

## Research Article

# Analysis of QRIS (Quick Response Indonesian Standard) Payment Service Innovation in Local Tax Services in Kebumen District

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**Abstract.**

Service innovation is key to successful e-government implementation and improving the quality of public services. This research aims to analyze the innovation of Quick Response Indonesian Standard (QRIS) payment services in local tax administration. The study uses a qualitative approach through literature analysis, gathering data from government reports, academic articles, policy documents, and other relevant sources. The findings indicate that the adoption of QRIS for local tax payments in Kebumen Regency represents a significant step toward modernizing the taxation system. The implementation offers various benefits, including convenience, efficiency, and transparency in the tax payment process. Despite facing certain implementation challenges, the local government has taken active measures to address these issues and optimize system performance. This initiative reflects a strong commitment to integrating digital technology into public services. In addition to enhancing administrative efficiency, QRIS has the potential to increase taxpayer compliance by streamlining the payment process. Going forward, continuous evaluation, system improvements, and public education will be essential to fully realize the benefits of this digital innovation.

**Keywords:** e-government, service innovation, QRIS, taxes

## 1. INTRODUCTION

The rapid development of science and technology has an impact on economic activities, especially in the financial and banking sectors. The emergence of financial innovation, namely changes in the payment system, is an adjustment to growing technological advances. The development of the payment system encourages the increasing value of transactions carried out by the community. Payment becomes an important component in every trade transaction activity of goods and services. However, the rapid development of technology today and the increasing value of transactions and risks encourage people to want a safe and smooth payment system. A safe and smooth

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payment system in addition to facilitating the transfer and efficiently, safely and quickly, is also indispensable in the world of capital markets that demand accuracy, security in the settlement of each transaction. The payment system cannot be separated from the development of money starting from cash payments to non-cash payments.

Bank Indonesia as the monetary authority has the right and authority in the development of the payment system in Indonesia. The role of Bank Indonesia in the payment system is to regulate and maintain the financial system mechanism to remain stable both cash and non-cash. In the cash payment system, Bank Indonesia is responsible for the issuance and circulation of cash to the public [1]. However, over time the use of cash payment transaction values has caused many problems and weaknesses so that payment system innovations are needed that are able to answer problems and fix the weaknesses of the cash payment system. In addition, data reported by Hootsuite Indonesia Digital Report (2022) states that internet users in Indonesia until February 2022 reached 204.7 million, while in 2021 it reached 202.6 million [2]. Judging from this data, there is an increase in internet users from 2021 to 2022 by 1%. Then according to the Indonesian Fintech Association (Aftech), 59% of Indonesian fintech customers have incomes in the lower middle range. The income group with annual income between Rp. 5 - 15 million uses fintech the most, namely 36% [3]. With the increasing growth of technology and internet users, it has a significant impact on the development of payment systems in transactions. Therefore, cashless payments were created as a form of further innovation in a more efficient financial system.

The existence of the Covid-19 pandemic has a huge impact on a number of sectors, one of which is the economic sector [4]. The most crucial economic sector affected in Kebumen Regency is the Regional Original Revenue (PAD). Based on data from the BPKPD (Regional Revenue Management Agency), PAD in Kebumen Regency in 2020 decreased by Rp. 99.7 billion or 23.87% from the initial target of Rp. 417.6 billion [5]. The Kebumen Regency government's efforts to optimize local revenue are through the local tax sector, therefore the Kebumen Regency government through BPKPD Kebumen Regency in collaboration with Bank Jateng Kebumen branch innovates local tax payments with a payment method through QRIS. One of the reasons for launching QRIS as a payment solution that makes it easier for taxpayers to make payment transactions safely, easily and efficiently was launched by the Regent of Kebumen K.H. Yazid Mahfudz on September 10, 2020.

QRIS is a payment QR Code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). The standard

is used to support a wider range of payment interconnections which can then facilitate interoperability between providers, between instruments and between countries. In its development QRIS is intended to support financial inclusion such as empowering micro, small and medium enterprises (MSMEs) and supporting the acceleration of national economic recovery. In QRIS transactions there are provisions such as product purchases, service transactions such as transportation, tourism, and tax payments [6].

QRIS is a QR Code-based payment solution that makes it easy for taxpayers to make transactions safely, easily, and efficiently. QRIS implementation in the payment process is done through an e-wallet application that requires an internet connection and must be installed on a smartphone [6]. E-wallet is a server-based electronic application that allows online payments without using cash or cards, where users can access balances to transact with other parties. Payment with QRIS is made by scanning the QR Code through an e-wallet in various payment channels (Sihaloho et al, 2020) [7]. the policy underlying the implementation of QRIS is stated in Kebumen Regent Regulation No. 107 of 2021 which amends Kebumen Regent Regulation No. 70 of 2017 concerning the Implementation of Non-Cash Transactions in Receipt and Payment at the Kebumen Regency Government [8].

