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Evaluating The Awareness and Usability of QRIS Payment Method Among Indonesian Travelers in Integrated ASEAN Countries (A View of Past, Present, and Future Usage)

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ABSTRACT

This study examines the awareness and usability of the Quick Response Code Indonesian Standard (QRIS) among Indonesian travelers in ASEAN countries by analyzing past, present, and future usage patterns. Introduced by Bank Indonesia in 2019, QRIS is a unified digital payment system designed to support financial inclusion and facilitate cross-border transactions. A mixed-method approach was employed, combining quantitative surveys and qualitative interviews to explore travelers' awareness, experiences, and future intentions regarding QRIS usage abroad. Findings from Malaysia, Singapore, and Thailand indicate that while Indonesian travelers exhibit a moderate level of awareness of QRIS, actual usage remains limited, with 74% of respondents reporting that they have never used QRIS during travel. Survey results reveal key barriers including technical and connectivity issues, limited merchant acceptance, and a strong preference for cash or card payments. These results are reinforced by interview findings, which show that many travelers, particularly from non-urban backgrounds, were unaware of QRIS usability abroad, while those who attempted to use it experienced accessibility and transaction failures, leading them to revert to traditional payment methods. Despite these challenges, both survey and interview data indicate growing interest in cashless payments, suggesting opportunities to increase QRIS adoption through improved infrastructure, expanded merchant networks, and targeted socialization and education initiatives. The study provides policy-relevant insights for strengthening cross-border payment integration and digital financial inclusion in ASEAN.

ABSTRAK

Penelitian ini menganalisis tingkat kesadaran dan kegunaan Quick Response Code Indonesian Standard (QRIS) di kalangan wisatawan Indonesia di negara-negara ASEAN dengan meninjau pola penggunaan pada masa lalu, masa kini, dan masa mendatang. QRIS yang diperkenalkan oleh Bank Indonesia pada tahun 2019 merupakan sistem pembayaran digital terpadu yang bertujuan mendukung inklusi keuangan dan memfasilitasi transaksi lintas negara. Penelitian ini menggunakan pendekatan metode campuran (mixed-method) dengan mengombinasikan survei kuantitatif dan wawancara kualitatif untuk mengeksplorasi tingkat kesadaran, pengalaman penggunaan, serta niat penggunaan QRIS oleh wisatawan Indonesia saat berada di luar negeri. Hasil penelitian di Malaysia, Singapura, dan Thailand menunjukkan bahwa meskipun tingkat kesadaran terhadap QRIS tergolong moderat, tingkat penggunaannya masih rendah, dengan 74% responden menyatakan belum pernah menggunakan QRIS selama perjalanan. Hambatan utama yang diidentifikasi meliputi kendala teknis dan konektivitas, keterbatasan penerimaan pedagang, serta preferensi terhadap metode pembayaran tunai atau kartu. Temuan ini diperkuat oleh hasil wawancara yang menunjukkan bahwa sebagian wisatawan, khususnya dari wilayah non-perkotaan, belum mengetahui bahwa QRIS dapat digunakan di luar negeri, sementara pengguna yang pernah mencoba mengalami masalah aksesibilitas dan kegagalan transaksi sehingga kembali menggunakan metode pembayaran konvensional. Meskipun demikian, data survei dan wawancara menunjukkan meningkatnya minat terhadap pembayaran non-tunai, yang membuka peluang peningkatan adopsi QRIS melalui penguatan infrastruktur, perluasan jaringan pedagang, serta sosialisasi dan edukasi yang lebih terarah. Penelitian ini memberikan implikasi kebijakan untuk memperkuat integrasi sistem pembayaran lintas negara dan mendorong inklusi keuangan digital di kawasan ASEAN.

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1. INTRODUCTION

Indonesia, as the largest economy in Southeast Asia, has witnessed significant growth in its digital financial systems, driven by rapid advancements in technology. One of the key innovations facilitating this digital transformation is the Quick Response Code Indonesian Standard (QRIS), introduced by Bank Indonesia (BI) in 2019. QRIS is a QR code-based payment system designed to simplify transactions both domestically and internationally. This initiative goes beyond being a step towards modernizing payment systems; it represents a concrete effort to establish a more inclusive financial ecosystem in Indonesia. The digitalization of Indonesia's financial systems, highlighted by the widespread adoption of QRIS, has been instrumental in facilitating cross-border transactions. One of the significant benefits of this digital transformation is its ability to streamline cross-border payments. By integrating QRIS with global payment systems, Indonesian travelers can enjoy the convenience of making transactions without the typical hurdles they face, such as currency conversion fees, the need for physical cash, or limited access to international payment methods.

QRIS acts as a unified payment standard, enabling seamless transactions across different platforms and reducing the fragmentation often seen in traditional payment methods, such as different QR codes for various e-wallets or mobile banking services (Amri et al., 2025; Persadha et al., 2024). Through QRIS, users can complete payments by simply scanning a QR code, eliminating the need for debit or credit cards, thereby making transactions more practical, efficient, and secure (Gotama et al., 2024; Ratnawati & Malik, 2024). This ease of transaction helps to foster a more inclusive financial system by lowering entry barriers for individuals and businesses who previously lacked access to traditional banking services (Amri et al., 2025; Hamzah Muchtar et al., 2024). With QRIS, the speed and security of financial transactions have improved, contributing to more efficient economic activity, particularly in ASEAN countries where financial systems are increasingly interconnected (Muchtar et al., 2024). QRIS adoption is crucial for the Indonesian public and becomes a key tool in facilitating cross-border transactions (Gunawan et al., 2023), particularly for Indonesian travelers visiting Malaysia, Singapore, and Thailand as QRIS-integrated countries among ASEAN. It ensures that travelers can seamlessly make payments while abroad without needing to worry about fluctuating exchange rates or carrying large sums of cash. Furthermore, QRIS helps bridge the gap between different regional payment systems, enhancing ease of use for travelers (Gotama et al., 2024).

