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Bank Indonesia's Communication Strategy for QRIS Adoption in Digital Payment

Shilvia Rahma Pratiwi

Bachelor of Communication Studies Program, Universitas Serang Raya, Banten Indonesia
Email: shlvrhmp@gmail.com

Abstract

Bank Indonesia has innovated by introducing QRIS as a national digital payment system in an era of increasing digitization. However, challenges have emerged regarding low levels of financial literacy and lack of interest in adopting digital payment systems, even among those with sufficient understanding. These challenges serve as the backdrop for the QRIS campaign in Banten Province. This study aims to examine Bank Indonesia's (KPw BI Banten Province) communication strategy in the QRIS campaign to increase interest in digital payment adoption in Banten Province. The research uses a qualitative and descriptive approach. Data sources are obtained through observation, interviews, documentation, and literature review, categorized as primary and secondary data. Informants for interviews will be selected through purposive sampling. Data analysis follows the Miles and Huberman model, and data credibility is tested through source triangulation. Findings indicate that the development of the communication strategy in the QRIS campaign is consistent with the four-step communication model based on public relations strategies. In addition, the study supports using the UTAUT model, which explains key factors influencing the adoption of new technologies.The study concludes that innovation in communication strategies plays a crucial role in improving financial literacy and promoting QRIS adoption in Banten Province.

Keyboards: Adoption Interest, Campaign, Communication Strategy, UTAUT Model, QRIS

Abstrak

Memasuki era perluasan digitalisasi, Bank Indonesia berinovasi meluncurkan QRIS sebagai sistem pembayaran nasional secara digital. Munculnya permasalahan mengenai minimnya tingkat literasi keuangan dan rendahnya minat adopsi sistem pembayaran digital meskipun sudah memiliki pemahaman yang cukup menjadi latarbelakang pelaksanaan kampanye QRIS di Provinsi Banten. Tujuan penelitian ini ialah untuk mengetahui strategi komunikasi Bank Indonesia (KPw BI Provinsi Banten) dalam kampanye QRIS untuk meningkatkan minat adopsi pembayaran digital di Provinsi Banten. Metode penelitian yang digunakan adalah penelitian kualitatif dengan pendekatan deskriptif. Sumber data dalam penelitian diperoleh melalui observasi, wawancara, dokumentasi, serta studi kepustakaan lainnya yang dibedakan menjadi data primer dan data sekunder. Pemilihan informan dalam wawancara menggunakan teknik purposive sampling. *Analisis data dalam penelitian menggunakan model Miles dan Huberman dan uji kredibilitas data menggunakan triangulasi sumber. Hasil penelitian menunjukkan bahwa proses penyusunan strategi komunikasi dalam kampanye QRIS telah mencakup* four-step communication *yang berlandaskan pada strategi komunikasi dalam kehumasan. Temuan hasil penelitian juga mendukung penerapan model UTAUT yang menjelaskan faktor-faktor dalam meningkatkan minat adopsi mengenai teknologi yang baru. Simpulan dalam penelitian adalah pentingnya inovasi dalam strategi komunikasi untuk meningkatkan literasi keuangan dan minat adopsi QRIS di Provinsi Banten.*

Kata Kunci: *Kampanye, Minat Adopsi, Model UTAUT, Strategi Komunikasi, QRIS*

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INTRODUCTION

As part of its role as a central bank in the midst of rapidly advancing technology, Bank Indonesia continues to be an innovator in the payment system. One of its innovations, in cooperation with the Indonesian Payment System Association (ASPI), is the introduction of QRIS as a new payment system in Indonesia. This system enables digital transactions without the use of physical cash. Rapid advances in technology have contributed to a decline in the use of cash, as it is increasingly being replaced by more efficient cashless payment methods (Hayuni, 2022).

Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) on August 17, 2019, which will become nationally applicable on January 1, 2020. In its implementation, the QRIS adopts the theme "UNGGUL", an acronym for "Universal, "*GampanG*" (Easy), "*Untung*" (Profitable), and "*Langsung*" (Instant)" (Hutagalung et al., 2021). Non-cash transactions serve as a means to apply information technology in connection with the expansion of the digital economy (Sihaloho et al., 2020). Bank Indonesia continues to actively promote the adoption of digital payments to encourage the use of QRIS and reduce the circulation of physical cash in society (Ningsih & Rohmah, 2024).

