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Implementation of Regional Tax Payments via Standard Indonesian Quick Response (Qris) at the Regional Revenue Agency of Palopo City

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Article Info

Quick Response Indonesian Standard (QRIS),

Abstract

QRIS is a payment system that is *the QR Code standard* for digital payments via electronic applications so that transactions can be more efficient. QRIS was developed by Bank Indonesia together with the payment system industry which can process transactions quickly, easily and safely. The aim of this research is to determine the benefits of implementing regional tax payments through QRIS at the Regional Revenue Agency of Palopo City. The research object of this final assignment is "Implementation of regional tax payments via Quick Response Indonesia Standard (QRIS) at the Regional Revenue Agency of Palopo City" **.** Type of research carried out using an applied qualitative approach. The data collection technique used is the Interview, Documentation and Observation method. The results of this research show that people are still unfamiliar with the existence of QRIS as a digital channel that can be used to carry out regional tax and regional levy payment transactions, so systematic and massive efforts are needed to socialize and educate about the existence of QRIS.

1. INTRODUCTION

The rapid development of information and communication technology to date has been able to provide convenience for humans. The increasingly sophisticated development of information technology requires society to make changes. One of the changes made is to get the best transaction service. These changes provide convenience that increasingly benefits humans in carrying out economic transactions, which can replace the role of the cash payment system to non-cash (Parastiti et al., 2015: 76).

One of the advances in technology is the payment system from cash to non-cash so that carrying out transaction activities can be more efficient (Tarantang et al., 2019: 62). Along with the rapid progress in the field of information technology, barcodes have emerged as an innovation to make it easier for users to carry out non-cash payment transactions. A barcode is a symbol that comes from a black and white pattern so that it can be detected by a computer. The evolution of barcodes is (*Quick Response*) QR Code (Suteja et al., 2019: 402).

In 2019, Bank Indonesia launched the *Quick Response Indonesian Standard (QRIS) payment channel* which is based on *a shared delivery channel* or joint payment channel to standardize payments with a non-cash system that uses *QR Code* . The preparation of the payment channel uses the international standard EMV Co (*Europe Mastercard Visa*). This standard is used to support payment interconnection with a wider reach which can then facilitate interoperability between providers, between instruments and between countries. The application of QRIS in making payments is through an *e-wallet application* which must be connected to the internet and installed on a smartphone. Payment via QRIS by scanning via *e-wallet* such as Ovo, LinkAja, and Gopay, Dana and other payment channels (Sihaloho et al., 2020: 289-294).

Based on data from the Indonesian Internet Service Providers Association (APJII, 2020: 1), the device most frequently used every day to connect to the internet network is a smartphone at 95.4%. The increasing number of internet network users using smartphones has led to an increase in the number of server-

based non-cash payment users in society. This causes people to use more e-wallet applications or electronic wallets (Sihaloho et al., 2020: 289). According to survey data from (APJII, 2020: 1) the number of internet users in 2020 reached 196.7 million with an increase of 25.5 million or 73.7% of the population from 2019 which amounted to 171.1 million. This increase occurred because of the policy during the Covid-19 pandemic that all learning activities were carried out online or remotely and working from home *(* WFH).

The Covid-19 pandemic has had a major impact on a number of sectors, one of which is the economic sector. The crucial economic sector affected in Palopo City is Regional Original Income (PAD). The Palopo City government's efforts to optimize regional income receipts are through the regional tax sector, therefore the Palopo City Government through the Palopo City Regional Revenue Agency (BAPENDA) in collaboration with the Palopo City branch of Bank SulSelBar has innovated regional tax payments using the payment method via QRIS.

One of the reasons for launching QRIS is a payment solution that makes it easier for taxpayers to carry out payment transactions safely, easily and efficiently and can be done remotely and without having to queue at banks or tax payment outlets. QRIS was launched by the Mayor of Palopo Drs. H. Muh. Judas Amir, MH in early October 2022 for payment of local taxes.

Based on preliminary data obtained from the Regional Revenue Agency (Bapenda) of Palopo City, the total number of taxpayers is 4,012,930 people. The number of taxpayer data who have made payments via QRIS as of January 2023 is less than 30% of the total number of taxpayers. Another problem found in the implementation of QRIS is the lack of intensive outreach to the community so that the number of QRIS users is still small.

Based on the above phenomenon, researchers are interested in studying further with the title "Implementation of the Regional Tax Payment System through Quick Response Indonesian Standard (QRIS) in the Regional Revenue Agency of Palopo City"

2. LITERATURE REVIEW

2.1 Theoretical Foundations of Public Policy

A. Understanding Public Policy

Public policy is a decision made to overcome problems so that it can achieve a goal carried out by an authorized agency in carrying out government and development tasks. Public policy is in the form of a rule or government decision in carrying out its government duties (Anggara, 2014: 33). In line with the definition of public policy according to Friedrich (in Alaslan, 2021: 16) that public policy is a policy proposed by a person, group, government in a certain environment where there are obstacles and taking advantage of the opportunity to implement the policy that has been proposed in order to achieve a goal.

Not much different from the opinions of the experts above, Ramdhani & Ramdhani (2017: 1) define that public policy is an activity carried out by the government in a certain field in a measurable and directed manner to achieve certain goals. According to Anggara (2014: 33), the main focus of public policy in a modern country is public services which are carried out by a country to improve the quality of life for the community. Ramdhani & Ramdhani (2017: 7) there are 7 dimensions in the implementation of *good governance* , the implementation of public policy can be evaluated based on dimensions including:

1) Consistency
   If policies are carried out consistently then policy implementation can take place well.
2) Transparency
   Information is open and provided adequately and can be accessed freely by all parties so that the public or interested parties can find out easily.
3) Accountability
   The implementation of public policy activities administratively and substantively can be accounted for in accordance with the provisions of

applicable laws and regulations.

4) Justice

Service activities in the implementation of public policy are non-discriminatory, meaning that the quality of public services does not differentiate between ethnicity, religion, race and class, so that rights and obligations can be balanced as binding truths in society.

5) Participative

The community participates in controlling or evaluating the government's performance in implementing public policies so that abuse of authority does not occur. The role of the community can influence the success of implementing public policies by providing aspirations and supervision.

