

Analysis of the Effectiveness of the Use of QRIS to Support Paperless in Indonesian Sharia Banks (Case Study of BSI KCP Gejayan, Yogyakarta)

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Abstract

Measurements are needed to achieve the planned goals and success. Effectiveness is an effort to achieve goals. This can be effective if the target or goal has been achieved following the previously established plan. This research aims to determine the effectiveness of QRIS in supporting paperless at Bank Syariah Indonesia KCP Gejayan. This research is field research with a descriptive qualitative approach. The object of this research is Bank Syariah Indonesia KCP Gejayan. Data collection techniques used by researchers are observation, structured interviews, documentation, and triangulation. The results of this research show that the use of QRIS payments has reached a presentation of 60-70%, so it can be concluded that the use of QRIS at Bank Syariah Indonesia KCP Gejayan has been effectively implemented. The effectiveness of using QRIS is widely used, especially for traders, because it is related to cashless and counterfeit money. Implementing the QRIS payment system has been effective, namely using a barcode system. QRIS has automatically supported paper reduction activities at Bank Syariah Indonesia KCP Gejayan. Bank Syariah Indonesia KCP Gejayan's efforts to realize paperless financing are supported by an application system. The implemented reduction in paper use can reduce operational costs and enable customers to carry out transactions quickly and efficiently while reducing manual processes and providing better customer service.

Keywords: Effectiveness, QRIS, Paperless, Islamic Banking

Abstrak

Pengukuran diperlukan untuk mencapai tujuan dan keberhasilan yang direncanakan. Efektivitas adalah upaya untuk mencapai tujuan. Ini bisa efektif jika target atau tujuan telah tercapai mengikuti rencana yang telah ditetapkan sebelumnya. Penelitian ini bertujuan untuk mengetahui efektivitas QRIS dalam mendukung paperless di Bank Syariah Indonesia KCP Gejayan. Penelitian ini merupakan penelitian lapangan dengan pendekatan kualitatif deskriptif. Objek penelitian ini adalah Bank Syariah Indonesia KCP Gejayan. Teknik pengumpulan data yang digunakan oleh peneliti adalah observasi, wawancara terstruktur, dokumentasi, dan triangulasi. Hasil penelitian ini menunjukkan bahwa penggunaan pembayaran QRIS telah mencapai presentasi 60-70%, sehingga dapat disimpulkan bahwa penggunaan QRIS di Bank Syariah Indonesia KCP Gejayan telah efektif dilaksanakan. Efektivitas penggunaan QRIS banyak digunakan, terutama bagi pedagang, karena terkait dengan uang non tunai dan uang palsu. Penerapan sistem pembayaran QRIS sudah efektif, yaitu menggunakan sistem barcode. QRIS secara otomatis mendukung kegiatan pengurangan kertas di Bank Syariah Indonesia KCP Gejayan. Upaya Bank Syariah Indonesia KCP Gejayan mewujudkan pembiayaan paperless didukung oleh sistem aplikasi. Pengurangan penggunaan kertas yang diterapkan dapat mengurangi biaya operasional dan memungkinkan pelanggan untuk melakukan transaksi dengan cepat dan efisien sekaligus mengurangi proses manual dan memberikan layanan pelanggan yang lebih baik.

Keywords: Efektivitas, QRIS, Paperless, Perbankan Syariah

Introduction

Indonesia has abundant natural resources, including forests that are important to be preserved because of their role in development. The use of natural resources has a long-term impact on the environment and human life. Illegal logging of forests causes damage such as fires, floods, erosion, and landslides. Rules regarding prohibitions and sanctions for illegal logging are regulated in Forestry Law No. 41/1999 and Law No. 18 of 2013 (Wirmayanti et al., 2021).