The economic growth of Banten in the second quarter of 2024 has positively impacted the volume of non-cash payment transactions, with an increase in ticket size. More specifically, the development of economic digitization in Banten Province, as reflected in the growing number of merchants, users, and QRIS transactions, has continued its positive growth trend through the second quarter of 2024. In addition to commercial transactions, QRIS in Banten Province has also been used as a payment channel for government transactions, particularly for tax and fee payments by all regional governments in Banten. In addition, QRIS acceptance in the province has expanded to various sectors, including payments for "ZISWAF" (*Zakat, Infaq, Sedekah*, and *Wakaf*), business units, and administrative fees for Islamic boarding schools, as well as transactions in healthcare facilities, tourism, and transportation services. Through various initiatives, both conventional and non-conventional, efforts to raise public awareness of QRIS adoption will continue to be strengthened (KPw BI Provinsi Banten, 2024).

A survey on financial literacy and financial inclusion conducted by the Financial Services Authority (OJK) was highlighted based on information obtained through observation and interviews with representatives from the Bank Indonesia Representative Office (KPw BI) in Banten Province. Financial literacy serves as a measuring tool to assess the level of public understanding of financial products, while financial inclusion measures the extent to which people have used these financial products. The survey results showed that financial inclusion in Banten Province is higher than financial literacy. This indicates that the level of understanding of financial products is still relatively low, although many Banten residents are already using financial products.

Even though KPw BI Banten Province provides QRIS service support programs for MSMEs, not all businesses are willing to switch to QRIS as a new digital payment method. This indicates that despite having a good understanding of QRIS, people are not necessarily inclined to adopt digital ways to pay. This issue remains a key concern for KPw BI Banten Province, as bridging the gap between awareness and adoption continues to be challenging. In today's digital age, as technology continues to advance, including in the financial sector, campaigns to educate the public about QRIS are essential. These efforts aim to increase understanding and interest in adopting QRIS as a new digital payment system. Therefore, the role of KPw BI Banten Province in the QRIS campaign is crucial. KPw BI Banten Province continues to accelerate digital adoption, particularly through QRIS, by conducting a series of educational and experiential activities for students, communities, and the general public. These educational initiatives are conducted in collaboration with local governments and payment service providers (PJP) to simultaneously increase regional revenue and strengthen the real sector. The target audiences for QRIS educational programs in the second quarter of 2024 include foreign and domestic tourists, business owners, students, and the general public (KPw BI Provinsi Banten, 2024).

In a previous study titled "Strategi Komunikasi Humas Bank Indonesia dalam Sosialisasi Penerapan Transaksi Non-Tunai (QRIS) di Provinsi Bali", it was found that the steps taken were in line with the essence of the communication strategy, which serves as a tool to shape and direct public expectations regarding the implemented policies and intended goals. In addition, the communication strategy includes general public relations strategies (Swaryputri & Wibisono, 2022). Another study titled "Strategi Bank Indonesia Kantor Perwakilan Aceh dalam Membudayakan Transaksi Non-Tunai melalui QRIS pada UMKM di Kota Banda Aceh" found that Bank Indonesia implemented its strategy through socialization efforts and various events involving both the public and merchants. However, the study also identified challenges, primarily the lack of understanding among the public and merchants regarding non-cash transactions, as well as the strong cultural preference for cash-based transactions (Putri, 2023).

In another study titled "Strategi Komunikasi Generasi Baru Indonesia Solo pada Sosialisasi QRIS sebagai Literasi Penggunaan Pembayaran Non-Tunai di Kota Solo", the strategy focused on understanding the audience, which consisted of the general public and merchants. The objectives included introducing the QRIS, explaining its benefits, and gathering feedback from the people of Solo. The strategy also included creating clear and relevant messages using repetition and persuasion techniques, and selecting the appropriate media to communicate effectively with the public(Ningrum et al., 2024). From the three previous studies discussed, the novelty of this research lies in its focus on understanding the communication strategies implemented by KPw BI Banten Province, not only to enhance public understanding but also to increase society's adoption interest in using QRIS as a digital payment method.