6) Effectiveness

Effectiveness is measured by the success of achieving the results and objectives that have been set in implementing public policy through a service or product. Masruri in (Firmansyah & Sumanto, 2021: 690) states that effectiveness is the extent to which people can carry out something according to the specified target and the work carried out.

7) Efficiency

The implementation of public policy can be said to be efficient if the stated objectives have been achieved by taking into account the use of required resources as measured through the use of time, equipment, costs and other resources.

B. Public Policy Stage

The stages of public policy according to (Dunn, 2003: 24) are as follows:

1) Agenda preparation

Agenda setting is making public problems into policy problems. Public problems are problems that indirectly involve many people. The preparation of the policy agenda is carried out because there are problems that arise in society. Anggara (2014: 123) states that not all public problems are on the policy agenda, there are several criteria, namely if they are considered important and have a big impact on many people, get the attention of policy makers, can be solved and are in accordance with political programs.

2) Policy Formulation

Problems that have been included in the policy agenda are then discussed by policy makers. The problem is then resolved by looking for the best solution that comes from existing policy choices or various policy alternatives. A number of existing alternatives then compete to be chosen as a policy for existing problems.

3) Policy Adoption

The next available policy alternative is only one policy alternative that is adopted with the support of a legislative majority, agency directors or judicial decisions.

4) Policy Implementation

An action taken after a policy has been established so that the policy can achieve the stated goals. The policies taken are then implemented by administrative units that are mobilized with financial and human resources.

5) Policy Assessment/Evaluation

Policy evaluation is carried out throughout the policy process, not just at the final stage. Policy evaluation includes the policy problem formulation stage, the proposed program to solve the policy problem, implementation and policy impact stages.

Furthermore, according to Howlet and Ramesh in (Syahruddin, 2020: 22) that the public policy process consists of 5 stages, namely:

1) Agenda preparation *(agenda setting)*

A process for a problem to get attention from the government

2) Policy Formulation *(policy formulation)*

The process of formulating policy options by the government

3) Policy Making *(decision making)*

The process by which the government

chooses to take action or not take action

4) Policy Implementation *(policy implementation)*
   The process of implementing policies in order to achieve results
5) Policy Evaluation *(policy evaluation)*
   The process for monitoring and assessing policy results or performance

2.2 Basics about Payment Systems

A. Understanding Payment Systems

According to Bank Indonesia (2020: 1), a payment system is a system used to transfer money from sellers to buyers or vice versa in an economic transaction. The payment systems used range from traditional to modern digital-based payment tools. The payment system is a component in a system that regulates daily economic transaction activities (Pohan, 2013: 69). Another definition according to Pohan (2013: 73) is that the payment system is a means used to carry out all financial and banking activities nationally. According to Prameswari et al (2021: 128), the payment system is a mechanism used to transfer funds from sellers to buyers with the aim of fulfilling obligations in economic activities.

Definition of payment system according to Gogoski (2012: 438) " *Payment system refers to the complete set of instruments, intermediaries, rules, procedures, processes and inter bank funds transfer systems which facilitate the circulation of money in a country (or currency area)"* system Payment refers to a complete set of instruments, intermediary rules, procedures, processes and interbank funds transfer systems that can facilitate the circulation of money within a country (or currency area). Gogoski (2012: 438) payment system refers to a payment instrument and other procedures that can facilitate the circulation of money within a country.

Based on the definition of payment system above, it can be synthesized that a payment system is a system that includes a set of instruments, rules, procedures, processes in carrying out economic transactions to move money from buyers to sellers.

B. Type of Payment System

Payment systems are divided into 2 types, namely cash and non-cash payment systems. The difference between the two systems is in the instruments used. The instruments in the cash payment system are currency which takes the form of banknotes and coins (Munte & Lase, 2020: 82). Instruments in non-cash payment systems vary, starting from paper-based , such as checks, scripts, giro bills. Card-based (*card based)* such as Automated Teller Machine (ATM) cards, debit cards, credit cards and electronic money (*e-money*) (Pohan, 2013: 58). Pohan (2013: 55-64) types of payment systems are described as follows:

1) Cash Payment
   Cash payment tools use 2 types, namely banknotes and coins. To facilitate transactions in circulation, these two types of money are available in various denominations. Small denominations are for coins and large denominations are for banknotes. Some important characteristics of cash used for transactions are:
   a) The money spent is intended for smooth transactions using cash so that it can be accepted and trusted by the public. For this reason, money must have the following characteristics:
      (1) Convenient and easy to use
      (2) Long lasting
      (3) Easy to recognize
      (4) Difficult to fake
   b) Money planning needs to be done well, especially in procurement or distribution planning so that the amount of cash in circulation is sufficient, taking into account the suitability of the denomination type.
   c) To create a smooth circulation of cash that is suitable for circulation, there needs to be supporting institutions both regionally and nationally
2) Non-cash payments
   Technological developments are able to

encourage the use of non-cash payment instruments. In line with technological developments, the use of card-based payment instruments with various variants has grown. Until now there are several types of non-cash payment instruments which are described as follows:

a) Credit card
   A credit card is a means of payment whose funds come from banking credit. In general, credit cards are owned by the upper middle class. The advantage of having a credit card is that the risk of default is relatively small. Another advantage of credit cards is the ease of use in carrying out *online transactions* from anywhere in the world in a short time (Khan et al., 2017: 258-259). The growth in the number of credit card users every year is increasing rapidly, one of which is influenced by lifestyle and demands for ease and comfort in transactions.
b) Debit Card
   A debit card is a payment instrument whose funds come from the customer's account. The types of debit cards are ATM cards, debit cards and a combination of ATM cards and debit cards. Initially, ATM cards functioned as a replacement for the teller function to increase efficiency with features only for checking balances, withdrawing cash, transferring to the same account. With the development of ATM networks, banks are starting to develop debit card infrastructure to be able to handle transfers between banks, resulting in the emergence of ATM cards which have the added function of being a debit card that can be used as a payment method at merchants. The advantage of using a debit card is that it is cheaper because customers do not need to pay annual fees like credit card users who have to pay the card issuing bank. The costs of using a credit card are lower compared to credit cards (Khan et al., 2017: 259). Apart from that, another advantage for merchants is that it is safer and funds can be effective on the same day.
c) Electronic Money (*e-money*)
   Electronic money is a non-cash payment instrument that originates from cash deposited with the issuing bank and then stored on storage media in the form of a chip card or server in the form of electronic data (Usman, 2017: 141). Electronic money is obtained by exchanging cash at the bank which can be stored in the form of electronic media in the form of a deposit card. The difference between ATM cards, debit cards and credit cards is in the value of money. The cash value on the three cards is stored in the customer's account at the issuing bank. For electronic money, the value of the money is stored in a system in the form of a cellphone, computer or chip card. It is no different from when making transactions using cash, payment transactions using electronic money, the value of the money will increase if you top up or receive payment and the value of the money can decrease if you transfer funds (Usman, 2017: 140).