Forests must be managed and utilized in a balanced manner. Companies often use natural resources, including wood for paper production, which are needed for daily operations (Rahman & Jalaluddin, 2022). Excessive use of paper can cause environmental damage due to continuous deforestation. The demand for paper continues to increase, while the availability of wood is limited (Sastra et al., 2022). The Indonesian Pulp and Paper Association (APKI) noted that paper consumption in Indonesia reaches 220 million tons per year. This increases waste and drives relatively affordable paper prices (Kompas.com, 2021).



Figure 1. Paper Industry GDP and Paper, Reproduction and Recording Media

Based on figure 1, the pulp and paper industry has significantly contributed to the Indonesian economy. The Central Statistics Agency (BPS) calculates the price of paper production and goods from paper, printing and reproduction of recording media in 2021 of IDR 78.06 trillion. Previously, the industrial sector continued to grow until 2020. This shows that the export value of paper and pulp is the highest industry in the forestry sector.

Paper is an important communication tool in companies, but technological developments offer solutions such as paperless to reduce its use (Rokan, 2022). Paperless is a policy to reduce the use of paper in payment activities, especially in banking, which helps Islamic banks maintain environmental sustainability (Nurmalia et al., 2021). The benefits of paperless in Islamic banks include reducing operational costs and minimizing tree felling (Sa'diyah et al., 2022). Paperless shows concern for the environment and supports sustainable development, which includes profit, social interaction, and nature conservation. This policy is in line with the sustainable development law stipulated in Bank Indonesia Circular Letter No.8/22/DPbS of 1945 and PBI No.8/21/PBI/2006 (Mahrawi et al., 2022).

Islamic banking can improve operational efficiency and reduce the use of paper by adopting digital technology, such as non-cash payment systems (Saputri, 2020). Bank Indonesia supports this innovation through the launch of the Quick Response Indonesian Standard (QRIS) on 17 August 2019, which uses QR Codes for digital transactions in accordance with the Regulation of

the Board of Governors No.21/18/PADG/2019. QRIS facilitates payments through applications such as mobile banking and e-money (Hanif et al., 2020).

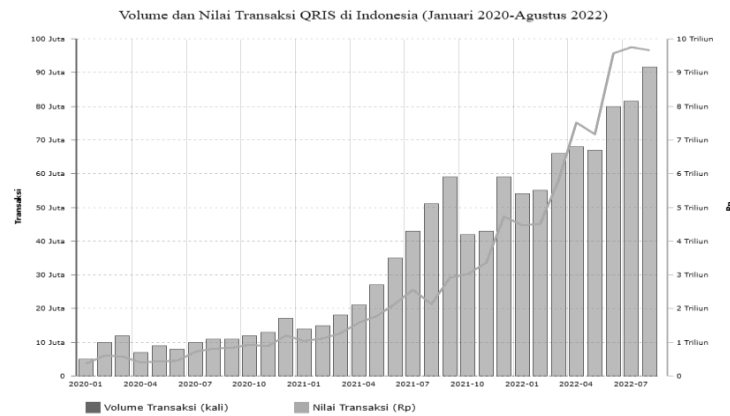


Figure 2. QRIS Transaction Volume and Value

Based on figure 2, the volume and value of QRIS transactions show significant growth. In January 2020, QRIS recorded 5 million transactions with a total value of Rp 365 billion. In August 2022, QRIS transactions increased drastically to 91.7 million times with a value of IDR 9.66 trillion. This increase shows the high public interest in the QRIS application for payment.

The QRIS service is designed to facilitate transactions by scanning QR Codes through mobile phone cameras, so that the process becomes easy, effective, and efficient. This payment system offers a high level of security that can be trusted by all its users (Rokan, 2022). QRIS has been adopted by various payment applications, including BSI Mobile, an application from Bank Syariah Indonesia that allows fast and secure transactions without the need to visit a branch office (Azzahroo & Estiningrum, 2021).