Based on the background described, the identified problem is the need for an effective communication strategy in the QRIS campaign. Despite having an understanding of QRIS, the public does not necessarily adopt this digital payment system. Therefore, the way QRIS campaigns are communicated plays a crucial role in increasing interest in digital payment adoption. This study aims to examine the communication strategies implemented by Bank Indonesia, specifically KPw BI Banten Province, in the QRIS campaign to enhance digital payment adoption in Banten Province.

LITERATURE REVIEW

As part of a campaign, the communication of messages about QRIS to the general public cannot be a haphazard process. An appropriate and well-planned communication strategy is necessary to ensure that the objectives of the campaign are achieved. This is because the effectiveness of communication efforts is highly dependent on the communication strategy used (Mulyadi et al., 2022). Communication itself is the process of conveying messages from individuals to individuals, from individuals to groups, from groups to other groups, and from groups to society (Yudha & Nuraryo, 2024).

Effendy states in his book that communication strategy is a combination of communication planning and management aimed at achieving a predetermined goal. A strategy must be able to show how operational tactics will be used to achieve that goal. To achieve the goal, a strategy not only serves as a directional guide. It must also outline the specific tactics to be implemented. This means that the approach may be different depending on the prevailing conditions and the situation at hand (Effendy, 2015).

On the other hand, Middleton (1980) states that a communication strategy is the best combination as it encompasses all the essential elements of communication, including the communicator, the audience, the message, the channel, and the effect, all designed to achieve optimal communication goals (Cangara, 2014). Communication strategy is aimed at ensuring understanding because it ensures mutual understanding through messaging so that organizations can reach their goals (Suryanto & Suaib, 2024).

From this explanation, we can conclude that communication strategies can be viewed from various perspectives. These encompass the roles of the communication “actors,” the “actions, transactions, and negotiations” involved, as well as the interpretation of “meaning” (Estaswara, 2021). When formulating a communication strategy, it is vital to consider both the supporting and inhibiting factors (Hariyati & Sovianti, 2021). Additionally, the ongoing interactions between internal and external communication actors are essential for fostering mutual understanding, promoting collaboration, and achieving organizational objectives (Estaswara et al., 2020).

The public relations communication strategy proposed by Cutlip, Center, and Broom follows the **four-step communications** concept, which consists of four stages in the communication process include 1) defining the program, by monitoring issues and analyzing the situation, 2) planning and programming by setting work programs, objectives, and targets, 3) taking action and communication through program implementation, and finally, and 4) evaluating the program by reviewing the planning and results based on received feedback (Cutlip et al., 2016).

A campaign is a planned communication activity whose purpose is to achieve predetermined objectives through the influence of the target audience. It also refers to efforts aimed at shaping public perception and behavior (Ruslan, 2008). Meanwhile, communication campaigns are structured communication activities designed to deliver messages through an integrated media network and coordinate communication efforts to impact individuals or groups within a specified timeframe (Charles & Chaffee, 1987).

This study uses the Unified Theory of Acceptance and Use of Technology (UTAUT) model developed by (Venkatesh et al., 2003). Research conducted to evaluate the acceptance of information technology or information systems has produced several models, each with different determinants of acceptance. The eight models discussed include the Theory of Reasoned Action, the Technology Acceptance Model, the Motivational Model, the Theory of Planned Behavior, a model combining the Technology Acceptance Model and the Theory of Planned Behavior, the PC Utilization Model, the Diffusion of Innovation Theory, and the Social Cognitive Theory. As a result, a unified model known as UTAUT was developed that incorporates four key determinants of intention and usage. UTAUT was tested and found to be more effective than the eight individual models mentioned (Venkatesh et al., 2003).

Since its introduction, the UTAUT model has gained widespread acceptance in explaining individual technology adoption (Dwivedi et al., 2019). This model identifies four key variables that influence adoption including 1) Performance Expectancy, which assesses the extent to which individuals believe that using a new technology system will enhance their performance, 2) Effort Expectancy, concerning the ease of use of the system, which is a critical factor in technology adoption, 3) Social Influence, which highlights how the opinions and behaviors of one's social environment impact the decision to use a technology system, and 4) Facilitating Conditions, which stress that adequate infrastructure bolsters an individual's willingness to embrace new technology (Venkatesh et al., 2003).

