Indonesia. Descriptively, this is a form of digital sovereignty. Indonesia is no longer simply adopting external standards but is instead imposing inclusive local standards on the global stage. This finding illustrates QRIS as a diplomatic instrument for business communication that facilitates the flow of international economic messages without the hassle of complicated currency conversions.

Challenge Infrastructure: Physical Disturbances in Channel Communication

Although its effectiveness dominant, informant realize there is physical noise in the form of constraint networks and gaps digital literacy. Failure system in the area remote causes noise that hinders and can damage trust customers and reputation perpetrator MSME businesses. This show existence dependence on infrastructure technical as prerequisite effectiveness communication business in the digital age. In condition this, ability perpetrator MSME businesses for explain procedure technical in a way persuasive to customer become competence communication business new mandatory owned in order to maintain sustainability interaction.

Physical barriers such as weak signals have been described as factors that can instantly erode trust. However, an interesting finding is the emergence of persuasive business communication competencies. When systems fail, MSMEs are required to have strong verbal description skills to reassure customers. This demonstrates that digital effectiveness still requires the support of human communication capacity to ensure the continuity of interactions. The ability of business owners to explain technical issues empathetically and persuasively serves as a benchmark for maintaining a reputation. This means that effective digital business communication still requires the support of interpersonal communication as a backup when technology fails.

Implications and Contributions

Theoretical implications study This give contribution that QRIS is capable create communication in transparent, credible and sustainable business. implications practically for MSMEs can started with utilise report transaction as material evaluation communication more business precision. For the government, it is necessary expand range digital infrastructure for ensure No happen fragmentation communication business between center economy and regions. For banking and Bank Indonesia, the development of QRIS in the future must more emphasize on aspects interactivity and integration bait come back customer in a way direct in application so that it can build loyalty and strengthening communication business in the digital era.

CONCLUSION AND RECOMMENDATION

CONCLUSION

This study concludes that QRIS effectively transforms business communication from merely a technical transaction instrument into a transparent, credible, and sustainable communication channel. Based on the findings, QRIS acts as a medium that reduces transactional noise through real-time notifications that function as instant confirmation messages, while creating a halo effect that increases trust. This effectiveness is proven through a shift in the communication paradigm from one-way (completed transactions) to a relationship database that enables personalized business communication, where the visual element of the QRIS sticker itself functions as a non-verbal communication signal of professionalism that strengthens the credibility of MSMEs in the eyes of customers, especially the Generation Z segment.

RECOMMENDATION

For MSMEs, the QRIS instant feedback feature can be used to continue the continuous business communication cycle by ensuring every transaction achieves a verified level of satisfaction. The government and Bank Indonesia need to accelerate the distribution of telecommunications signals as a prerequisite for valid transaction communications and expand cooperation to other potential global market regions as a strategic step in strengthening Indonesia's soft power through the standardization of universal transaction "business communications."

Given the limitations of this descriptive qualitative study, further research is recommended to use a quantitative approach by empirically testing the influence of the QRIS Effectiveness variable on Net Promoter Score (NPS) and customer loyalty, conducting a specific comparative study in the tourism industry sector to measure the impact of QRIS use on the convenience of foreign tourist transaction communication in Indonesia. And analyzing the effectiveness of QRIS communication from an intergenerational perspective, particularly regarding the psychological barriers of the Baby Boomer Generation compared to the ease of adoption in Generation Z.

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