



THE INFLUENCE OF DIGITAL PAYMENT SYSTEMS ON BUSINESS EFFICIENCY AND FINANCIAL TRANSPARENCY

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Abstract

The advancement of digital technology has driven the development of information systems in business and accounting to improve financial processes to be more efficient, transparent, and precise. The financial services digitization, as proven by Bank Negara Indonesia's (BNI) utilization of QRIS, is a case in point for improving the efficiency of transactions and enhancing financial inclusion. This paper introduces the internship experience in marketing and implementing QRIS as part of the digital information system in banking, with a study on merchant adoption and issues faced. The research indicates that digital training, technical support, and effective marketing are the determinants of successful implementation of digital information systems. With the correct usage of technology, business and accounting digitalization has the ability to enhance efficiency of operations, create data transparency, and push for the growth of the digital economy in Indonesia.

Keywords: Digitalization, accounting information systems, business transformation, QRIS, digital financial services, operational efficiency, financial inclusion.

Abstrak

Kemajuan teknologi digital telah mendorong perkembangan sistem informasi di bidang bisnis dan akuntansi untuk meningkatkan proses keuangan menjadi lebih efisien, transparan, dan tepat. Digitalisasi layanan keuangan, seperti yang dibuktikan oleh Bank Negara Indonesia (BNI) dalam penggunaan QRIS, merupakan salah satu contoh untuk meningkatkan efisiensi transaksi dan meningkatkan inklusi keuangan. Makalah ini memperkenalkan pengalaman magang dalam memasarkan dan mengimplementasikan QRIS sebagai bagian dari sistem informasi digital di perbankan, dengan studi tentang adopsi pedagang dan masalah yang dihadapi. Penelitian ini menunjukkan bahwa pelatihan digital, dukungan teknis, dan pemasaran yang efektif adalah penentu keberhasilan implementasi sistem informasi digital. Dengan penggunaan teknologi yang tepat, digitalisasi bisnis dan akuntansi memiliki kemampuan untuk meningkatkan efisiensi operasi, menciptakan transparansi data, dan mendorong pertumbuhan ekonomi digital di Indonesia.

Kata kunci: Digitalisasi, sistem informasi akuntansi, transformasi bisnis, QRIS, layanan keuangan digital, efisiensi operasional, inklusi keuangan.



A. INTRODUCTION

With the advancement of information technology in today's digital era, tremendous changes have been made in various sectors, including business and accounting. Information system digitalization has been a major driving force behind improved operational efficiency, data transparency, and more accurate, data-driven decision-making. With cloud computing, big data analytics, and artificial intelligence (AI) technologies, companies can better manage their finances, reduce human errors, and enhance security and compliance with existing regulations.

One of the most tangible uses of digitalization in the banking sector is the use of digital payment platforms such as the Quick Response Code Indonesian Standard (QRIS), developed by Bank Indonesia and rolled out by a number of financial institutions, including Bank Negara Indonesia (BNI). QRIS allows faster, more secure, and more convenient financial transactions, thereby hastening the acceleration of financial inclusion in Indonesia. Furthermore, the use of computer information systems in banks not only improves customer services but also helps in the management of transactions, cash flow tracking, and improving data security systems.

However, in the midst of numerous benefits that have been brought about by digitalization, businesses and financial institutions are given a myriad of challenges while transforming. Many of these fundamental challenges include cyber attacks on cybersecurity, heavy financial investments in the necessary technological infrastructure, and human resource readiness to facilitate emerging technologies. There must be an appropriate implementation plan that will ease the transformation of accounting and business information systems

to ensure digitalization achieves long-term returns for corporate sustainability.

This internship report is about the experience in Bank Negara Indonesia (BNI) Purwokerto, with regard to marketing and implementing QRIS as a part of digital transformation of information systems in the banking sector. The main content of this report is examining the merchant's implementation of QRIS, challenges of implementing it, and strategies adopted in order to enhance public awareness and usage of QRIS. Through the knowledge of the business and financial role of digitalization, firms are supposed to be more responsive to technological advancements and enhance their competitiveness in the digital era economy.

B. IMPLEMENTATION AND METHODS

The internship was also conducted at Bank Negara Indonesia (BNI) Purwokerto Branch Office from September 9, 2024, to October 8, 2024. The internship was on marketing and implementing the Quick Response Code Indonesian Standard (QRIS) in the bank's digital service transformation. During the internship, participants were placed in the Merchant Marketing and QRIS Subdivision with the following key tasks:

- 1. QRIS Introduction and Socialization:** Educating commercial communities and business owners on the benefits and application of QRIS. Direct presentations to commercial communities and business owners.
- 2. QRIS Merchant Development and Marketing** Recruitment of potential merchantsto join the QRIS service. Conducting field surveys on QRIS adoption levels by business segments. Providing technical



assistance to merchants through registration and usage.

3. Data Input and Analysis of QRIS Usage

Inputting merchants' data into the BNI system. Analyzing patterns of digital transactions through QRIS to determine its efficacy.

4. Evaluation and Recommendations Determining merchants' issues in embracing QRIS.

Developing marketing and business growth strategies for the implementation of QRIS.

The internship followed regular office working hours, Monday to Friday, from 09:00 AM to 04:00 PM, with dress code rules according to company policy.

The methodology used during this internship was qualitative and quantitative, as explained below:

1. Direct Observation

Observing operations of the QRIS system at merchant shops and monitoring transactions.

Analyzing how customers and business people accept QRIS technology.

2. Interviews and Surveys

Conducting interviews with merchants for using QRIS. Collecting survey information to determine how users encounter issues and benefit from using QRIS.