The development of Islamic banking financial institutions in Indonesia is very rapid, as evidenced by the presence of Sharia Commercial Banks (BUS), Sharia People's Financing Banks (BPRS), and Sharia Business Units (UUS) (Rabbani, 2023). To maintain its performance, Bank Syariah Indonesia is committed to sharia principles and focuses on healthy and sustainable financing to support national economic progress (Pratiwi, 2022). In addition, Bank Syariah Indonesia also strives to maintain environmental sustainability by reducing the use of paper through the implementation of digital transactions (Nurmalia et al., 2021).

Excessive use of paper can damage the environment and add to waste. To overcome this, paperless activities, such as the implementation of QRIS, help reduce the use of paper and support the preservation of the earth (Rokan, 2022). Bank Syariah Indonesia, the result of the merger of Bank BRI Syariah, Bank BNI Syariah, and Bank Mandiri Syariah, is leading the implementation of green banking and encouraging the use of QRIS as a step to reduce environmental impact and support environmentally friendly digital practices (Nuraniyyah, 2023).

The implementation of QRIS in Bank Syariah Indonesia shows progress in banking digitalization, facilitating customer transactions (Putri & Rahmanto, 2023). However, several obstacles still exist, such as the lack of digital financial literacy among customers which reduces trust in QRIS and a 0.7% discount fee for business actors. In addition, some customers still use cash due to a lack of understanding of QRIS. To overcome this problem, Bank Syariah Indonesia needs

to improve digital literacy and technology understanding so that QRIS can be optimized and fully utilized by all customers (Sastra et al., 2022).

Research by Riandi (2020) revealed that merchant preferences significantly affect their interest in using QRIS, which supports the implementation of paperless. However, Rokan' s research (2022) shows that although QRIS can speed up transactions, its implementation is still not fully effective because some customers experience difficulties in using the feature and not all understand the technology well. Based on these differences in findings, there is a research gap between the existing studies. Therefore, this study aims to evaluate the effectiveness of the use of QRIS in supporting paperless activities in Bank Syariah Indonesia, especially in KCP Gejayan.

Methods

This research is a type of qualitative research with a descriptive approach. Descriptive qualitative research was used to describe the effectiveness of the use of QRIS in supporting paperless at Bank Syariah Indonesia KCP Gejayan. The location of this research was carried out at Bank Syariah Indonesia KCP Gejayan, which is located on Jalan Affandi, Karang Gayam, Caturtunggal, Depok, Sleman, Yogyakarta. The data source of this study uses primary data and secondary data. Primary data was obtained directly from the results of interviews and observations made regarding the effectiveness of the use of QRIS to support paperless at Bank Syariah Indonesia KCP Gejayan. Meanwhile, secondary data was obtained through previous journal sources, books related to the research object, thesis scientific papers and data about companies obtained during the research. The data collection techniques in this study include observation, interviews, and documentation. Then, the data obtained will be analyzed sequentially by data reduction, data presentation, and conclusion drawn.

Result and Discussion

The effectiveness of the implementation of QRIS to support paperless at Bank Syariah Indonesia KCP Gejayan

According to the results of an interview with the Lending Officer at Bank Syariah Indonesia KCP Gejayan:

"The effectiveness of the implementation of QRIS there is very helpful, especially for customers who have businesses such as trading. They feel great benefits, especially in two ways: first, the implementation of QRIS facilitates non-cash transactions, especially in terms of refunds; Second, reduce the risk of counterfeit money so that customers can avoid fraud".

The results of the interview concluded that QRIS is a digital payment tool that makes it easier for customers. Bank Syariah Indonesia KCP Gejayan began implementing QRIS in 2020, which is mainly used by customers with trading businesses. The use of QRIS facilitates payments, reduces the risk of counterfeit money fraud, and eliminates the need for small money for change. The implementation of QRIS not only improves transaction security, but also provides convenience and encourages economic growth for traders.