C. Basic Principles of Payment Systems

This principle is used as a guideline by institutions that control the payment system. In Indonesia, the central bank determines payment system policies by referring to the basic principles of the payment system. The basic principles of the payment system according to Pohan (2013: 72-73) are as follows:

1) Minimizing Risk (*Risk Reduction)*
   Risks that can occur in the payment system can be minimized if the payment system can be controlled properly. The types of risks that can occur are operational, liquidity, credit and systemic risks.
2) Efficiency
   An efficient financial and banking system can create an efficient national economy.

This cannot be realized if there is no support in creating an efficient payment system.

3) Equity of Access
   Providing equal access to the public as users and participants of the payment system. In regulating and operating the payment system, it cannot protect and fulfill the rights of payment system participants and the wider community as users equally if the payment system does not comply with the basic principles.
4) *Consumer* Protection _
   The payment system must be able to provide the wider community with an efficient, safe, fast and reliable payment system.

2.3 E-Payment Foundations

E-payment is an intermediary means in an electronic payment system that uses internet facilities. The benefits of *e-payment* include more effective and efficient use of time and energy, easy access, and preventing counterfeit money so there is no need to bother carrying cash (Pratiwi & Oktariyanda, 2021: 223). *E-payment* as a payment media solution or temporary fund storage. The electronic money payment system or *e-payment* is a non-cash payment tool that is server-based (*e-wallet)* or in the form of a card *(e-money). E-payment* is a payment system that uses the internet as a communication medium. To ensure the security of electronic transactions, the intermediary company will collaborate with a number of banking institutions to facilitate *e-payments* safely, quickly and practically (Mulyana & Wijaya, 2018: 63-64).

E-payment is a payment system carried out by several parties such as banks, social actors and business actors electronically through sophisticated technology and information networks. Through the network or internet, *e-payment* is an alternative payment tool that makes things easier for consumers (Suba'i & Ruhiawati, 2019: 223). According to Teoh in (Arigawati et al., 2021: 392) that *e-payment* is a payment transaction carried out between buyers or sellers via internet networks such as *e-money* , credit cards, debit cards, internet banking, *m-banking.*

Based on the definition above, it can be synthesized that *e-payment* is an intermediary means in the non-cash payment system via the internet network which makes things easier for consumers.

2.4 E-Wallet Foundation

E-wallet or electronic wallet is a payment tool that uses server-based electronic media. Generally, *e-wallets* are applications whose use requires a connection with the issuing company (Mulyana & Wijaya, 2018:64). *E-wallet* is a form of *Finance Technology (fintech)* as an alternative payment method via the internet. *Fintech* is an industry consisting of several companies that use technology to make the financial system and delivery of financial services more efficient (Mayanti, 2020: 125).

A digital wallet is an electronic application used to carry out financial transactions online , without cash or cards. Users only use *gadgets* to make transactions. Digital wallets are an important component in digital business growth. Almost all *platforms* are integrated with *e-wallet services. The e-wallet* application has many conveniences in transactions such as fast, safe, practical, efficient and flexible. Using *an e-wallet* is safe because it uses a password or PIN that can be accessed by the user. The increasingly advanced development of the internet has influenced the use of digital wallets, as evidenced by the large number of *e-commerce companies* that use digital wallets as payment transactions (Bimo, WA 2021: 38).

E-wallet is an electronic service in the form of an application as a digital payment tool used via server-based electronic media and accessed via *gadgets* . In *an e-wallet* there is money or balance that has been previously saved which can be used by users to make transactions with other users (Prameswari et

al., 2021: 130). *E-commerce* is a buying or selling transaction carried out online . *The most popular e-wallet* developments in Indonesia based on iPrice and App Annie data in 2020 are Gopay, Ovo, Dana, LinkAja, Go Mobile by CIMB, I-Saku, JakOne Mobile, Doku, Sakuku, Paytren (Nadhilah et al., 2021: 130).

Based on the definition of *e-wallet,* it can be synthesized that *e-wallet is a server-based electronic application as a means of online* payment without cash and cards that can be accessed via the user's *gadget* , in which there is a cash balance for transactions with other users.

2.5 Foundations of Original Regional Income

A. Definition of Original Regional Income

Regional Original Income (PAD) is income from utilizing the potential found in an area (Jannah et al., 2016: 4). PAD is income originating from the region which is collected based on Regional Regulations in accordance with statutory regulations. PAD is the main sector of regional financing, therefore the ability to obtain PAD can influence regional development and development (Asteria, 2015: 59). PAD is expected to make a major contribution to the region so as to facilitate regional development and government administration through optimizing existing regional taxes (Atteng et al., 2016: 48).

In accordance with Law no. 33 of 2004 concerning Financial Balance between the Central Government and Regional Revenue, one of which is Regional Original Revenue which consists of:

1) Local tax
2) Regional Levy
3) Regional Company Results
4) Other Legitimate Regional Original Income, consisting of:
   a) Proceeds from the sale of regional assets that are not separated
   b) The results of the use or utilization of regional wealth that are not separated
   c) Current account service
   d) Interest income
   e) Claims for compensation
   f) Profit from the difference in the rupiah exchange rate against foreign currencies
   g) Commissions, discounts, or other forms as a result of the sale and/or procurement of goods and/or services by the region.

