ABSTRAK

Penelitian ini bertujuan untuk menganalisis strategi Indonesia dalam meningkatkan ekonomi digital melalui implementasi kerja sama QR code lintas batas di Asia Tenggara periode tahun 2020-2025. Metode yang digunakan dalam penelitian ini adalah kualitatif. Hasil penelitian ini menunjukan bahwa implementasi kerja sama QR code lintas batas di Asia Tenggara berhasil meningkatkan ekonomi digital, dilihat melalui jumlah volume transaksi QRIS lintas batas. Indonesia terus berupaya meningkatan ekonomi digital melalui kerja sama QR code lintas batas bersama Thailand, Malaysia, dan Singapura dengan beberapa strategi, baik di tingkat domestik maupun regional. Strategi tersebut tercantum dalam BSPI 2025 dan 2030. Pada tingkat domestik, Indonesia fokus mengembangkan infrastruktur sistem pembayaran *back-end*, *middle-end*, hingga *front-end* serta melakukukaan edukasi dan kampanye kepada masyarakat terkait QRIS melalui *event* dan publikasi. Pada tingkat regional, Indonesia melakukan *agenda setter* untuk konektivitas pembayaran di ASEAN serta menjadi inisiator dalam kerja sama QRIS lintas batas. Tahapan kerja sama mencangkup penandatangan MoU, uji coba, dan implementasi. Dalam implementasi kerja sama, Bank Indonesia berkolaborasi dengan segenap bank sentral negara mitra, pemerintah, kementerian, OJK, ASPI, pihak bank maupun nonbank.

Kata kunci: Ekonomi Digital, QRIS lintas negara, Asia Tenggara, Regional Payment Connectivity, ASEAN

ABSTRACK

This study aims to analyze Indonesia's strategy in improving the digital economy through the implementation of QR code cross-border cooperation in Southeast Asia for the period 2020-2025. The method used in this study is qualitative. The results of this study indicate that the implementation of QR code cross-border cooperation in Southeast Asia has successfully increased the digital economy, as seen through the volume of QRIS cross-border transactions. Indonesia continues to strive to improve the digital economy through QR code cross-border cooperation with Thailand, Malaysia, and Singapore with several strategies, both at the domestic and regional levels. These strategies are listed in the BSPI 2025 and 2030. At the domestic level, Indonesia focuses on developing back-end, middle-end, and front-end payment system infrastructure and conducting education and campaigns to the public regarding QRIS through events and publications. At the regional level, Indonesia acts as an agenda setter for payment connectivity in ASEAN and is an initiator in QRIS cross-border cooperation. The stages of cooperation include the signing of the MoU, piloting, and implementation. In implementing its cooperation, Bank Indonesia collaborates with all central banks of partner countries, governments, ministries, OJK, ASPI, banks and non-banks.

Keywords: Digital Economy, QRIS Cross Border, Southeast Asia, Regional Payment Connectivity, ASEAN