

**KERJA SAMA INDONESIA-THAILAND DI SEKTOR *FINTECH*: STUDI
KASUS IMPLEMENTASI *CROSS-BORDER QR CODE PAYMENT* PERIODE
2022-2024**

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ABSTRAK

Penelitian ini bertujuan untuk menjelaskan dan menganalisis kerja sama Indonesia-Thailand di sektor *fintech* ditinjau dari implementasi *Cross-border QR Code Payment* pada periode 2022-2024. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan pengumpulan data melalui studi pustaka dan wawancara. Teknik pengambilan data dilakukan melalui wawancara dengan narasumber dari Kedutaan Besar Republik Indonesia Thailand di Bangkok, Kerajaan Thailand merangkap UNESCAP. Analisis data dilakukan melalui tahapan pengumpulan data, reduksi data, penyajian data, verifikasi data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa Hasil penelitian menunjukkan bahwa kerja sama Indonesia dan Thailand dalam implementasi *Cross-border QR Code Payment* telah berhasil mendorong efisiensi transaksi lintas batas, memperkuat diplomasi ekonomi digital, dan mempercepat inklusi keuangan, khususnya di sektor pariwisata dan UMKM. Kolaborasi ini tercermin dalam interoperabilitas antara QRIS dan PromptPay yang memungkinkan konversi mata uang lokal secara langsung tanpa melalui dolar AS, mendukung inisiatif Local Currency Settlement (LCS). Namun, implementasinya masih menghadapi tantangan berupa kesenjangan infrastruktur digital, rendahnya literasi keuangan, serta perbedaan regulasi perlindungan konsumen. Oleh karena itu, keberhasilan jangka panjang dari inisiatif ini sangat bergantung pada harmonisasi kebijakan, kesiapan teknis, dan sosialisasi publik yang berkelanjutan di kedua negara.

Kata Kunci: *Fintech, Cross-border QR Code Payment, Indonesia, Thailand*

**INDONESIA-THAILAND COOPERATION IN THE FINTECH SECTOR:
A CASE STUDY OF CROSS-BORDER QR CODE PAYMENT
IMPLEMENTATION IN THE PERIOD OF 2022-2024**

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ABSTRACT

This research aims to explain and analyze Indonesia-Thailand cooperation in the fintech sector in terms of the implementation of Cross-border QR Code Payment in the period 2022-2024. This research uses a descriptive qualitative approach with data collection through literature study and interviews. The data collection technique was carried out through interviews with resource persons from the Embassy of the Republic of Indonesia Thailand in Bangkok, the Kingdom of Thailand and UNESCAP. Data analysis was carried out through the stages of data collection, data reduction, data presentation, data verification, and conclusion drawing. The results showed that the cooperation between Indonesia and Thailand in the implementation of Cross-border QR Code Payment has succeeded in encouraging cross-border transaction efficiency, strengthening digital economic diplomacy, and accelerating financial inclusion, especially in the tourism and MSME sectors. This collaboration is reflected in the interoperability between QRIS and PromptPay which allows direct local currency conversion without going through the US dollar, supporting the Local Currency Settlement (LCS) initiative. However, its implementation still faces challenges in the form of digital infrastructure gaps, low financial literacy, and differences in consumer protection regulations. Therefore, the long-term success of this initiative is highly dependent on policy harmonization, technical readiness, and continuous public socialization in both countries.

Keywords: Fintech, Cross-border QR Code Payment, Indonesia, Thailand