B. Definition of Regional Tax

Taxes are contributions originating from the people which are directed to the state treasury based on law and do not receive compensation that can be forced to pay Soemitro's general expenses (in Mardiasmo, 2011: 1). Definition of regional tax according to Law no. 28 of 2009 states that regional taxes are mandatory contributions to the region owed by individuals or entities that are coercive based on law, without receiving direct compensation and are used for regional needs for the greatest prosperity of the people. Another definition of regional tax according to Mardiasmo (2011: 6) is a tax used to finance regional households and collected by the Regional Government.

Prakosa in (Permatasari & Lestariningsih, 2017: 5-6) understands that regional tax is a contribution that comes from taxpayers, whether individuals or entities, without being given direct compensation which is compelling in nature to finance regional governments in carrying out regional administration and infrastructure. Suandy in (Firmansyah & Sumanto, 2021: 688) regional taxes are a flow of assets originating from individuals or entities which are used to finance regional expenditure as a contribution to local government which is coercive and does not receive direct benefits. Based on the definition of regional tax above, it can be synthesized that regional tax is a mandatory mandatory contribution that must be paid by taxpayers, both corporate and individual, and does not receive direct benefits or rewards that can be used to finance regional expenditure.

According to Remi in (Firmansyah & Sumanto, 2021: 688) that based on the Tax

Collecting Institution, the types of taxes are divided into 2, namely: (1) State Tax is a tax collected by the central government to finance state households. (2) Regional Tax is a tax collected by the district or city government which is used to finance the respective regional households. According to Mardiasmo (2011: 13), regional taxes are divided into 2 parts, namely Provincial Tax and Regional Tax.

1) Provincial Tax consists of:
   a) Vehicle tax
   b) Motor Vehicle Title Transfer Fee
   c) Motor Vehicle Fuel Tax
   d) Surface Water Tax
   e) Tax Cigarette
2) Tax Districts /Cities consist of: from :
   a) Hotel Tax
   b) Tax Restaurant
   c) Tax Entertainment
   d) Tax Advertising
   e) Tax Street Lighting
   f) Mineral Tax No Metal and Rock
   g) Parking Tax
   h) Groundwater Tax
   i) Bird's Nest Tax Swallow
   j) Tax Earth and Buildings Rural and Urban
   k) Fees for Acquisition of Land and Building Rights .

Special areas that have the same level with area province or not divided to a number of area Good regency nor city such as Special Regions Capital City (DKI) Jakarta, type taxes collected _ is combined from tax For provincial areas as well as for districts/cities.

2.6. Basics about Quick Response *(QR) Code*

A. Understanding QR Codes

QR Code according to Bank Indonesia (2020: 1) is a series of codes that contain data or information such as merchants or users, payment amounts, or currency that can be read using certain tools to carry out payment transactions. Susanti & Reza (2022: 716) state that *a QR Code* is an image that stores information in the form of a serial number or code which is useful for providing information in it without having to type or search for the information. *QR Code* is a two-dimensional matrix image which is useful for storing data in it (Suteja et al., 2019: 402). *QR Codes* are very easy to use, very effective for *online purchases,* easy to connect to shopping sites, and very suitable for users with minimum costs (Hossain et al., 2018: 8).

The definition of *QR Code* above can be synthesized that *QR Code* is a feature of technology in carrying out payment transactions which is used to store data or information by scanning *the* code via an electronic application without having to type.

B. History of QR Codes

QR Code stands for *Quick Response Code* or quick response code developed by Denso *Corporation* , which is a Japanese company in the automotive sector. This *QR Code* was launched in 1994 with the aim of tracking vehicles in manufacturing quickly and getting a fast response. *QR Code* is a two-dimensional symbol which is an evolution of barcodes *which* can store data in them (Suteja et al., 2019: 403).

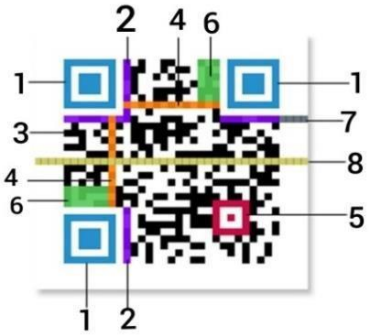
Initially this *QR Code* was used to track vehicle parts for manufacturing companies but now *the QR Code* is used commercially for *smartphone users* . *The QR Code* is a black geometric shape with a small white square. The initial development of *the QR Code* was a bar code that stored information horizontally, however, *the QR Code* that is currently being developed can store more information vertically and horizontally (Muharom, 2016: 114). *QR codes* can accommodate more information compared to bar codes (Mulyana & Wijaya, 2018: 64). The data capacity stored by *QR codes* is greater than bar codes because information is stored horizontally and vertically (Susanti & Reza, 2022: 717).

C. *QR Code* in the Indonesian Payment System Vision 2025

Bank Indonesia (2020: 1) states that QRIS must be used for all types of transactions based on *QR Codes* as well as payment transactions using foreign currency that are facilitated by *QR Codes* . *QR Code* is an

innovation from the government to support and develop the digital economic and financial sector in realizing the vision of the Indonesian Payment System 2025, including (1) Integration between digital economy and finance, (2) Digitalization of banking, (3) Interlink between Fintech *and* banking , (4) Balance of innovation and stability (5) National interests in digital economy and finance between countries. One innovation that is currently starting to become popular is digital payments via *QR Code* . Investment costs for infrastructure that can be more efficient make *QR Codes* increasingly popular compared to other payment channels. *QR Codes* provide opportunities that can provide efficiency for the economy so that a national *QR Code* or QRIS standard is very necessary to prevent new fragmentation in industry where no one company has a strong position in market share. QRIS is a combination of various types of *QR Codes* from various Payment System Service Providers (PJSP). Through one *QR Code* or QRIS, business people do not need to have accounts from various types of *QR Codes* from various PJSPs.