The following table presents information regarding Indonesian payment service providers (PSPs) and banks involved in the QRIS system, along with the type of QR used in partner countries, transaction limits, and local banks or payment service providers in those countries. This table provides an overview of the implementation of QRIS in various countries and the collaboration between Indonesian financial institutions and local banks or payment service providers in partner countries such as Thailand, Malaysia, and Singapore.

Table 1: Information regarding QRIS-integrated-countries in ASEAN

No	Country	Indonesian Banks/Payment Service Providers (PJP Issuer)	QR Type in Partner Country	Transaction Limit	Local Banks/Payment Service Providers in Partner Country
1	Thailand	BCA, Bank Mandiri, Bank Sinarmas, Bank Permata, Bank Syariah Indonesia, CIMB Niaga, Bank Mega, BPD Bali, DANA, LinkAja, Ottocash, OCBC NISP, INA Perdana, BTN	PromptPay	Refers to Bank Indonesia regulations regarding QRIS	Bangkok Bank, Krungthai Bank, Krungsri Bank, CIMB Thai
2	Malaysia	BCA, Bank Mandiri, Bank Sinarmas, Bank Permata, Bank Syariah Indonesia, CIMB Niaga, Bank Mega, BPD Bali, DANA, LinkAja, Ottocash, Finpay, ShopeePay, INA Perdana, BTN	DuitNow QR	Refers to Bank Indonesia regulations regarding QRIS	CIMB Bank Berhad, Hong Leong Bank Berhad, Malayan Banking Berhad, Public Bank Berhad, TNG Digital Sdn. Bhd, Bank of China, Finexus Malaysia, BigPay Malaysia

3	Singapore	BCA, BRI, Bank Mandiri, Bank Sinarmas, Bank Permata, Bank Syariah Indonesia, CIMB Niaga, Bank Mega, BPD Bali, DANA, Netzme, INA Perdana	NETS QR	Refers to Bank Indonesia regulations regarding QRIS	OCBC Bank, UOB, DBS

Source: Bank Indonesia official website

The adoption of QRIS supports Indonesia's broader goal of increasing financial inclusion by providing easy access to digital payments across diverse socio-economic groups. By encouraging the adoption of QRIS, Bank Indonesia is not only driving technological innovation but also empowering individuals and businesses to participate in the global digital economy (Musadad Rusydi et al., 2024). For Indonesian travelers, this system significantly enhances their travel experience by offering a secure and convenient payment method that works across ASEAN countries' increasingly integrated financial systems.

2. LITERATURE REVIEW

Studies show that the familiarity and trust in digital payment systems, such as QRIS, are key factors in increasing the adoption of cashless payment methods among travelers, as they perceive these methods as faster, safer, and more efficient compared to traditional payment forms (Usman et al., 2025). This study aims to comprehensively analyze the awareness and willingness to use the Quick Response Code Indonesian Standard (QRIS) among Indonesian travelers across ASEAN countries. The first goal of this research is to assess the level of awareness among Indonesian travelers regarding QRIS as a payment system in ASEAN countries. By exploring the familiarity of both frequent and potential travelers with QRIS, this study seeks to determine whether Indonesian tourists are aware of this payment method and are open to using it during their trips. Moreover, the research will explore the factors influencing their willingness to adopt QRIS, taking into account their experiences with digital payment systems, trust in QRIS, and perceived convenience. This aspect of the research is particularly valuable for understanding the broader adoption of QRIS, not just among those who have already traveled to ASEAN countries but also among potential tourists planning to visit in the future.

The second objective is to identify the challenges and opportunities encountered by Indonesian QRIS users when they travel to ASEAN countries. These challenges may include technological issues, such as internet connectivity, QR code readability, or interoperability between QRIS and local payment systems. On the other hand, opportunities may arise from the increasing integration of ASEAN countries' digital payment systems, making transactions smoother and more secure. By identifying these challenges and opportunities, the research can highlight areas for improvement and offer actionable insights for both travelers and policymakers.

A unique aspect of this research is that it does not focus solely on Indonesian travelers who have recently visited or currently visit ASEAN countries. It also includes potential travelers—those who plan to visit ASEAN countries in the future—to measure their understanding, expectations, and willingness to adopt QRIS for cross-border transactions. This broader approach allows for a more comprehensive understanding of how Indonesian travelers, regardless of their current travel experiences, perceive and are likely to embrace QRIS as a payment option across ASEAN.