METHOD

This study uses a qualitative research method with a descriptive approach. Qualitative research aims to uncover the reasons behind an action by focusing not only on visible phenomena but also on the underlying processes. It emphasizes meaning and process over outcomes (Moeloeng, 2001). A descriptive qualitative approach is used to understand and illustrate situations or events by collecting information and findings in the form of words or verbal data obtained through interviewing, summarizing documents, recording, or other relevant methods from reliable sources (Shafira, 2024).

Data sources in this research were obtained through observation, interviews, documentation, and literature studies. The data sources are categorized into primary and secondary data. Primary data is collected directly through interviews with informants selected using purposive sampling, a sampling technique based on specific considerations to ensure the selected participants are appropriate for the study (Nugraha et al., 2020). The characteristics for sample selection include teams involved in both the planning and implementation of the QRIS campaign, as well as the people of Banten Province who are aware of the QRIS campaign conducted by KPw BI Banten. Meanwhile, secondary data is obtained from KPw BI Banten's reports, activity documentation, and literature such as books and journals related to the research topic.

The subjects of this study include two informants who serve as analysts in the implementation of payment system policy, one informant who is the head of the public relations unit at KPw BI Banten, and three informants from the Banten Province residents. The focus of this research is on the communication strategy employed in the QRIS campaign aimed at enhancing interest in adopting digital payments.

Data credibility testing is conducted using source triangulation, which aims to compare and verify the reliability of information from different sources, such as comparing observations with interviews or public statements with private statements (Kriyantono, 2010). In this research, data from interviews, documentation, activity reports, and literature sources are compared. Through this comparison, the researcher can establish correlations. This ensures that the final conclusions are valid (Shafira, 2024).

RESULT AND DISCUSSION

The KPw BI Banten Province has an operational coverage that spans several areas within Banten Province, including Serang City, Serang Regency, Cilegon City, Tangerang City, South Tangerang City, Tangerang Regency, Pandeglang Regency, and Lebak Regency. This underscores the significant responsibility of KPw BI Banten Province in ensuring the consistent implementation of all Bank Indonesia policies across the entirety of Banten Province. Since the launch of QRIS in 2019, KPw BI Banten Province has been actively conducting various campaigns to enhance public understanding of QRIS and encourage the adoption of digital payment systems. Insights gathered from interviews, literature reviews, online news sources, and social media reveal several strategies employed in these QRIS campaigns. These include socialization and education initiatives, study visits, information dissemination through social media, Car Free Day (CFD) activities, exhibitions, and festivals. Additionally, the campaigns involve collaborations with MSMEs and other vendors, as well as orchestrating events or competitions. A notable example is the 2024

National QRIS Week, which aims to broaden the community's acceptance of QRIS digital payments, alongside QRIS Jelajah Indonesia Banten, which focuses on educating the public about payment digitization.

Given the various types of QRIS campaigns conducted, each campaign needs to employ an appropriate communication strategy to ensure that the messages are effectively conveyed and understood by the participants. Insights from interviews with KPw BI Banten Province indicate that developing communication strategies and materials must be tailored to the audience's level. This tailoring allows for messages to resonate appropriately with the distinct characteristics of each community involved in the activities.

The research findings derived from observations and interviews regarding the communication strategy employed by KPw BI Banten Province in the QRIS campaign will be analyzed in detail. This analysis is based on the four-step communication process outlined by Cutlip, Center, and Broom (2016) and will thoroughly explore each stage of the communication strategy preparation process.

1. Defining the program

In its mission to support the digital payment acceptance program, particularly through QRIS, KPw BI Banten Province has implemented a range of innovations and diverse approaches to promote the adoption of digital payment systems in the region. According to insights gathered from interviews with KPw BI Banten Province, it was noted that previously, payment services were limited to transactions between specific accounts, which allowed individuals to maintain multiple accounts and applications on their smartphones.