D. *QR Code* Structure



Picture. *QR Code* Structure
Source: Muharom (2016: 115)

The structure of *the QR Code* according to Ariadi in (Muharom, 2016:115) is as follows:

1) Pattern Finder
   The function of the pattern finder is to identify the location of the QR Code.
2) Information Format
   The function of the information format is to provide information regarding the level of error correction and mask pattern.
3) Data
   The function of data is to store coded data.
4) Timing Pattern
   The function of the timing pattern is as a pattern to identify the central coordinates of the QR Code which is in the form of a black and white module.
5) Alignment Pattern
   The function of the Alignment Pattern is to correct QR Code deviations, especially nonlinear distortion.
6) Version Information
   The version information function is the version of a QR Code.
7) Quiet Zone
   The function of the quiet zone is to make it easier to recognize QR by the charger-couple device (CCD) sensor located on the outer part of the QR Code.
8) QR Code Version
   The function of the QR Code Version is the version of the QR Code used.

2.7. Basics about QRIS (Quick Response Indonesian Standard)

A. Understanding QRIS

QRIS is a system used for digital payments via electronic applications such as electronic wallets, m-banking, or server-based in the form of a *QR Code* (Ningsih et al., 2021: 3). QRIS is a system that has become the standard for carrying out payment transactions via *QR Code* based on shared payment channels *(* Sihaloho et al., 2020: 291). According to Bank Indonesia (2020: 1) QRIS is a payment system developed by Bank Indonesia together with the Indonesian Payment System Association (ASPI) in the form of a *QR Code standard* used to facilitate payment transactions. QRIS is a standardization of the use of *QR Codes* which can benefit buyers and sellers because it is more efficient to make transactions using just one QR code which can be used for all payment applications on *smartphones.* QRIS is the only valid *QR Code* in Indonesia (Susanti & Reza, 2022: 717) .

Based on the definition of QRIS above, it can be synthesized that QRIS is a payment system that is the *QR Code standard* for digital payments through electronic applications so that transactions can be more efficient.

B. QRIS as a Payment System

Bank Indonesia (2020: 1) stated that QRIS was developed by Bank Indonesia together with the payment system industry which can process transactions quickly, easily and safely. All PJSPs are required by Bank Indonesia to implement QRIS as the national *QR Code standard* as regulated in Board of Governors Member Regulation No. 21/18/PADG/2019 concerning Implementation of the National *Quick Response Code Standard* for Payments. PADG No. 21/18/PADG/2019 Article 1 Paragraph 4 states that *the Quick Response Code* for Payments, hereinafter referred to as the Payment *QR Code* , is a two-dimensional code consisting of three square pattern markers in the lower left corner, upper left corner and upper right corner, having the black module is a square of dots or pixels, and has the ability to store alphanumeric data, characters and symbols, which are used to facilitate contactless payment transactions via scanning.

The presence of QRIS can make things easier for various parties such as consumers, digital financial and banking service providers, traders, and even local governments. QRIS is considered more efficient because consumers and *merchants* do not have to have lots of *QR Codes* at the cashier's desk. For the government, QRIS can help record regional financial revenue transactions such as tax payments so that the process can be more efficient. QRIS is inclusive, which means that it can be used by all levels of society for payment transactions both at home and abroad (Susanti & Reza, 2022: 716).

C. Benefits of QRIS

There are 2 benefits of QRIS, namely for users and for *merchants* or business people . The following are 4 benefits of QRIS for users according to Bank Indonesia (2020: 1):

1) Modern and Fast
   Using *QR Codes* is more contemporary and faster because it is easy to access and only uses one hand, namely *a smartphone.*
2) Without bringing cash
   Using QRIS is more efficient because you no longer need to carry cash and you can avoid leaving your wallet behind.
3) One *QR Code* for all payments
   The QR Code can be used for all payments via the customer's payment application.
4) Safe
   Using QRIS can minimize the risk of circulating counterfeit money which can harm all parties, both the party paying and the recipient.

The benefits of QRIS for business people according to Bank Indonesia (2020:1) are summarized as follows:

1) Increase Sales
   Sales will tend to increase because by using QRIS, business people can accept QR-based payments such as payments for transportation, electricity, credit and so on.
2) Modern
   Payment transactions via QRIS that can be displayed by business people via *print-out* seem more modern because there is no longer a need to spend cash.
3) Practical
   Before QRIS was issued, many business people had different QRs. Using QRIS is more practical because business people only need to use one QRIS. Practically on the other hand, business people do not need to give change to consumers.
4) Avoid counterfeit money
   The use of QRIS can prevent the risk of loss due to the circulation of counterfeit money and can foster a pattern where people make more use of non-cash payments in transactions or a *cashless society* .
5) Automatic
   Payment transactions can be seen automatically so that business people can view or check transaction history at any time. QRIS can also prevent the risk of fraud

in bookkeeping of cash transactions.

6) Improve *Branding*

Business people can improve *branding* or trademarks because by using QRIS transactions are easier so that more users can increase branding.

3. RESEARCH METHODS

3.1 Place and Time of Research

This research took place at the Regional Revenue Agency (BAPENDA) of Palopo City which is located at Jalan Andi Mas Jaya, Boting Village, Wara District, Palopo City, South Sulawesi 91913. The reason the researcher chose the Regional Revenue Agency (BAPENDA) of Palopo City as the research location was with considerations as following:

1) There are phenomena or casuistries related to the implementation of QRIS in the Regional Revenue Agency of Palopo City
2) The required data is available
3) Place has never been the subject of similar research

The time required to research this paper is 1 (one) month.

3.2 Data Collection Techniques

Data collection techniques are the most fundamental step because essentially the aim of research is to obtain data. Data collection can be obtained from various settings, sources and methods (Sugiyono, 2016: 62). In this research, the following data collection techniques were used:

a. Interview

In this research, semi-structured interview techniques were used. The purpose of the semi-structured interview is to be able to find problems more openly where researchers ask informants to provide ideas and opinions (Sugiyono, 2016: 73-74). In this semi-structured interview technique, researchers need to prepare key questions that can be developed during the interview and as a guide in the interview process (Ibrahim, 2015: 67). Interviews in this research were aimed at informants including:

1) Head of Services, Billing and Complaints Division at the Palopo City Regional Revenue Agency (BAPENDA).
2) Service Subfield and Billing Subfield
3) QRIS users
4) Not a QRIS user

b. Observation

Nasution in (Sugiyono, 2016: 64) states that observation is the basis of all science where scientists can work based on data in the form of facts obtained through observation. Hadi in (Sugiyono, 2015: 145) stated that observation is a complex process which is composed of various biological and psychological processes. The process of observation and memory are two of the most important in an observation.