QRIS has been recognized for its ability to bridge the gap between different payment systems, facilitating easier cross-border transactions in ASEAN, although issues related to infrastructure, such as poor internet connectivity, still hinder its optimal use (Gea & Al-Azhar, 2021). On the other hand, opportunities may arise from the increasing integration of ASEAN countries' digital payment systems, making transactions smoother and more secure. QRIS is seen as a key enabler of this integration, with its adoption allowing businesses and consumers to transact more efficiently across borders (Gui et al., 2023; Wiryawan et al., 2023). As QRIS adoption grows, studies indicate that its future expansion depends significantly on raising awareness and educating potential users about its benefits, which could foster a broader digital payment ecosystem (Ediputra & Amalyah, 2022; Purwanto et al., 2023).

The results from the study could inform strategies to address barriers to QRIS adoption, such as security concerns and lack of infrastructure, which may hinder its uptake in certain ASEAN regions (Boller & Maxwell, 2015; Rafiani et al., 2024; Tiovilda & Melissa, 2025). Moreover, this research provides significant contributions to the field of digital financial systems and cross-border payment technologies, particularly in the context of Southeast Asia. The research will shed light on the international adoption of

QRIS, specifically within ASEAN countries, and its implications for monetary policies and regional digital financial systems. As QRIS facilitates cross-border payments, understanding how Indonesian travelers engage with QRIS abroad will provide valuable data on its effectiveness and the overall readiness of ASEAN countries to adopt standardized digital payment systems. The findings will also highlight how QRIS adoption contributes to the broader agenda of digital financial inclusion, which is crucial for economic growth and integration in ASEAN. Furthermore, the study will explore the potential role of QRIS in supporting financial stability and economic policies in Indonesia and the ASEAN region.

Based on the challenges and opportunities identified in the study, the research will offer recommendations for policymakers in Indonesia and ASEAN countries to improve the interoperability of digital payment systems, particularly QRIS. By examining the current limitations and potential enhancements, the study will help shape policies that promote the seamless integration of QRIS with other digital payment systems in the region. The recommendations will focus on optimizing QRIS's usability for travelers, ensuring secure and efficient cross-border transactions, and advancing regional economic digitization. The findings will support the creation of policies that foster a more integrated digital economy, enhancing the accessibility of digital financial services for both individuals and businesses in ASEAN countries.

Through these contributions, the study will not only provide valuable insights into the adoption of QRIS but also support the ongoing efforts to build a cohesive digital payment infrastructure in Southeast Asia. By aligning QRIS with regional economic goals, the research will contribute to a more interconnected and resilient financial ecosystem within ASEAN.

The previous research on QRIS highlights various factors influencing its adoption, both in individual and regional cooperation contexts. As conducted by (Khameswara et al., 2023), their analysis of the intention to use QRIS in Indonesia found that factors such as *perceived trust*, *habit*, *personal innovativeness*, and *perceived financial risk* significantly affect individuals' decisions to use QRIS. This study emphasizes the importance of trust and habit in shaping users' intention to transact using QRIS, where these factors play a key role in creating efficient and effective transactional behavior. The similar research articles also conducted by Hamzah Muchtar et al., (2024) and Ratnawati & Malik (2024) which center on the customer intention and perception of QRIS usage in Indonesia, as conducted by Khameswara et al. (2023).

Similarly, there are studies use common ground in utilizing the *Technology Acceptance Model* (TAM) to examine the factors influencing the adoption of QRIS (Quick Response Code Indonesia Standard) mobile payment systems in Indonesia that conducted by Gotama et al. (2024), Gunawan et al. (2023), and Persadha et al. (2024). They emphasize the significance of *perceived ease of use* (PEOU) and *perceived usefulness* (PU) as primary determinants of users' behavioral intention to adopt QRIS. Additionally, the role of *perceived trust* is highlighted across all studies, indicating that user trust in the security of QRIS is crucial for its adoption. Furthermore, the research underscores the influence of social and demographic factors, such as social influence from peers and family, and the impact of users' age and education level. These factors, in combination, provide valuable insights into how individual and contextual variables contribute to the broader acceptance and use of QRIS in Indonesia, reinforcing the relevance of TAM in understanding technology adoption in the digital payment sector.

Meanwhile, in the study by Sonjaya et al. (2025), which analyzed the integration of QRIS payment systems within the ASEAN economic framework, QRIS is considered a payment solution that can enhance cross-border payment connectivity among ASEAN countries, particularly supporting trade, MSMEs, and the tourism sector. Despite QRIS offering significant opportunities for payment integration across borders, the main challenges lie in issues of interoperability between various payment systems and varying infrastructure across ASEAN member states, requiring regulatory improvements and increased digital literacy to fully realize its potential. Therefore, QRIS shows significant potential from both individual adoption and regional integration perspectives, contingent on enhancing supporting infrastructure and regulations.

This study differs from previous research by employing a survey approach with a mixed-mode method to collect information from the perspective of the public as tourists at different stages: past, present, and future travel experiences. The survey aims to assess their understanding and tendencies in using QRIS, as well as to identify the barriers and challenges they encounter. The research questions are How the Awareness and Tendencies of Indonesian QRIS usage in travelling abroad? And What is the Challenges and Opportunities to use QRIS abroad?

3. METHODOLOGY

This study seeks to analyze the level of awareness together with the tendency that Indonesian travelers have to use the Quick Response Code Indonesian Standard (QRIS) when visiting ASEAN countries. The study utilizes a mixed-method approach,

combining both qualitative and quantitative methods. The quantitative aspect focuses on measuring the desires and intentions of Indonesian travelers, specifically evaluating their awareness and usage of QRIS in the past and their expectations for the future. A quantitative survey questionnaire is used as the instrument for this part of the study, aiming to capture trends and patterns over time and allows collection of large representative data from the population to generate generalizable findings.