The presence of QRIS as a national payment system greatly simplifies the issue of fragmentation within the payment ecosystem. This initiative, guided by Bank Indonesia as the authority on payment systems, aims to establish a level playing field for all payment service providers. As a result, QRIS can function as an efficient retail payment solution, enabling seamless and rapid transactions without the necessity for multiple accounts or applications.

At the outset of QRIS implementation, many people in Banten believed that its introduction could enhance the effectiveness and efficiency of payment transactions. However, this did not imply that everyone was ready to transition to a digital payment system immediately. A deeper understanding and various factors was necessary to encourage interest in adopting such a system. Nevertheless, the onset of the COVID-19 pandemic shortly after the introduction of QRIS compelled many individuals to gradually start shifting towards digital payment solutions.

With the rise in both the volume and value of QRIS users in Banten Province, as previously mentioned in the introduction, it has become a pressing issue that KPw BI Banten Province needs to address. To support the adoption of digital payment systems, KPw BI Banten Province is actively conducting QRIS campaigns throughout the region. These campaigns aim not only to enhance public understanding and awareness of QRIS but also to foster greater acceptance of digital payment solutions among the people of Banten Province. The objective is to encourage individuals to embrace and adopt these digital payment systems. This underscores the necessity of the QRIS Campaign.

2. Planning and Programming

The initial phase in developing the communication strategy, conducted by KPw BI Banten Province before the rollout of the QRIS campaign, involves identifying the core message to be conveyed. This message should be thoughtfully crafted and presented to ensure effective communication with the public. The information will begin with an introduction to QRIS, detailing how to use it and highlighting its benefits, among other key points.

Each year, a target is set by the head office. For instance, this year's goal is to achieve a specified number of QRIS transactions, measured in millions. From this target, we can analyze the distribution of transaction frequencies across various regions, a process commonly referred to as mapping. This mapping serves as a guideline for the implementation of our campaign and will encompass the regions involved, the target audience, and the media or communication channels to be utilized.

Regarding policy implementation, the team will concentrate on the target audience and the design of the messages conveyed. For example, we will focus on educating the public about Bank Indonesia's payment system policies to enhance understanding and encourage the adoption of QRIS. Subsequently, the public relations team will prioritize media management, engaging both mainstream and non-mainstream outlets.

The mapping conducted will ultimately assist in identifying the target audience. For instance, in the Lebak area, the emphasis will be primarily on micro, small, and medium enterprises (MSMEs), whereas in the Pandeglang area, the focus will shift toward religious leaders and their associated communities. Therefore, the target audience for the QRIS campaign will be tailored to suit each region's specific context.

The media channels utilized in the QRIS campaign primarily target social media platforms, notably Instagram and YouTube. TikTok is also being explored as part of the strategy. This choice of platforms aligns with the campaign's focus on Gen Z, a demographic that typically spends a significant amount of time on social media. Instagram stands out as the most effective channel for disseminating information, as it allows various types of content to be presented in engaging and interactive ways that capture the audience's attention.

The outcomes of the interviews with three informants from Banten Province revealed that the messages conveyed during the campaign were indeed easy to comprehend. One informant remarked:

> *"I gained a lot of information about QRIS while participating in the QRIS campaign during Car Free Day (CFD) activities. The information provided was clear and understandable. I also observed that the delivery method employed by KPw BI Banten Province was appropriately tailored to the audience"* (Interview with Informant 1, 11/16/2024).

3. Taking Action and Communication

The theme for each QRIS campaign, along with the necessary actions, has been established by the Communication Department (Dekom) at the head office. However, the strategies for delivering these communications will be tailored by each regional representative office to fit the specific characteristics of their respective communities. Effectively conveying campaign messages is crucial for increasing public interest in adoption, as highlighted by one community informant.

> *"In my view, the communication efforts by KPw BI Banten Province during the QRIS campaign have been notably interactive, effectively sharing information with the public. The clarity about the convenience and benefits of using QRIS has motivated me to consider adopting digital payments,"* (Interview Results Informant 2, November 16, 2024).