Data collection techniques use observation if the research is related to human behavior, work processes, natural phenomena and if there are not too many respondents to be observed. Observations in this research were carried out at the Palopo City Regional Revenue Agency (BAPENDA).

c. Document Analysis

Document analysis is a record of past events. Documents can be in the form of writing, images, and monumental works. Documents in written form such as diaries, policy regulations, biographies. Documents in the form of images such as photos, sketches, live images. Documents in the form of works such as sculptures, films, etc. Research results from observations or interviews can be more reliable if they are supported by documents (Sugiyono, 2016: 82-83). Documents as support for this research are in the form of photos, reports in the form of events related to the research, written data, official regulations.

2.3 Data Types and Sources

A. Data Type

Ibrahim (2015: 67) states that data is information, facts and reality regarding a research. The data in this research are as follows:

1) Primary data

Primary data is data obtained directly by researchers from primary sources and is directly related to the object under study. This primary data helps researchers to find the information needed in research. The techniques used by researchers in collecting primary data are through interviews, observations, questionnaires and focus group discussions (Trislianto, 2020: 134). In this research, what is used as primary data is a number of information obtained from sources who really understand the problems in this research at the Regional Revenue Agency of Palopo City.

2) Secondary Data

Secondary data is data obtained by researchers from various existing sources to support primary data. Secondary data is used by researchers as data that can complement information and strengthen findings obtained from interviews. In this research, secondary data are used as books, journals, laws and regulations, internet media, documents, documentation and other media related to research.

B. Data Source

Ibrahim (2015: 67) believes that data sources are data, information, facts and realities related to research obtained from people, things or objects. Data sources are a very important instrument in research because choosing the right data source can produce correct data. The data sources in this research are:

1) Informant

For informants in this research, to know events and objects precisely, representative key informants are needed , who really know and master the phenomenon under study so that they are able to express the data, facts and information needed objectively, where the data reported is as it is. . In this research, the key informant is the Head of the Regional Revenue Planning and Evaluation Division of Palopo City for reasons including:

a) Understand in detail the problem being studied
b) Involved in implementing QRIS
c) Has power in the agency

2) Location

The location in this research is a place related to the research phenomenon which is used as a data source in research. Information from the results of observations and activities that occur at the research location can be witnessed directly by researchers so that they can know the processes that occur with certainty. In this study, the research location as a data source was the Regional Revenue Agency of Palopo City.

3) Documents

Documents and archives in this research are written materials regarding a particular event or activity. Documents can describe a particular event or activity regarding the phenomenon being studied so that it can be used as a data source in research. The documents in this research are recordings of interviews, photos, data needed to implement QRIS and other data related to the research.

2.3 Data Types and Sources

The type of research used is qualitative. Sugiyono (2016: 1) states that qualitative research methods are research used in natural object conditions which means what they are and are not manipulated or can be called natural settings or naturalistic methods where the researcher is the key instrument, the data collection technique used is triangulation or combined, inductive data analysis where the results of this qualitative research prioritize meaning over generalization. In qualitative research the instrument is the researcher. A researcher must have broad insight so that the object under study can be more meaningful.

Based on this expert opinion, it can be synthesized that qualitative research is research that is used for natural or naturalistic objects which actually occur in a place and the

researcher is the key instrument, the data collection technique used is triangulation or combination, inductive data analysis which is where the results of this qualitative research prioritize meaning. Qualitative research aims to understand research problems in depth.

4. RESULTS AND DISCUSSION

4.1 Results Research

A. Description of the Implementation of the Regional Tax Payment System via QRIS at the Regional Revenue Agency of Palopo City

QRIS payments at Bapenda will be implemented in 2021, but people are still unfamiliar with the existence of QRIS as a digital channel that can be used to carry out regional tax and regional levy payment transactions. This is because QRIS is a new payment channel so most of the people of Palopo City do not yet know and understand what QRIS is. In 2022, the number of QRIS users will begin to increase, although not yet significantly, so systematic and massive efforts are needed to socialize and educate about the existence of QRIS so that in the future people can enjoy easy services in making transactions through QRIS.

The objectives of implementing QRIS in the Regional Revenue Agency of Palopo City are:

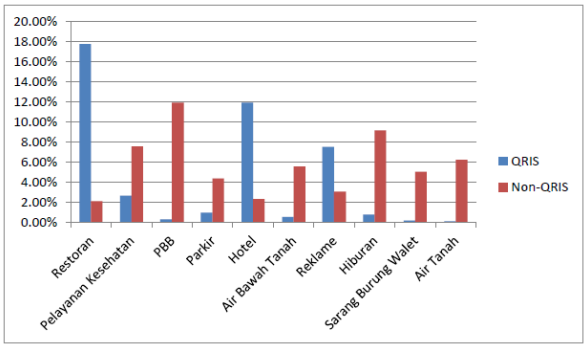
a) Facilitate services for taxpayers and levy payers in carrying out regional tax and regional levy payment transactions.
b) Increasing the transparency of regional tax and regional levy payment transactions.
c) Minimize potential leakage of Regional Original Income revenue.
d) Optimizing Original Regional Income

The following is the amount of payments from all payment channels in May 2022 - May 2023.

Table 4.1 Number of QRIS payments per channel

No	Nama Pajak	Nominal	QRIS	Persentase QRIS	Non QRIS	Persentase Non-Qris
1	Restoran	Rp 193.757.205	Rp 173.079.578	89,33%	Rp 20.677.627	10,67%
2	Pelayanan Kesehatan	Rp 99.858.000	Rp 26.029.602	26,07%	Rp 73.828.398	73,93%
3	PBB	Rp 119.406.235	Rp 2.858.839	2,39%	Rp 116.547.396	97,61%
4	Parkir	Rp 52.157.000	Rp 9.422.000	18,06%	Rp 42.735.000	81,94%
5	Hotel	Rp 139.128.980	Rp 116.462.475	83,71%	Rp 22.666.505	16,29%
6	Air Bawah Tanah	Rp 59.759.134	Rp 5.400.072	9,04%	Rp 54.359.062	90,96%
7	Reklame	Rp 103.156.214	Rp 73.479.594	71,23%	Rp 29.676.620	28,77%
8	Hiburan	Rp 97.118.859	Rp 7.649.881	7,88%	Rp 89.468.978	92,12%
9	Sarang Burung Walet	Rp 51.307.345	Rp 2.000.000	3,90%	Rp 49.307.345	96,10%
10	Air Tanah	Rp 61.822.399	Rp 1.072.047	1,73%	Rp 60.750.352	98,27%
	TOTAL	Rp 977.471.371	Rp 417.454.088	42,71%	Rp 560.017.283	57,29%