The qualitative component, on the other hand, is aimed at understanding the present experience of Indonesian travelers who are currently visiting ASEAN Integrated Countries, particularly in Malaysia. Group or collective interviews are conducted to gather in-depth insights into their perceptions and real-time usage of QRIS during their travels.

Data

The data collected in this study consist of primary and supplementary data. The primary data were obtained through a structured questionnaire specifically designed to measure several key aspects related to the awareness and use of QRIS. The quantitative survey was administered to 100 Indonesian respondents, representing travelers who had previously visited ASEAN countries, were currently traveling, or planned to visit ASEAN countries in the future. This primary data were complemented by supplementary qualitative data collected through group interviews involving Indonesian travelers, which provided a more nuanced understanding of their current and evolving perspectives on QRIS usage in the context of international travel experiences. Both data will provide direct information from the respondents involved in this study, allowing for an accurate representation of Indonesian travelers' perceptions and experiences with QRIS. The questions on online widespread survey and direct group interview covers the following aspects:

Table 2: Questions Aspects

Aspect	Description
Awareness of QRIS	Measuring to what extent respondents know about QRIS and whether they are aware that QRIS can be used abroad.
Experience Using QRIS	Gathering data on whether respondents have used QRIS during their travels abroad and the types of transactions they have conducted using QRIS.
Challenges in Using QRIS	Identifying issues faced by respondents, such as network problems, accessibility issues, or interoperability with local payment systems.
Perception of QRIS	Assessing how easy respondents find it to use QRIS abroad and how efficient the transactions are when using QRIS.
Preference for Future Use	Exploring respondents' tendencies to use QRIS in future travels to countries with QRIS-integrated payment systems.

The population for this study consists of Indonesian travelers who have visited ASEAN countries (such as Malaysia, Singapore, and Thailand) in the past two years, present travelers, and potential travelers who plan to visit these countries in the future. The study will use random sampling to select a sample from the relevant population to ensure that the sample is representative of the entire population. This technique provides equal chances for every element in the population to be selected, which increases the validity of the research findings.

The questionnaire consisting of a series of questions carefully designed to measure the relevant aspects of awareness and use of QRIS. This questionnaire contains both closed-ended (multiple choice) and open-ended questions, which allow respondents to select from pre-provided options and provide brief explanations if necessary. While, the group interview will focus on core questions related to: 1. knowledge about QRIS as a payment method that can be used in integrated countries, 2. whether they have ever used QRIS for payment, and 3. what they have experienced regarding payment, such as difficulties, ease, or concerns.

Research Methodology

A mixed-method approach, incorporating both quantitative and qualitative data collection, is applied in this study to evaluate the awareness and usability of the QRIS payment method among Indonesian travelers in ASEAN Integrated Countries, specifically Malaysia. The quantitative aspect of the study generates measurable, objective data that can be analyzed statistically. Through the collection of numerical data, this study will assess various variables related to QRIS, such as travelers' awareness of the payment

system, their past experiences using QRIS abroad, and the challenges faced by Indonesian travelers in adopting this system in ASEAN countries. The primary advantage of this approach is its ability to identify patterns and relationships that form the basis for actionable insights and policy recommendations.

This research uses two primary data collection methods: a quantitative survey and qualitative group interviews. The survey is designed to measure the past and future intentions of travelers, specifically focusing on their awareness, experiences, challenges, and preferences regarding QRIS usage. This survey will target two groups: Indonesian travelers who have visited ASEAN countries, and those who plan to visit in the future. The goal is to understand both past behaviors and future expectations for QRIS adoption among Indonesian travelers.

For the qualitative part, group interviews will be conducted with Indonesian travelers currently visiting Malaysia. These interviews will provide in-depth insights into their experiences and opinions on the usability of QRIS in real-time. This qualitative data will complement the quantitative findings and offer a more nuanced understanding of the present-day barriers and perceptions regarding QRIS.

Upon data collection, various analytical methods will be used to process the data. Descriptive Analysis will be employed to outline the frequency distribution of key study variables, such as awareness, usage experience, challenges, and preferences for QRIS. This will provide an overview of respondent characteristics and identify emerging trends in the dataset. Additionally, Percentage and Frequency Calculations will also be used to quantify responses across study categories, offering a clear statistical representation of the data. The analysis will be carried out using statistical software like Excel, ensuring efficient data processing and systematic statistic result. For the qualitative data gathered through group interviews, thematic analysis will be used as the primary method of analysis. Thematic analysis is a flexible and widely used qualitative analytic method that allows for the identification, analysis, and reporting of patterns (themes) within data. This method is particularly effective in understanding participants' experiences, opinions, and perceptions, and it helps to provide a deeper understanding of the issues surrounding the use of QRIS among Indonesian travelers.

4. RESULT AND DISCUSSION

Descriptive Statistics

The following table presents a summary of case processing for survey responses related to the usage and awareness of the Quick Response Code Indonesian Standard (QRIS) among travelers.