The existence of QRIS in BPKPD Kebumen Regency has almost entered 4 years, but the number of people using QRIS is still minimal. This can be seen from the QREN application which can be seen that access to the number of users is still far from the target, which is around 12,000 NOP per year. In 2021 data there are only 3000 NOPs [5]. The following is the number of payments from payment channels in 2021.

TABLE 1: Payment Amount from Payment Channels.

| No. | Payment Channel  | Kebumen         |
|-----|--|-----------------|
| 1.  | Total Regional Tax from QRIS Channel                                 | 2,408,748       |
| 2.  | Total Regional Tax from Non-Digital Channels (Teller & Bank Counter) | 109,257,731,128 |
| 3.  | Total Regional Tax from ATM Channels                                 | 130,234,635     |
| 4.  | Total Regional Tax from Internet/Mobile/SMS Banking/CMS Channels     | 1,820,903,516   |
| 5.  | Total Regional Tax from Bank Agent Channel (Laku Panda)              | 497,397,850     |
| 6.  | Total Regional Tax from E-Commerce/Aggregator Channels               | 1,108,781,585   |

Source : BPKPD Kebumen Regency, 2022

Table 1.1 shows the number of regional tax payments in Kebumen Regency from payment channels in 2021, that the number of payments from non-digital channels

still dominates Land and Building Tax payments, namely IDR. 109.257.731.128. This is followed by payment via mobile internet, namely Rp. 1,820,903,516. The payment with the smallest nominal amount is via QRIS worth IDR. 2,408,748. 97% of income comes from local taxes through tellers and bank counters, 2% comes from M-banking, 1% comes from e-commerce such as Tokopedia, and Bukalapak and 0% others. This research aims to determine the implementation of the regional tax payment system through QRIS at BPKPD Kebumen Regency, benefits, obstacles and solutions to problems in implementing QRIS.

## 2. METHODS

This research uses a qualitative research method approach using literature data that focuses on the study of QRIS innovation in local tax payment services in Kebumen Regency. Through analyzing literature data, this research aims to understand in depth how QRIS innovation is related to local tax payment services in Kebumen Regency. Qualitative research allows researchers to explore the various aspects that influence the implementation of this innovation, including constraints, benefits and possible solutions. By combining information from scientific literature, government reports, articles, and other relevant sources, this research aims to provide in-depth insights into how the QRIS payment service innovation relates to local tax payments in Kebumen Regency, as well as identify key factors that influence the success of the innovation. The analysis of literature data is carried out through a series of stages, which include identifying important concepts related to QRIS innovation in tax payment services, determining relevant theoretical frameworks, collecting information about QRIS innovation implemented in Kebumen Regency, and comparative analysis and synthesis of relevant findings from the literature. Previous research relevant to QRIS innovation in local tax payment services is important in understanding various aspects of QRIS innovation. Several literature sources, such as scientific journals, articles, books, and research reports, serve as references in exploring various concepts, theories, and practices related to QRIS innovation on local tax payments. This literature data analysis becomes the basis for identifying patterns, trends, and barriers in the application of QRIS innovation. By integrating insights from various literature sources, this research can provide a more comprehensive picture of the condition of local tax payment services in the research area and provide a strong framework for understanding problems and recommending more in-depth solutions. This approach provides a deeper understanding of the

implementation of QRIS payment service innovation in local tax payments. By using a qualitative research method using literature data, this research is expected to provide a comprehensive picture of the QRIS payment service innovation in local tax services in Kebumen Regency.

### 3. RESULTS AND DISCUSSION

#### 3.1. Innovation of Local Tax Payment System through QRIS in Kebumen Regency

The launch of QRIS in 2019 by Bank Indonesia has facilitated the use of QR codes in every payment transaction in Indonesia for QRIS payments. The main objective is to support financial inclusion, such as empowering micro, small and medium enterprises (MSMEs), and supporting the acceleration of national economic recovery. In QRIS transactions, there are provisions such as product purchases, service transactions such as transportation and tourism, and tax payments. To strengthen the QRIS policy, it is necessary to adjust the nominal limit per QRIS transaction in a measured manner to encourage the acceleration of inclusive and efficient economic and financial digitalization, as well as the acceleration of national economic recovery. In the context of local tax payments, such as PBB in the Kebumen Regency area, QRIS is a payment solution that can make it easier for taxpayers to make payment transactions safely, easily, and efficiently without having to queue at the bank. However, not all taxpayers in Kebumen are close to non-cash technology so the use of QRIS is not always effective for them. This contradicts the opinion of Susanti & Reza (2022) that the presence of QRIS can facilitate various parties such as consumers, digital financial service providers, merchants, and even local governments. The purpose of launching QRIS is to improve services to taxpayers in paying local taxes and support the digitization of payments from cash to non-cash. The existence of QRIS is expected to increase local tax revenue because of its easy and efficient use in just one hand [9]. Here are some stages in implementing QRIS:

##### 3.1.1. QRIS Planning

QRIS planning is the initial stage in implementing a new policy so that it can run well as expected. The basic policy is based on Kebumen Regent Regulation Number 107 of 2021 concerning the second amendment to Kebumen Regent Regulation Number

70 of 2017 concerning the Implementation of Non-Cash Transactions in Receipts and Payments at the Kebumen Regency Government. This is in accordance with the public policy process which consists of 5 stages, one of which is policy making (Michael Howlett and M.Ramesh, 2005) [10]. In QRIS planning, the Regional Finance and Revenue Management Agency (BPKPD) together with Bank Jateng coordinate, develop the SIPBB application, and integrate the SIPBB, QREN, and QRIS systems. BPKPD conducts a review of data transmission to ensure whether it is in accordance with the established plan. After that, the development of the SIPBB application continued to QREN and fintech applications such as digital wallets (Ovo, Dana, LinkAja, Gopay). Integration of the SIPBB, QREN, and QRIS systems is carried out to ensure that incoming data can be read in all these systems.

### 3.1.2. QRIS socialization

Socialization is very important to educate taxpayers considering the number of taxpayers who are not technologically literate. QRIS was launched on September 10, 2020 by the Kebumen Regent. Initially, socialization was carried out online by BPKPD through social media such as Instagram and Ratih TV radio because of the COVID-19 pandemic. Starting in 2022, socialization was carried out offline by BPKPD to village heads in Kebumen Regency and representatives of village officials at Mexolie Hotel. In addition, socialization from Bank Jateng is carried out through leaflets at the bank [4].

### 3.1.3. QRIS Implementation

Implementation of public policy must achieve results according to Michael Howlett and M.Ramesh (Syahrudin, 2020: 22) [11]. Using QRIS taxpayers must access the link <https://bimaqris.bankjateng.co.id/>, fill in the Billing ID if paying personal taxes, or the village officer's billing code if paying collectively. Then the QR Code will come out to make the next transaction. The data is captured through the digital wallet application that has been installed on the cellphone and make sure the balance is sufficient to make a transaction. When making payment transactions, taxpayers open the application and look for the QR image icon to scan the QR Code or enter the QR code that has been stored in the photo gallery. The bill amount to be paid will appear, then press the PIN, click pay, and a successful payment notification will appear. Making transactions through QRIS is easier because it can prevent the circulation of counterfeit money and minimize

cash circulation. In addition, to support digitalization also through QRIS is expected to increase local tax revenue and improve services to taxpayers in paying local taxes [12].

### **3.2. Benefits of QRIS Innovation in the Local Tax Payment System in Kebumen Regency**

In implementing QRIS, there are a number of benefits for taxpayers in making tax payments more efficiently, with just one hand without the need to queue at Bank Jateng. Here are some of these benefits:

#### **3.2.1. Inclusiveness for All Taxpayers**

QRIS is very inclusive for all taxpayers, both those in Kebumen Regency and outside the area. Taxpayers from outside Kebumen Regency do not need to bother paying local taxes to village officials. With QRIS, they only need to access the link and scan the QR Code using the digital wallet that has been downloaded on their respective cellphones. The balance in the digital wallet can be topped up through M-banking, Alfamart, or the nearest Indomaret.

#### **3.2.2. Ease and Security of Transactions**

Payment of local taxes through QRIS is done in an easy and safe way. The use of QRIS guarantees security because when scanning a QR Code for payment, there is a time limit of one minute; if it exceeds this time, the taxpayer must create a new QR Code [9]. This helps minimize data falsification. In addition, QRIS also makes it easier for village officials to make collective tax payments without having to carry a lot of cash or queue at Bank Jateng, and without administrative costs when paying at the Post Office.

#### **3.2.3. Efficiency with One QR Code**

QRIS allows access through a link that is already available [13], so taxpayers can take a screenshot of the QR Code and scan it using the digital wallet application installed on their cellphone. This is very efficient as there is no need to use multiple applications that can make it difficult for taxpayers, such as having to log in and top up separately.

One QR code that has been saved can be used for payments through digital wallets or e-commerce.