In the QRIS campaign process, KPw BI Banten Province actively engages various stakeholders to bolster this initiative. A key participant in this effort is the media, which helps ensure consistency in messaging and prevents misunderstandings. Additionally, micro, small, and medium enterprises (MSMEs) and other merchants play a vital role in supporting the campaign. Many MSMEs and vendors have already embraced QRIS, with some even accepting only digital payments. This trend significantly contributes to the success of the QRIS campaign, as it encourages widespread adoption of digital payment methods.

One of the primary focuses of the campaigns conducted by KPw BI Banten Province is socialization and public education. Participating in events such as Car Free Day (CFD) facilitates more interactive conversations with the public. During these events, KPw BI Banten Province engages in question-and-answer sessions to provide the necessary information, ensuring that the public's inquiries are addressed effectively.

In the QRIS campaign process, KPw BI Banten Province actively engages various stakeholders to bolster this initiative. A key stakeholder in this effort is the media, which helps ensure the consistency of key messages and prevents misunderstandings. Additionally, MSMEs and other merchants play an essential role in promoting the campaign. Many MSMEs and retailers have already adopted QRIS and often exclusively accept digital payments. This, in turn, supports the QRIS campaign by encouraging the wider adoption of digital payment methods among the public. Among the various campaigns conducted by KPw BI Banten Province, a key focus is on socialization and public education. Participation in events like Car Free Day (CFD) facilitates engaging interactions with the public, allowing for question-and-answer sessions to address any inquiries. During these occasions, KPw BI Banten Province provides the necessary information to enhance understanding.

To foster an infrastructure that facilitates the adoption of digital payments, KPw BI Banten Province collaborates with various stakeholders. For instance, it partners with Diskominfo to ensure a robust communication network is in place. There is a forum known as the Regional Digitalization Acceleration and Expansion Team, which comprises representatives from Bank Indonesia, regional governments at both the provincial and district/city levels, as well as institutions such as OJK and others. Furthermore, KPw BI Banten Province actively promotes dialogue through the Regional Banking Consultative Body, aimed at engaging banking leaders in the Banten region about the availability of channels and tools for accepting non-cash payments from the public.

4. Evaluating the Program

According to the interview findings, the most straightforward method to assess the effectiveness of a campaign is by examining the growth in user numbers and transactions, which reflects public acceptance. In the short term, evaluation focuses on gauging the level of understanding among the community or audience that engaged with the campaign. For instance, during socialization or public education activities, questionnaires are typically distributed at the end of the event to evaluate the audience’s comprehension of the information provided about QRIS. The questionnaire encompasses a range of questions, covering general information about QRIS as well as discussions on its usage and the advantages of implementing a digital payment system.

An evaluation of the campaign can also be conducted through focus group discussions (FGDs) with both the media and the community. The findings from these discussions will be reviewed to identify areas for improvement. Additionally, one of the informants shared insights regarding the communication strategy utilized in this campaign.

> *"In my view, the communication efforts by KPw BI Banten Province regarding the implementation of QRIS have been quite effective and well-suited to the audience's level of understanding. This adaptability has enabled the audience to grasp the information thoroughly. My overall impression of the QRIS campaign was very positive; a variety of promotions were offered, which successfully attracted significant interest in adopting QRIS as a new payment method."* (Interview Results, Informant 3, November 16, 2024).

In straightforward terms, the short-term evaluation results of this campaign program indicate a successful increase in public knowledge and understanding of QRIS. In the long term, the objectives expand significantly towards achieving financial inclusion. The concept of an inclusive and sustainable economy, as mandated by Bank Indonesia, aims to foster sustainable economic growth that is evenly distributed across regions. As digital payments become integrated into various aspects of life, beyond just transactions, we will gradually move toward a more inclusive economy, allowing everyone to benefit from collective economic growth.

This study employs the UTAUT model to explore the role of KPw BI Banten Province in executing a QRIS campaign that has been tailored to align with the communication strategy. The objective is to foster public interest in adopting digital payment systems. Various factors inevitably influence an individual's decision to adopt these technologies. The UTAUT model identifies four key indicators that elucidate the factors affecting a person's acceptance and use of new technology. We will discuss each of these indicators in detail.

A. Performance Expectancy

Interviews with various community informants revealed a general awareness of the QRIS campaign initiated by KPw BI Banten Province. Many community members have participated in multiple QRIS campaign events, which have become more accessible due to the extensive online outreach via KPw BI Banten Province's social media platforms. This digital approach facilitates a broader audience reach for the campaign.