Figure 4.1 Percentage of regional income payments



B. Description of the Benefits of Implementing the Regional Tax Payment system via QRIS in Palopo City

1) Benefits for Regional Revenue Bodies

QRIS is a breakthrough from the Palopo City Regional Revenue Agency together with Bank Sulselbar to optimize regional tax revenues in Palopo City and support the digitization of payments from cash to non-cash. Based on the interview results, it was found that the benefits of QRIS can be felt by the Regional Revenue Agency and taxpayers. The benefit for the Palopo City Regional Revenue Agency is that it can optimize regional tax revenues, improve services to residents

taxes and supports the smooth running of the regional tax payment system.

2) Benefits for taxpayers

The benefit for taxpayers in using QRIS is that it makes paying taxes easier. Very inclusive for all taxpayers both in Palopo City and outside Palopo City,

regional tax payment transactions are carried out easily and safely in one hand, efficiently because of one QR code for all applications. Based on the interview results, it was found that the benefits of QRIS for taxpayers who have used QRIS include making payments easier, safe, no need to queue at Bank Sulselbar, and no admin fees. It is hoped that the benefits felt by users will increase the number of QRIS users and support the digitization of payments.

C. Description of Obstacles and Solutions in the Implementation of the Regional Tax Payment System via QRIS at the Regional Revenue Agency of Palopo City

1. The public may not be familiar with QRIS or may not have confidence in the security and reliability of the new payment system and people's habits of preferring transaction methods using cash.
2. Internet connections are not yet spread evenly throughout the Palopo City area
3. Not all people have smartphones

4.2 Discussion

A. Description of the Implementation of the Regional Tax Payment System via QRIS at the Regional Revenue Agency of Palopo City

In a payment system, QR codes are a technological development that can help devices to send a number of data so that activities can be carried out efficiently, quickly and practically, especially in financial payment transactions. The Palopo City Government, through the Palopo City Regional Revenue Agency, in collaboration with the Palopo City Branch of Bank Sulselbar, innovated regional tax payments through QRIS. This is one of the efforts of the Palopo City government to minimize the presence of Covid-19 and make things easier for taxpayers by reducing the circulation of cash and optimizing regional revenue receipts, namely through the regional tax sector together with Bank Sulselbar, Palopo City branch.

The tax payment channel through QRIS will certainly provide convenience in terms of service to residents and business actors. Apart from that, electronic payments using QRIS can also increase transparency in financial management. By using QRIS as an electronic tax payment channel, it will make it easier for people to make payments just by using a cellphone.

The source of funds from QRIS transactions, apart from debit cards and credit cards, people can also use various types of digital money that use server based storage media or electronic wallets such as Gopay, ShopeePay, Dana, LinkAja, OVO, Dompetku, and also similar applications. others that have been integrated to make tax payments.

With the availability of various tax payment channels, taxpayers can choose to use the channel they want. Where one of the taxpayers can choose to make payments using QRIS because all they have to do is make payments using their cellphone and transactions can be done very quickly.

In line with the QRIS regulations in Bank Indonesia regulations in the Board of Governors Member Regulation Number 21/18/PADG/2019 concerning Implementation of the National Quick Response Code Standard for Payments which states that the National QR Code Payment Standard (Quick Response Code Indonesian Standard), hereinafter referred to as QRIS, is Payment QR Code standard established by Bank Indonesia to be used to facilitate payment transactions in Indonesia. QRIS is a payment QR Code standard for the Indonesian payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS was launched by the Mayor of Palopo on September 10 2020. QRIS aims to be an alternative payment that can make it easier for taxpayers to pay local taxes without having to queue at the bank or come directly

to the Palopo City Bapenda. QRIS is socialized by Bank Sulselbar in the form of posters or direct delivery from the Regional Revenue Agency to taxpayers or village heads.

The implementation of QRIS cannot be separated from the target number of QRIS users which is carried out as material for future evaluation whether it is in accordance with the specified number. There are around 8,000 Tax Object Numbers (NOP). The target payment amount is 1 billion per year, now it is only IDR 417,454,088. But there are still few people accessing it. Mostly 1 person pays more than 10 NOP so it can be a lot and there are also Collectors from each Subdistrict who pay via QRIS.

The target of QRIS users has not been achieved because there are several obstacles. For example, taxpayers don't know and can't take advantage of QRIS and most people don't like saving through digital wallets.

At the start of implementing QRIS at the Regional Revenue Agency, the Regional Revenue Agency must maintain the application and update data, then coordinate and integrate the process with the payment place, namely Bank Sulselbar, and then launch it.

The steps for implementing QRIS consist of planning, socialization, and implementation of QRIS.

Implementing QRIS is very easy and efficient. Taxpayers must ensure that they have sufficient digital wallets and have them installed on their respective gadgets. The steps for payment via QRIS are as follows:

1) Click "QRIS" in the Mobile Banking / e-money feature
2) Point the cellphone to scan the QRIS Barcode
3) Enter the payment amount
4) Enter the PIN to continue the transaction
5) The transaction has been completed.