Research by Putri & Rahmanto (2023) regarding the effectiveness of using QRIS as a non-cash payment instrument at Bank Syariah Indonesia KCP Godean 2 shows that QRIS is very effective and facilitates the transaction process. The benefits include not having to carry a lot of cash, guaranteed transaction security, avoiding the risk of loss or theft, speeding up the transaction

process, making it easier for merchants to manage their finances, and increasing customer confidence when transacting with QRIS.

To achieve the effectiveness of the use of QRIS, it is necessary to implement the QRIS payment system, Mr. Farid Sulistyanto as Lending Officer of Bank Syariah Indonesia KCP Gejayan said that:

"The QRIS payment system can be implemented with a request from customers or entrepreneurs for the installation of QRIS and then installed in the stall so that it can be used for payment using the barcode system".

The results of the interview concluded that Bank Syariah Indonesia has various non-cash payment products, including BSI QRIS. QRIS, which was inaugurated by Bank Indonesia on January 1, 2020, is designed to make it easier for customers to make payment transactions. The implementation of the QRIS payment system using the barcode system has been effective. The process begins with a submission from customers or traders for the installation of barcodes, which are then installed in stalls or stores. The use of QRIS provides convenience and flexibility in transactions for customers and traders.

As for the procedure for using the QRIS payment system, which has been carried out with Mr. Farid Sulistyanto as the Lending Officer said:

"The use of QRIS can be done through mobile banking with scans. The implementation is gradual: customers must have a BSI account, register with an ID card and fill out a form. After that, Bank Syariah Indonesia KCP Gejayan will make a QRIS barcode for payment".

The interview showed that Bank Indonesia made the QRIS standard for efficiency, making it easier for customers and traders to transact with barcodes. With QRIS, Bank Syariah Indonesia customers only need one QR Code for various transactions at one merchant, allowing for fast and secure payments. The application of QRIS users involves: 1) Customers without a Bank Syariah Indonesia account download the BSI Mobile application to open a new account online, while customers who already have an account must activate BSI Mobile; 2) Replenish the initial deposit after registering a new account; 3) Follow the instructions in the BSI Mobile application for transactions at QRIS merchants.

The stages of becoming a QRIS Bank Syariah Indonesia merchant begin with registration at the BSI office. Merchants without a BSI account must download the BSI Mobile application to create a new account, while those who already have an account need to activate the application. Next, the merchant fills in the required data and documents. BSI gave a briefing on the use of QRIS, then the merchant waited for the verification process. The creation of data and printing of QRIS codes by BSI takes a minimum of 3 days. Once the barcode is ready, the merchant picks it up at the bank office to start using it.

Based on the results of an interview that has been conducted with Mr. Farid Sulistyanto as Lending Officer of Bank Syariah Indonesia KCP Gejayan regarding the number of customers using QRIS said that:

"The number of customers who use QRIS at Bank Syariah Indonesia KCP Gejayan is exactly possible using presentations. In terms of presentation, maybe 100% have used QRIS, approximately 60-70%".

The results of the interview showed that the use of QRIS at Bank Syariah Indonesia KCP Gejayan was effective, with 60-70% of customers already using it. This shows good acceptance

from the public for QRIS digital transactions. Bank Syariah Indonesia has developed this service to facilitate non-cash transactions, and the growth of QRIS users is very significant.

Research shows that the use of QRIS at Bank Syariah Indonesia KCP Gejayan is quite effective in supporting paperless activities. According to Sujadi F.X's effectiveness theory (1990), QRIS has proven to be effective because 60-70% of customers use it. QRIS is considered economical because it is practical and facilitates payment, can be accessed anytime and anywhere safely. The QRIS work procedure is simple, only requires scanning a barcode without the need to carry cash. In addition, automatic transactions are directly recorded in Bank Syariah Indonesia accounts, ensuring accountability.