Table 3: Summary of case processing for survey responses

Cases	Valid	Missing	Total
Countries Visited in ASEAN	100 (100.0%)	0 (0.0%)	100 (100.0%)
Preferred Country to Revisit	100 (100.0%)	0 (0.0%)	100 (100.0%)
Knowledge of QRIS Usage for Transactions Abroad (Malaysia, Singapore, Thailand)	100 (100.0%)	0 (0.0%)	100 (100.0%)
Source of Information about QRIS	100 (100.0%)	0 (0.0%)	100 (100.0%)
Use of QRIS for Transactions Abroad	100 (100.0%)	0 (0.0%)	100 (100.0%)
Encountered Difficulties with QRIS Abroad	100 (100.0%)	0 (0.0%)	100 (100.0%)
Obstacles Faced Using QRIS Abroad	100 (100.0%)	0 (0.0%)	100 (100.0%)
Suggestions for Improving QRIS Usage Abroad	100 (100.0%)	0 (0.0%)	100 (100.0%)
Willingness to Use QRIS in Future Travels to QRIS-Integrated Countries	100 (100.0%)	0 (0.0%)	100 (100.0%)
Concerns about Using QRIS Abroad	100 (100.0%)	0 (0.0%)	100 (100.0%)

It covers various aspects including demographic information, travel history, awareness of QRIS, and experiences with QRIS transactions in ASEAN countries. The data highlights the extent of knowledge, usage, and challenges associated with QRIS, as well as suggestions for improvement in its application abroad. The responses offer valuable insights into the adoption of QRIS as a payment system in international travel contexts. Below is the table shows the percent of respondent visitation to QRIS-Integrated countries.

Table 4: Respondent visit to Oversea (Malaysia, Singapore, and Thailand)

Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	17	17.0

	Yes	83	83.0
Total	100	100.0	100.0

The table presents the frequency and percentage distribution of respondents who have traveled to one or more of the three countries integrated with the QRIS (Quick Response Code Indonesian Standard). Out of the total 100 respondents, 83% (or 83 respondents) have visited these countries, while 17% (or 17 respondents) have not. This data reflects the high level of engagement and utilization of QRIS-integrated countries among travelers. The significant disparity between those who have traveled (83%) and those who have not (17%) indicates a strong inclination towards countries where QRIS is available, suggesting that the presence of QRIS may enhance the convenience of payment systems for travelers. This observation may also highlight the growing adoption of digital payment solutions in Southeast Asia, where QRIS is becoming a key facilitator of seamless cross-border transactions.

The table below presents data regarding the countries visited by respondents. They show the frequency and percentage of respondents who have visited specific countries in the ASEAN region, namely Malaysia, Singapore, and Thailand. Each table represents a different aspect of the respondents' travel history.

Table 5: Countries visited and plan to visit

Country Category (Visited Countries)	Frequency	Percent	Country Category (Plan for Future Visit)	Frequency	Percent
Never Been	19	11.52%	Malaysia	64	45.0%
Malaysia	81	49.09%	Singapore	38	27.0%
Singapore	47	28.48%	Thailand	41	28.0%
Thailand	18	10.91%	Total	143*	100%
Total	165*	100.0%			

The respondents could select more than one option, the total frequency in the table may exceed 100 number

Malaysia consistently remains the most visited country in both sets, though with a slight decrease in the second table (45.0% vs. 49.09%). The rankings for Singapore and Thailand shift between the tables: in the first table, Singapore is more frequently visited than Thailand, while in the second table, Thailand marginally surpasses Singapore. This suggests possible changes in travel preferences or demographic factors across the respondent groups. Additionally, the first table includes a higher percentage of respondents who have never visited any of the countries (11.52%), a category that is absent in the second table, hinting at differences in how the respondents were categorized or sampled. Continuously, the following table presents the respondents' awareness of QRIS as a payment tool in QRIS-integrated countries and the primary sources through which respondents learned about QRIS abroad.

Table 6: Knowledge of QRIS as a payment tool in QRIS-integrated countries

QRIS Knowledge	Frequency	Valid Percent	Cumulative Percent
No	20	20.0%	20.0%
Not Sure	18	18.0%	38.0%
Yes	62	62.0%	100.0%
Total	100	100.0%	100.0%

Table 7: Source of knowledge about QRIS abroad

Sources	Frequency	Valid Percent	Cumulative Percent
Bank / Digital Payment Apps	46	30.26%	30.26%
Friends / Family	17	11.18%	41.44%
Bank Indonesia	23	15.13%	56.57%
Social Media	64	42.11%	98.68%
Don't Know	2	1.32%	100.00%
Total	152	100.00%	100.00%

The first table provides insights into the knowledge of QRIS (Quick Response Code Indonesian Standard) as a payment tool in countries integrated with QRIS. A majority of respondents, 62%, reported being familiar with QRIS, while 20% claimed they were

not aware of it. An additional 18% of respondents were uncertain about QRIS. This suggests that while QRIS has a relatively high level of recognition among the population, there remains a significant portion (38%) of people who either have no knowledge or are unsure about it. These findings highlight a potential gap in the dissemination of information about QRIS in QRIS-integrated countries.