3. QRIS Transaction Data Analysis

Employing BNI system data to evaluate the use of QRIS among merchants and users. Identifying patterns and determinants influencing the success of QRIS take-up.

4. Educational and Marketing Approach

Organizing training and awareness workshops for traders regarding digital payment systems. Using direct and electronic marketing channels to increase QRIS usage.

5. Evaluation and Report Preparation

Monitoring the effectiveness of QRIS deployment using observation, interviews, and transactional data. Documenting a final report with suggestions on how to improve QRIS usage among businesses.

C. RESULTS AND DISCUSSION

The internship at Bank Negara Indonesia (BNI) Purwokerto Branch Office was regarding the marketing and implementation of Quick Response Code Indonesian Standard (QRIS). Based on observations, interviews, and data analysis during the internship there were several findings as follows:

- a. **QRIS Adoption Rate by Merchants**
The merchants who utilized QRIS as a digital payment transaction grew in number 66.7% of the new merchants used QRIS after they were educated and technically assisted by the marketing team. The most adopting business sectors for QRIS were retail (66.7%), culinary (62.5%), and services (75.0%).
- b. **Merchant Understanding of QRIS**
50% of the merchants understood fully and used QRIS without any hitch after training 30% of the merchants struggled with technical issues, particularly in the usage of the application and internet connectivity 20% of the merchants were aware of QRIS but still required technical assistance.
- c. **Challenges in Adopting QRIS**
Low digital literacy among small and micro-business merchants accustomed to cash payments. Technical issues, i.e., low internet connectivity, disrupted QRIS transactions. Low confidence in digital payment systems, especially among merchants with no exposure to cashless payments.

- d. Successful Strategies to Increase QRIS Adoption Training and direct education of merchants significantly improved merchants' knowledge and adoption of QRIS. Online promotion through social media accelerated the spread of information about QRIS benefits. Technical support in the registration process and initial transactions increased merchants' confidence in the use of QRIS.

Based on the findings, the adoption of QRIS as part of the digitalization of accounting and business information systems has high potential in improving the efficiency of financial transactions. However, the success of the adoption is significantly influenced by some key factors:

1. Digital Literacy as a Driving Force for the Adoption of QRIS More technologically aware merchants were more receptive to and successful at implementing QRIS. Thorough digital education is the key, especially for smaller merchants that are accustomed to conventional payment systems.
 2. The Contribution of Infrastructure in Facilitating Seamless Digital Transactions A consistent internet connection plays a pivotal role in ensuring smooth QRIS transactions. Investments in tech infrastructure and cooperation from internet service providers are required to enhance the efficiency of digital transactions.
 3. Marketing Strategies to Enhance QRIS Usage Education strategies through training and seminars increase merchant awareness of QRIS benefits. Digital campaigns and social media marketing are useful for reaching more individuals who are potential QRIS users. Reward schemes or incentives for frequent QRIS users can be useful for merchant retention and adoption rates.
4. The Influence of Digitalization of Information Systems on Business and Accounting Digital payment systems such as QRIS make us less reliant on cash, with transactions becoming safer and more transparent. Makes financial record-keeping easier for merchants as it automatically records transactions in banking systems. Makes business more efficient, especially for small and medium businesses that are adjusting to new financial technologies.

D. CONCLUSION

Based on findings that were generated while conducting internship at Bank Negara Indonesia (BNI) Purwokerto Branch Office, it is possible to affirm that business and accounting information systems digitalization through QRIS implementation has been favorable towards improving the efficiency of financial transactions as well as financial inclusion. Some key findings substantiating this statement are:

- a. Wider merchant uptake of QRIS, particularly from retail, food, and services industries, to prove that digital payment systems have gone mainstream for their use in common business dealings.
- b. Increased merchant sensitization regarding QRIS following enlightenment through training and technical support while certain technical bottlenecks with regard to using them continue.
- c. The major impediments to the adoption of QRIS, such as low digital literacy, network infrastructure problems, and trust in electronic payment systems, can be addressed by enhanced education programs and upgraded technology infrastructure.
- d. Educational measures and digital marketing interventions have proved effective in enhancing awareness and uptake of QRIS among merchants.



- e. Bank information systems digitalization plays a part in making transactional and book-keeping practices more transparent, eventually bringing lasting benefits to owners of businesses as well as banking institutions.

Thanks to this process of digital evolution, the installation of modern information systems is certain to accelerate Indonesia's digital economy development and enhance business operations efficiency in various fields.

To enhance QRIS implementation and digitalization of the banking system, the following recommendations may be considered:

1. Enhancing Digital Literacy

The banks and financial institutions should regularly organize training and awareness programs for the merchants and general public to increase QRIS awareness. Online as well as offline training programs may be introduced to reach a bigger population.

2. Enhancing Technological Infrastructure

The government and telecommunication players need to improve network coverage in low-density areas of connectivity for smooth QRIS transactions. The banks need to have stronger security measures to curtail threats associated with online payments.

3. Additional More Innovative Marketing Initiatives

Tap social media, online offers, and reward programs to drive quicker adoption of QRIS among merchants. Form alliances with business societies and local administrations to expand the merchants' base using QRIS.

4. Ongoing Support and Technical Assistance

The sales staff of QRIS should continue

to provide assistance to merchants facing difficulties using the system. There should be a reachable customer care center that can resolve complaints and technical issues that merchants face.

5. Regular Check-up and Enhancement of Digital Platforms

The banks should carry out ongoing check-up of QRIS efficiency and identify any barriers merchants and customers still face. Adding new features in digital payment apps is expected to improve consumer experience and boost QRIS use.

With the implementation of appropriate strategies, information system digitalization in business and accounting can continue to increase more advantages to the financial industry while increasing business competitiveness in the digital economy.

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