Optimizing the Implementation of Paperless at Bank Syariah Indonesia KCP Gejayan

The simple and automatic use of QRIS supports paperless activities at Bank Syariah Indonesia KCP Gejayan, namely reducing the use of paper by switching to digital transactions. Mr. Edi Sumiarjo as Customer Service of Bank Syariah Indonesia KCP Gejayan said that:

"The use of QRIS has automatically supported paperless activities at Bank Syariah Indonesia KCP Gejayan, this can be seen from the number of transactions and the reduction of customer queues".

The interview showed that the use of QRIS automatically supports paperless activities at Bank Syariah Indonesia KCP Gejayan. Research by Rokan (2022) on the effectiveness of QRIS at Bank Syariah Indonesia KCP Medan Padan Bulan revealed that the QRIS feature is expected to reduce the use of paper. QRIS speeds up and simplifies transactions, thereby contributing to reducing the use of physical paper.

The reduction in paper use at Bank Syariah Indonesia KCP Gejayan reduces operational costs, speeds up transactions, and improves customer service. An example of paperless application is cash withdrawals without paper forms. This application also reduces printing costs, improves efficiency, and has a positive impact on the environment. The increase in transactions and use of QRIS shows that digital technology improves operations and service quality, and reflects bank innovation in the digital era. This is in accordance with the interview that has been delivered by Mr. Edi Sumiarjo, namely:

"The policy must be implemented because it affects operational costs and automatically reduces the use of paper a lot".

Based on interviews, the paperless policy at Bank Syariah Indonesia KCP Gejayan needs to be implemented to reduce the use of paper and reduce operational costs. Bank Indonesia regulations that came into effect on January 1, 2020 require all PJSPs and merchants to use QRIS, which helps minimize the use of paper.

To reduce the use of paper in financing activities, Bank Syariah Indonesia KCP Gejayan has efforts to implement paperless, this was conveyed by Mr. Edi Sumiarjo, namely:

"BSI KCP Gejayan uses an application for financing input, but contracts and other important documents still require paper. Efforts to reduce paper are focused on the initial process, while signatures and contracts continue to use physical documents".

Based on the results of the research, Bank Syariah Indonesia KCP Gejayan has adopted digitalization to support paperless financing, with automatic transactions to customer accounts. However, the contract process still requires paper for the validity of the document. Although the app simplifies the initial process, signatures and contracts still use physical documents. The Bank

is committed to improving technology and digitalization policies, aiming to achieve paperless across the board and improve efficiency.

Based on an interview with Dyah Wahyuningrum's sister as a QRIS user customer of Bank Syariah Indonesia, KCP Gejayan explained that:

"The concept of paperless is the reduction of the use of paper in administration. The benefits include increased productivity, cost savings, efficiency, and reduced environmental impact. In addition, paperless helps reduce excessive consumption of natural resources".

Paperless reduces the use of paper through digitization, improves efficiency, saves costs, and makes document management easier. It also reduces environmental impact and consumption of natural resources, while increasing employee productivity and satisfaction.

Bank Syariah Indonesia KCP Gejayan in implementing paperless certainly experiences various obstacles that must be faced. Based on the results of an interview that has been conducted with Mr. Edi Sumiarjo as Customer Service at Bank Syariah Indonesia, KCP Gejayan said that:

"The obstacle to the implementation of paperless at Bank Syariah Indonesia KCP Gejayan lies in the financing contract. Although paperless can be applied to initial applications, financing contracts still require physical evidence to deal with issues that may arise in the future".

Based on the results of the interview, the obstacle of Bank Syariah Indonesia KCP Gejayan in implementing paperless lies in the financing contract that still requires paper as proof of the customer's signature. Although the initial process can be done paperless, the contract requires physical evidence to address potential problems in the future. The bank continues to innovate in digitalization while meeting legal requirements to achieve effective and secure paperless. The solution to this obstacle involves clear policies and procedures as well as guidance for employees in handling financing agreements to minimize risk and ensure legal compliance.