Furtherly, the sources of knowledge about QRIS abroad were examined. The most common source of information was social media, with 42.11% of respondents indicating that they learned about QRIS from this platform. Following social media, 30.26% of respondents gained knowledge through banks or digital payment apps, while 15.13% heard about it from Bank Indonesia. Friends or family were another notable source, with 11.18% of people learning about QRIS through personal networks. A small fraction, 1.32%, did not know the source of their knowledge. This distribution reflects a strong reliance on digital platforms and official banking channels for information, with social media emerging as the dominant source. Overall, the data shows that while QRIS is widely recognized in QRIS-integrated countries, there is a need for broader educational efforts, especially through traditional and digital media channels, to increase awareness and understanding, particularly for those who remain unsure or unaware of the system. Furtherly, the tables below will show a further statistic of Usage, Difficulty, and Future Desire of QRIS payment method.

Table 8: Usage of QRIS in Integrated Countries

QRIS Usage	Frequency	Valid Percent	Cumulative Percent
Never Tried	74	74.0	74.0
Occasionally, Dominantly Use Cash/Card	19	19.0	93.0
Actively Use QRIS	7	7.0	100.0
Total	100	100.0	100.0

Table 9: Difficulty Level of Using QRIS Abroad

QRIS Difficulty Level	Frequency	Valid Percent	Cumulative Percent
No	31	31.0	31.0
Never Tried	57	57.0	88.0
Yes	12	12.0	100.0
Total	100	100.0	100.0

Table 10: Future Desire and Awareness of Using QRIS Abroad

Possibility of Future Usage	Frequency	Valid Percent	Cumulative Percent
Cash/Card-Oriented	2	2.0	2.0
Yes, Facilitates (Cash/Cardless)	51	51.0	53.0
Yes, But Prioritize Cash/Card	47	47.0	100.0
Total	100	100.0	100.0

Based on the data, a significant portion of respondents (74%) have never tried QRIS, indicating a global gap in both understanding and adoption. This suggests that despite QRIS being introduced some time ago, its penetration outside Indonesia remains low, likely due to limited awareness, accessibility issues, and cultural factors that favor traditional payment methods.

About 19% of respondents use QRIS occasionally but still prefer traditional methods like cash or cards. This reflects a common barrier to broader adoption: the public's comfort with familiar payment systems and a lack of trust in new technologies. While QRIS offers convenience, overcoming this dependency on traditional systems requires time and strong trust-building efforts. Only 7% of respondents actively use QRIS, suggesting that full adoption has not yet been achieved abroad. To expand its use, QRIS must be better integrated with existing payment ecosystems and supported by more extensive awareness campaigns.

In terms of difficulty, 57% of respondents have never used QRIS, but 31% reported no difficulties, implying that for those who have tried it, QRIS is relatively easy to adopt. However, 12% experienced challenges, mainly due to technical issues and lack of supporting infrastructure. For QRIS to succeed internationally, developers must ensure that the system is easily accessible and supported by adequate training and infrastructure.

Looking to the future, 51% of respondents express a preference for cashless transactions, indicating an openness to QRIS as a solution for everyday transactions. However, 47% still prioritize cash or card payments, revealing that habits and comfort with traditional systems remain strong. This suggests that transitioning to digital payment systems like QRIS requires a carefully planned approach to address these established behaviors.

In summary, while there is interest in QRIS, its global adoption faces hurdles such as low awareness, technical challenges, and resistance to abandoning traditional payment methods. To achieve broader acceptance, QRIS must be more widely integrated into existing payment systems, supported by infrastructure, and promoted through effective education and trust-building campaigns.

On the other hand, the following data presents strategies aimed at enhancing the awareness and usage of QRIS (Quick Response Code Indonesian Standard) abroad, alongside the concerns travelers may have regarding its use in foreign countries. The strategies outlined focus on key areas such as improving QRIS connectivity, expanding its merchant base within ASEAN, offering technical support for tourists, and increasing the socialization of QRIS usage. While, the concerns highlighted reflect common barriers to adopting QRIS, such as a preference for traditional payment methods like cash or cards, a lack of understanding about how to use the system, and fears regarding payment accessibility issues. These insights provide valuable information on the challenges and opportunities for QRIS adoption in international contexts.

Table 11: Strategies to Increase QRIS Awareness Abroad

Strategy	Frequency	Percent	Valid Percent	Cumulative Percent
Improvement of QRIS Connectivity	15	15.0%	15.0%	15.0%
Increase in QRIS ASEAN Merchants	17	17.0%	17.0%	32.0%
Technical Support for QRIS Tourists	18	18.0%	18.0%	50.0%
Broad Socialization of QRIS Usage	50	50.0%	50.0%	100.0%
Total	100	100.0%	100.0%	100.0%

Table 12: Concerns Regarding QRIS Usage Abroad

Concern	Frequency	Percent	Valid Percent	Cumulative Percent
Cash or card is safer	39	39.0%	39.0%	39.0%
Do not understand how to use it	12	12.0%	12.0%	51.0%
Fear of payment accessibility issues	49	49.0%	49.0%	100.0%
Total	100	100.0%	100.0%	100.0%

The survey results identify four main strategies for increasing QRIS awareness abroad: improving QRIS connectivity (15%), expanding QRIS merchants in ASEAN (17%), providing technical support for tourists using QRIS (18%), and widespread socialization of QRIS usage (50%). The dominant strategy is socialization, highlighting the need to address the lack of awareness about QRIS benefits and usage, especially among stakeholders in banking, fintech, and tourism sectors. A strong focus on educating not only end-users but also key players is crucial for broader adoption.