#### **3.2.4. Fast and Smooth Transactions**

QRIS supports digitalization by accelerating local tax payment transactions [13], so taxpayers do not need to queue at Bank Jateng or the Post Office. Transactions through QRIS are not subject to administrative fees when paying at the Post Office and can be completed in less than a minute. Taxpayers only need to ensure sufficient balance in the digital wallet to pay PBB.

### **3.3. Constraints and Solutions for QRIS Innovation in Local Tax Payment Services in Kebumen Regency**

The implementation of a technological innovation is inseparable from the obstacles faced. The launch of QRIS is expected to welcome the digitalization of payments through non-cash. However, in the QRIS implementation process there are several obstacles, among others[14]:

#### **3.3.1. The habit of being served by village officials**

The main obstacle in the implementation of QRIS in Kebumen Regency is the habit of being served by village officials which makes it difficult for taxpayers to switch to non-cash payments through QRIS. The obstacles faced due to the habit of taxpayers being served by village officials are still not resolved, because they tend to depend on village officials to pay taxes. Taxpayers feel more comfortable with the cash payment method directly made by village officials, so when switching to QRIS to pay PBB, they experience difficulties. On the other hand, local tax collection by village officials continues because there is a target from BPKPD. According to the researcher's observations, BPKPD applies the One Day Paid (SHL) target to several villages in Kebumen District, so the role of village officers is still needed in collecting PBB. BPKPD also provides a large incentive to village officials if the village can pay off the PBB payment at the beginning of the year, and the amount of the incentive depends on the date of payment. However, until now there has been no solution from BPKPD regarding this obstacle. Researchers suggest that socialization be carried out through social media targeting the younger



generation who are more tech-savvy, as well as utilizing the role of influencers in Kebumen Regency to introduce QRIS to the public, especially those outside Kebumen. The younger generation tends to understand the use of QRIS faster than the older generation who may have difficulty keeping up with the development of digitalization. Social media that can be used include Instagram, TikTok, and YouTube, by holding a video competition or educational poster competition about QRIS. This initiative is expected to increase the number of QRIS users and achieve the set target [15].

### **3.3.2. Lack of dissemination from village heads to taxpayers**

The next obstacle is the lack of dissemination from village heads to taxpayers [9]. Each party, namely BPKPD and Bank Jateng, has conducted socialization to taxpayers in different ways. BPKPD conducted socialization to all village heads in Kebumen Regency as well as through Instagram social media. Meanwhile, Bank Jateng conducted socialization through leaflets distributed at Bank Jateng. As a result, BPKPD hopes that village heads can disseminate to taxpayers in their respective villages, but until now it is still uneven. This makes QRIS not yet known by taxpayers because dissemination has not been carried out thoroughly. From this obstacle, there is no solution from the BPKPD. Based on these obstacles, the solution from the researcher is that the village head who gets socialization from the BPKPD then conducts technical guidance to the village apparatus in charge of collecting, and then disseminates it to taxpayers. These efforts can be made so that QRIS users can reach the target and be increasingly recognized by taxpayers. In addition, the village can also disseminate to taxpayers accompanied by one of the assistants who has a gadget, because most taxpayers are filled with the older generation. The village can also give awards to taxpayers who pay themselves.

### **3.3.3. Server is still unstable**

The obstacle faced is server instability [16], which can make it difficult for taxpayers to make local tax payment transactions through QRIS. This problem usually occurs after the taxpayer enters the NOP or billing code, where the QR Code should appear. One of the purposes of launching QRIS is to improve services to taxpayers, which depends heavily on the quality of the system itself. If there are no obstacles while accessing, such as a bad server, then this goal can be achieved. A good server allows taxpayers to experience the maximum benefits of QRIS, so they feel satisfied with online services.

Conversely, if the server is unstable, this can reduce taxpayer satisfaction in using QRIS, which in turn can hinder target achievement. Server instability forces taxpayers to wait until the server returns to normal or choose another payment method besides QRIS. then the solution is that the BPKPD coordinates with Diskominfo to discuss the server problems experienced.

## 4. CONCLUSION

The innovation of the local tax payment system through QRIS in Kebumen Regency is a progressive step in modernizing the taxation system. The implementation of QRIS provides various benefits, including convenience, efficiency, and transparency in the tax payment process. Although there are several obstacles in its implementation, the local government has tried to find solutions to optimize the use of this system. The implementation of QRIS in the local tax payment system in Kebumen Regency reflects the local government's commitment to adopting digital technology in public services. This innovation not only improves administrative efficiency, but also has the potential to increase taxpayer compliance through an easier and more transparent payment process. Going forward, it is important for the local government to continue to evaluate and improve this system, as well as provide education to the community to maximize the benefits of these innovations.

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