Barriers and Solutions for the Use of QRIS in the Implementation of Paperless at Bank Syariah Indonesia KCP Gejayan

Based on an interview with Dyah Wahyuningrum, a customer who uses QRIS at Bank Syariah Indonesia KCP Gejayan, said that:

"BSI, as an Islamic financial institution, makes it easier to make payments through QRIS. Customers have been using QRIS for about 2 years because this system offers the convenience of cashless payments without the need to carry cash. QRIS makes transactions easier by scanning barcodes, making it more effective and practical".

Mr. Bagus Saputra as a customer of QRIS users of Bank Syariah Indonesia KCP Gejayan also said that:

"Bank Syariah Indonesia is the result of a merger of BNI Syariah, BRI Syariah, and Mandiri Syariah, has been using QRIS for about 2 years. QRIS makes it easier to make cashless payments, by scanning barcodes and entering the transaction amount, offering convenience, practicality, and security".

Based on interviews with Dyah Wahyuningrum and Mr. Bagus Saputra, QRIS was chosen because it is more effective and facilitates cashless transactions, increasing security and convenience. The application of QRIS, through barcode scanning, has proven to be simple, fast, and efficient compared to cash payments. The main benefits of QRIS include convenience, practicality, and security, reducing the risk of theft or losing money.

Bank Syariah Indonesia KCP Gejayan faces a number of challenges in the implementation of the QRIS payment system. According to an interview with Dyah Wahyuningrum, a QRIS user customer at Bank Syariah Indonesia KCP Gejayan, it was explained that:

"The barrier in the use of QRIS is on the internet network when making payment transactions".

Mr. Bagus Saputra as a customer of QRIS users of Bank Syariah Indonesia KCP Gejayan also said that:

"The barrier faced by customers in QRIS payment is that not all stalls or stores provide QRIS payments".

Based on the interview, it was concluded that the obstacles to the use of QRIS include the limitations of the internet network which can hinder and slow down payment transactions, as well as the lack of QRIS payment facilities in various stalls and shops. Furthermore, according to Mr. Farid Sulistyanto, Lending Officer at Bank Syariah Indonesia KCP Gejayan:

"For the barriers faced by BSI KCP Gejayan, not all customers are literate about technology and the difficulty of education for parents in the age group over 60-65 years old".

Based on the interviews that have been conducted, it was found that Bank Syariah Indonesia KCP Gejayan faces challenges in implementing QRIS, especially related to the lack of customer understanding of digital services and difficulties in educating the age group of 60-65 years. Research by Putri & Rahmanto (2023) also found that similar obstacles arise, namely low customer understanding of non-cash payment technology and difficulties in providing education to the elderly community.

In overcoming obstacles in the implementation of QRIS, based on the results of an interview that has been conducted with Mr. Farid Sulistyanto as a Lending Officer at Bank Syariah Indonesia, KCP Gejayan said that:

"So to overcome this, the bank must go directly to the community to hold socialization and create events related to Bank Syariah Indonesia and QRIS products at least once a month".

Based on the results of the interview, the obstacles of Bank Syariah Indonesia KCP Gejayan in offering QRIS include a lack of education and ignorance of some customers about technology. To overcome this, the bank holds direct socialization and monthly events to increase customer understanding of products, including QRIS. This effort aims to strengthen relationships with customers and ensure a good understanding of the digital technology offered.

Conclusion

Based on the results of the research on the effectiveness of the use of QRIS to support paperless at Bank Syariah Indonesia KCP Gejayan, it can be concluded that the implementation of QRIS in the bank shows good effectiveness. The use of QRIS has succeeded in reducing customer queues and facilitating transactions, especially for customers with businesses, and achieved 60-70% usage presentations. The implementation of QRIS also supports paperless efforts, which reduces paper use, reduces operational costs, and increases service efficiency and speed. However, there are obstacles such as the lack of technological literacy among older customers and the availability of QRIS facilities in several places. To overcome this problem, Bank Syariah Indonesia KCP Gejayan holds regular socialization and events to increase understanding and use of QRIS in the community.

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