Improving QRIS connectivity and expanding the number of QRIS merchants in ASEAN countries are also essential to the success of QRIS abroad, especially in regions with high tourism and trade potential. Providing technical support to Indonesian tourists will further ease their experience, helping them navigate potential technological differences when using QRIS overseas.

Concerns about QRIS usage include the perception that cash or cards are safer (39%), a lack of understanding of how QRIS works (12%), and concerns about payment accessibility (49%). The greatest concern is payment accessibility, reflecting the need for robust infrastructure in countries with less developed digital payment systems. Addressing these concerns requires better education on QRIS functionality and promoting its advantages, such as security, ease of use, and cost-efficiency over traditional payment methods.

Group Interview Results

The interviews conducted for this study provide valuable insights into the varying levels of awareness and experiences regarding the use of QRIS (Quick Response Code Indonesian Standard) among Indonesian travelers. The participants were divided into three groups, each representing different socio-economic backgrounds and geographical locations in Indonesia. The first group Interview, consisting of six individuals, represents the marginalized Indonesian society from a remote area in Manado, with an age range of 25-35 years. expressed a lack of awareness about QRIS being usable abroad, highlighting their reliance on cash and traditional banking methods, they stated:

> "We did not know that QRIS could be used abroad; we only use cash here, and we do not even have or understand mobile banking. For transfers, we directly conduct them at foreign representative banks."

The second group, comprising three individuals from urban areas, acknowledged the novelty of QRIS being used

internationally, they stated:

> ""The second group, comprising three individuals aged 20-28 years from urban areas of Indonesia, mentioned, "We did not know that QRIS could be used abroad, but if that is true, it is very interesting. We hope there will be no barriers or issues when we use it in the future."

In contrast, the third group, consisting of three individuals from the capital city of Jakarta, reported familiarity with QRIS usage abroad but encountered multiple challenges with accessibility in Malaysia, ultimately resorting to cash or debit card payments. These differing perspectives shed light on the varying levels of familiarity, expectations, and challenges faced by Indonesian travelers in adopting QRIS during international travel, below is their statements:

> "We know QRIS can be used abroad, and we have tried using it for payments here (Malaysia) several times, but the accessibility of QRIS payments failed several times, so we still paid using cash or debit cards."

In the following table, I present the categorized quotes from the interview responses. The quotes have been grouped into three key themes: Ignorance, Barriers, and Expectations. These themes reflect the participants' varying levels of awareness, challenges, and hopes regarding the use of QRIS payment method while traveling abroad, specifically in the ASEAN region. The table provides a clear overview of the perspectives shared by Indonesian travelers, shedding light on both their difficulties and optimism related to QRIS adoption.

Theme	Conclusion
Ignorance	Many participants, especially from rural areas, were unaware that QRIS could be used abroad. They primarily rely on cash transactions and are not familiar with mobile banking.
Barriers	Participants who attempted to use QRIS in Malaysia faced accessibility issues, leading them to revert to using cash or debit cards despite knowing that QRIS could be used abroad.
Expectations	Participants from urban areas showed optimism about the future use of QRIS abroad, hoping for a seamless experience without technical difficulties or barriers.
Hopes	Uncertainty about its usage and hopeful for smooth experiences without barriers.

Discussion of Findings

The findings presented in this study offer a comprehensive overview of the current statement of QRIS (Quick Response Code Indonesian Standard) awareness, usage, and its challenges among Indonesian travelers in ASEAN countries, particularly Malaysia, Singapore, and Thailand. Combining quantitative survey results with qualitative insights from group interviews, this study provides a multi-dimensional perspective on the adoption of QRIS as a payment method in international contexts. In this discussion, we analyze the implications of these findings, explore key barriers, and suggest possible avenues for enhancing QRIS adoption in the region.

a. Awareness and Usage of QRIS Abroad

The survey results indicate that while a majority of respondents (62%) are familiar with QRIS as a payment tool, there remains a significant proportion (38%) who either lack knowledge of its functionality or are uncertain about its application in foreign countries. This gap in awareness presents a critical challenge for QRIS adoption. Despite QRIS being recognized as a valuable tool for cross-border payments, outreach efforts have not sufficiently targeted the broader traveler population, especially those from rural or less digitally savvy backgrounds.

This concern is supported by the group interview data, where participants from marginalized regions, such as Manado, expressed complete unawareness of QRIS's international usability. These individuals rely on cash transactions and lack experience with mobile banking, suggesting that QRIS has not permeated all segments of Indonesian society. This lack of awareness, compounded by limited mobile banking infrastructure and digital literacy, particularly in rural areas, makes the transition to digital payments more challenging.

As highlighted by recent studies, QRIS plays a crucial role in simplifying transactions by allowing users to choose from multiple digital payment options using a single QR code (Kusuma et al., 2023; Odeta et al., 2023). However, the adoption remains uneven due to infrastructural challenges, digital literacy gaps, and preferences for traditional payment methods, particularly in rural and less digitally integrated regions (Musadad Rusydi et al., 2024; Persadha et al., 2024). Moreover, research on QRIS adoption in MSMEs emphasizes that its use has expanded significantly but remains challenged by financial literacy and infrastructure issues,

especially among smaller businesses (Santika et al., 2024).

b. *QRIS Adoption and Barriers to Usage*

Despite relatively high awareness, the adoption rate of QRIS remains limited. The data reveals that 74% of respondents have never tried QRIS, and 57% have never used it abroad. Among those who have used QRIS, 19% use it occasionally, while only 7% actively use it. These findings point to low actual usage, mainly due to several barriers.