B. Description of the Benefits of Implementing a Regional Tax Payment system via QRIS at the Regional Revenue Agency of Palopo City

There are several benefits of QRIS for Regional Revenue Agencies and taxpayers which can be described as follows:

1) Benefits for the Regional Revenue Agency The use of QRIS by the Palopo City Regional Revenue Agency can bring benefits in terms of efficiency, revenue collection, transparency, financial inclusion and security. However, its implementation also needs to be supported by adequate infrastructure and effective outreach to the community so that QRIS can be utilized optimally. The emergence of QRIS is one of the digitalization programs from the government, especially banks Indonesia in reducing cash circulation. QRIS is a breakthrough from the Regional Revenue Agency together with Bank Sulselbar to optimize regional tax revenues in Palopo City and support the digitization of payments from cash to non-cash.
2) Benefits for taxpayers
   The benefit for taxpayers in using QRIS is that it makes paying taxes easier. QRIS is a payment solution that can make it easier for taxpayers to carry out payment transactions safely, easily and efficiently without having to queue at the bank, it can be used by all levels of society. People can easily and safely pay local taxes and regional levies using cellphones without requiring smaller cash denominations as change. Transactions take place very efficiently because we only need one QR Code for all payment applications on cellphones. Regional tax and regional levy payment transactions are carried out instantly.

In implementing QRIS, there are benefits that taxpayers get in paying taxes because it is more efficient to just use one hand, there is no need to queue at Bank Sulselbar. Some of these benefits include:

a. People can easily and safely pay local taxes and regional levies using mobile phones without needing smaller cash denominations as change.
b. Fast and instant transactions support the smooth running of the regional tax payment system
c. Regional Tax Payment transactions are carried out easily and safely in one hand

C. **Obstacles and Solutions to Implementing the Regional Tax Payment System via QRIS at the Regional Revenue Agency of Palopo City**

Implementing a regional tax payment system through QRIS (Quick Response Code Indonesian Standard) can involve several obstacles that may be faced. The following are some common obstacles that may occur and solutions that can be applied to overcome them:

1) The public may not be familiar with QRIS or may not have confidence in the security and reliability of the new payment system and people's habits of preferring transaction methods using cash.

Basically, people (especially Palopo City) may not be familiar with QRIS (Quick Response Code Indonesian Standard) because it is a new payment system in Indonesia. In addition, some people may feel less confident about the security and reliability of the system. Some people may still have doubts about the safety of paying taxes via the QRIS system or non-cash payment system. They are concerned about possible data theft or electronic fraud that can occur in online transactions. However, the government and the Palopo City Regional Revenue Agency are working to increase understanding and adoption of QRIS in the community. QRIS has advantages, such as ease of use, reduced risk of losing cash, and faster transactions. Apart from that, the Palopo City Regional Revenue Agency together with Bank Sulselbar are also making efforts to improve the security and reliability of the non-cash payment system to build public trust. The solution is that the Regional Revenue Agency can carry out a strong outreach campaign to introduce the tax payment system via QRIS to the public. This can be done through mass media, community events, brochures, and others.



Figure 4.1 QRIS Socialization using Banners



Figure 4.2 QRIS Socialization using Social Media

2) Internet connections are not yet spread evenly throughout the Palopo City area

Implementing tax payments via QRIS requires stable internet connectivity. QRIS allows users to make payments using a QR code that can be scanned using a mobile device.

When using QRIS to pay taxes, you will

scan the QR code provided by the Regional Revenue Agency. Once the scan is complete, payment information will be displayed on your mobile device, and you will be asked to enter the amount of the payment to be made. Next, payment will be processed via an internet connection to transfer funds from your account to your tax account.

Because this process involves the electronic transfer of funds, a stable internet connection is required so that transactions can be carried out smoothly and payment information can be transmitted securely. If internet connectivity is unstable, payment transactions may be disrupted or even fail.

Therefore, it is important to ensure that you have good enough access to the internet before using QRIS for tax payments. Make sure the internet connection used is stable and reliable so that payment transactions can run smoothly. The solution is that the regional government of Palopo City must work together with telecommunications service providers to improve technological infrastructure in the area, including better internet access and increasing network coverage.

3) Not all people have smartphones

Even though QRIS is becoming increasingly popular and widely used, there are still some people who do not have access to a smartphone or other electronic device that can use QRIS. Some reasons why people do not have access to smartphones include financial limitations, limited accessibility or infrastructure, and a lack of understanding of technology.

In this case, it is important for the government and related institutions to consider these various factors and provide more inclusive payment alternatives. Maintaining diverse payment systems, such as cash or debit/credit cards, is important to ensure that no community is marginalized in their financial transactions.

In situations like this, it is important for governments and financial service providers to consider alternative solutions to ensure that all levels of society can access financial services in an inclusive manner. This could include providing other payment options that are easier to access and use by those who do not have access to smartphones or QRIS technology.

5. CLOSING

5.1 Conclusion

QRIS payments at Bapenda will be implemented in 2021, but people are still unfamiliar with the existence of QRIS as a digital channel that can be used to carry out regional tax and regional levy payment transactions. This is because QRIS is a new payment channel so most of the people of Palopo City do not yet know and understand what QRIS is. In 2022, the number of QRIS users will begin to increase, although not yet significantly, so systematic and massive efforts are needed to socialize and educate about the existence of QRIS so that in the future people can enjoy easy services in making transactions through QRIS.

The objectives of implementing QRIS in the Regional Revenue Agency of Palopo City are:

1. Facilitate services for taxpayers and levy payers in carrying out regional tax and regional levy payment transactions.
2. Increasing the transparency of regional tax and regional levy payment transactions.
3. Minimize potential leakage of Regional Original Income revenue.
4. Optimizing Original Regional Income.

In implementing QRIS, there are benefits that taxpayers get in paying taxes because it is more efficient to just use one hand, there is no need to queue at Bank Sulselbar, the public can easily and safely pay regional taxes and

regional levies using a cellphone without needing banknotes. smaller cash as change. Transactions for paying regional taxes and regional levies are carried out instantly.

5.2 Suggestions

Based on the conclusions and implications stated above, the suggestions from this research are as follows:

1. The Regional Revenue Agency and Bank Sulselbar should carry out outreach not only to the older generation but also involve the younger generation who are more technologically literate. Socialization can be done through social media such as Instagram, YouTube, Tiktok and other social media as well as involving *influencers* in Palopo City so that QRIS is better known to the public, especially those outside Kebumen, by conducting video competitions on social media, educational poster competitions about QRIS .
2. Taxpayers should be able to learn to understand and understand the use of payment technology, one of which is QRIS, so that taxpayers can experience the maximum benefits of using QRIS.
3. Taxpayers should actively ask tax collection officers or the Regional Revenue Agency if they feel they encounter obstacles in using QRIS.

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