The community indicated that the QRIS campaign has been extremely beneficial in providing valuable information about QRIS. Participants have had the opportunity to learn about both the general concepts and specific details through these educational efforts. Notably, one of the prominent topics addressed in QRIS education is its performance, particularly regarding how it streamlines transactions using digital payments.

The insights gathered from the campaign highlight that the ease and speed of QRIS performance significantly impact individuals' decisions to adopt digital payments. This aligns with the concept of performance expectancy within the UTAUT model, where a well-functioning digital payment system plays a crucial role in enhancing interest in adopting such payment methods.

B. Effort Expectancy

The interviews indicated that the public views the QRIS campaign as a reliable source of information regarding the ease of use and benefits of QRIS. The information disseminated through these campaign activities significantly impacts their decision to adopt QRIS. This suggests that the simplicity of utilizing technology is a vital factor in fostering interest in digital payments.

C. Social Influence

As previously noted by KPw BI Banten Province, the community expresses a shared belief that the influence or encouragement from those around them greatly impacts their decision-making. It is widely recognized that Word of Mouth is crucial in disseminating information. Receiving news from a close acquaintance tends to be more persuasive compared to hearing the same message from a stranger. Specifically, the influence of family and friends plays a vital role in facilitating digital adoption, as social influence can significantly enhance an individual's interest in embracing new technology.

D. Facilitating Conditions

KPw BI Banten Province is well-known for its commitment to enhancing the region's infrastructure in alignment with current needs. Although providing infrastructure is not its primary role, KPw BI Banten Province actively facilitates this effort by engaging with relevant stakeholders involved in infrastructure development. This initiative aims to ensure the availability of infrastructure and technological resources that make digital payment transactions more accessible to the public.

The community holds a similar view, expressing that the existing facilities for supporting digital transactions are already quite satisfactory. In the event of any issues or disruptions, individuals can report them via the social media platforms of KPw BI Banten Province. Furthermore, collaboration with banks ensures that any problems encountered can also be addressed through the respective banks, offering additional support in resolving these issues.

CONCLUSION

Based on the overall findings of this study, it can be concluded that the process of developing a communication strategy by KPw BI Banten Province aligns with the public relations communication strategy framework outlined by Cutlip, Broom, and Center, which identifies four key processes for formulating an effective communication strategy.

The first process, defining the program, involves identifying issues within Banten, particularly the lack of public awareness regarding digital payments and low interest in their adoption. In the subsequent planning and programming stage, KPw BI Banten Province develops a tailored communication strategy for the target audience. This planning phase encompasses message formulation, media selection, and the identification of appropriate communication methods to effectively reach the intended audience.

The next phase, taking action and communication, entails executing campaigns both directly and through social media platforms. These campaigns aim to deliver informative messages about QRIS, educate the public, and foster adoption. Finally, the evaluation stage assesses the level of public understanding following participation in the campaign. In addition to quantitative evaluations through surveys, qualitative feedback is **also** collected from the public via direct discussions. The insights and suggestions from the community serve as valuable feedback for KPw BI Banten Province, enabling them to enhance areas that require improvement and ensuring that future QRIS campaigns are conducted more effectively.

The growing public interest in adopting digital payment systems can be largely attributed to the QRIS campaign conducted by KPw BI Banten Province. However, this interest is also influenced by several other factors aligned with the UTAUT model, including performance expectancy, effort expectancy, social influence, and facilitating conditions. Insights gathered from three community informants in Banten Province indicate that these elements significantly contribute to their acceptance of digitalization, alongside their engagement with the QRIS campaign.

In light of these observations, several recommendations can be put forth. KPw BI Banten Province needs to continue innovating with fresh and engaging communication strategies while enhancing financial literacy in the region through various initiatives—including socialization efforts, public education, and other outreach campaigns. Additionally, ongoing evaluation of each campaign should be prioritized, incorporating community feedback to refine future programs. Furthermore, subsequent research on related topics should concentrate on a more detailed analysis of the campaign implementation processes in specific areas to ensure the QRIS campaign remains effective, even in remote locations.

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