Group interview participants who attempted to use QRIS in Malaysia faced accessibility and technical issues, which led them to revert to using cash or debit cards. This experience highlights a critical infrastructural gap in QRIS implementation abroad, underscoring the need for better technological support and integration with local payment systems. Additionally, concerns such as the preference for traditional payment methods (39% of respondents) and Survey findings show that 49% of respondents are concerned about payment accessibility issues, and this is validated by the 'real-time' experience of interview participants in Malaysia who reported experiencing accessibility failures. The reluctance to fully transition to cashless payments is particularly significant in regions where cash and cards have been the dominant methods for decades.

QRIS's integration into Indonesia's payment ecosystem aims to address these barriers by offering a standardized platform compatible with multiple e-wallets and banks, making it easier for consumers and businesses to adopt digital payments (Musadad Rusydi et al., 2024; Rafferty & Fajar, 2022). The growth of QRIS also supports MSMEs by streamlining payment processes and reducing reliance on cash, which can improve business competitiveness and financial inclusion in the region (Bakhitah et al., 2023; Santika et al., 2024).

c. Strategies for Enhancing QRIS Awareness and Usage

The survey identifies strategies for enhancing QRIS awareness and usage abroad. The most common strategy (50%) emphasized the need for broader socialization of QRIS usage, suggesting that greater awareness campaigns, particularly in ASEAN, are crucial for educating travelers and merchants alike. Educational initiatives should focus not only on travelers but also on local businesses and financial institutions that play a key role in supporting QRIS transactions.

Additionally, improving QRIS connectivity (15%) and expanding the number of QRIS-integrated merchants in ASEAN countries (17%) are vital strategies. The expansion of QRIS to more businesses would facilitate smoother transactions and reduce dependency on traditional payment methods. Providing technical support for Indonesian tourists using QRIS abroad (18%) could also alleviate challenges in countries with less-developed digital payment systems.

Recent research also indicates that improving the security and ease of use of QRIS has the potential to increase consumer confidence and broaden adoption (Bakhitah et al., 2023; Sonjaya et al., 2025).

d. The Role of Bank Indonesia and Stakeholders in QRIS Promotion

These findings underscore the importance of coordinated collaboration among key stakeholders, including Bank Indonesia, financial institutions, digital payment providers, and regional partners, to accelerate QRIS adoption beyond domestic use. As the primary financial regulatory authority, Bank Indonesia plays a central role in facilitating QRIS integration within the regional and global payment ecosystem. Through closer collaboration with ASEAN counterparts, Bank Indonesia can ensure the availability of enabling infrastructure, including interoperable payment systems, stable connectivity, and expanded merchant networks, which are essential to improving QRIS usability abroad.

Based on the empirical findings, several strategic recommendations can be proposed. First, Bank Indonesia and payment service providers should leverage social media as a primary communication and education channel, as survey results indicate that social media is the dominant source of information regarding QRIS usage abroad. Strategic digital campaigns—such as short instructional videos, traveler-focused content, and collaborations with influencers in tourism and fintech—can significantly enhance awareness and correct misinformation, particularly among younger and digitally active travelers.

Second, targeted outreach programs should be strengthened to address digital literacy gaps, especially in rural and non-urban communities. Bank Indonesia, in partnership with local banks and fintech companies, can implement community-based training programs and mobile digital literacy initiatives to familiarize potential travelers with QRIS functionality, security, and cross-border usability before departure. Third, collaboration with MSMEs and merchants in ASEAN countries should be prioritized by

expanding QRIS acceptance points in high-traffic tourism and trade areas. This strategy would not only improve transaction accessibility for Indonesian travelers but also support MSME participation in the regional digital economy.

Collectively, these strategies contribute to the development of a more inclusive and resilient digital financial ecosystem that supports MSMEs and strengthens Indonesia's economic integration within ASEAN (Santika et al., 2024). As QRIS continues to gain recognition as a key enabler of financial inclusion and economic participation, aligning regulatory support, infrastructure development, and digital communication strategies—particularly through social media—becomes essential for maximizing its cross-border adoption (Bakhitah et al., 2023; Khameswara et al., 2023).

5. CONCLUSIONS

In conclusion, while QRIS shows significant promise as a payment system for Indonesian travelers in ASEAN countries, its adoption still faces various challenges, including low awareness, technical difficulties, and resistance to digital payment systems. To address these issues, a multifaceted approach is required, including awareness campaigns, infrastructure development, and targeted support for both travelers and merchants. Future research should explore the effectiveness of these strategies in increasing QRIS adoption and examine the role of digital literacy in overcoming barriers to QRIS use abroad.

Moreover, future studies could investigate factors influencing travelers' willingness to adopt QRIS, considering variables such as age, education, and digital literacy. Longitudinal studies could also track the evolution of QRIS adoption in ASEAN countries, providing valuable insights into its integration into the regional payment ecosystem. By addressing these research gaps, policymakers and financial institutions can develop more effective strategies to enhance QRIS's role in international travel and cross-border transactions.

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