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**IMPLEMENTATION OF FINANCIAL TECHNOLOGY IN THE QUICK  
RESPONSE (QR) CODE BASED PAYMENT SYSTEM TOWARDS CUSTOMER  
SATISFACTION AT NTB SYARIAH BANK PEJANGGIK MAIN BRANCH**

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**Abstract**

This study aimed to discover and investigate the implementation of financial technology with QR Code-based payment system and its effect on customers' satisfaction at NTB Syariah Bank Pejanggiik Main Branch. This descriptive qualitative study gathered data from interviews with key informants to the likes of management and officers of the bank, the development team of the technology division, Customers, and merchants/partners who have collaborated with the bank QRIS merchant services. The study concluded that the implementation of financial technology has run well, and further development plans were needed to provide QRIS CPM (Customer Presented Mode) services, QRIS TTS (Tarik Transfer Deposit), and QRIS Issuer Cross Border. Customer satisfaction was measured through customers and merchants who found it easier and safe payments as their reason for sustainably using and recommending this feature to others. In addition, qualitative research enriched the knowledge and perspectives of customers regarding the benefits and challenges faced using fintech, a QR Code-based payment system. Hence, the bank needed to improve socialization and literacy for both customers and merchants to remain using cash transactions with the QRIS of NTB Syariah Bank.

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**Keywords:** *Financial Technology, QRIS, Satisfaction, Customers, Merchant*

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**INTRODUCTION**

OJK, Bank Indonesia, and KNKS have a very dominant role in developing the Islamic financial industry in NTB (Pakpahan et al, 2020). In addition to being a supervisor, OJK is also a coach for the Islamic financial industry to run according to the corridor. NTB Syariah Bank is greatly helped by the existence of the OJK. Meanwhile, Bank Indonesia itself plays an important role in overseeing the payment system (Fadhila, 2018). In addition, Bank Indonesia also initiated that regional banks adopt reliable technology so as not to be left behind by other industries ([www.bi.go.id](http://www.bi.go.id)).

This support is also carried out by KNKS to build Islamic banks to continue to grow. The growth and development of NTB Syariah Bank has experienced extraordinary changes, where after the conversion in 2018, the company's profit reached Rp152 billion. This increased from the previous year which reached Rp 147 billion, although the number of assets decreased. However, in 2019, NTB Syariah Bank's assets increased by 23% to Rp 8.6 trillion. The

company's profit also increased by 23% to Rp 162 billion. In 2020, along with the global pandemic, the assets of NTB Syariah Bank continued to increase to IDR 10.4 trillion and in 2021 the assets of NTB Syariah Bank were already in the position of IDR 11.2 trillion ([www.bankntbsyariah.co.id](http://www.bankntbsyariah.co.id)). The seriousness of NTB Syariah Bank to continue to improve and increase assets is proof that NTB Syariah Bank is able to compete with other banks.

Furthermore, digital technology is a game changer that produces changes or innovations in social and economic activities. Various sectors affected by technological changes are the financial sector, trade sector, agricultural sector and more specifically the economic sector (Yarli et al, 2018). The latest technological development in the field of financial innovation today is the implementation of fintech (financial technology).

The purpose of innovation according to Clayton is to provide easy access, practicality, security, convenience, speed, and lower costs (Ansori, 2019). Based on reports that developments in Fintech globally show significant growth results in various sectors or groups, ranging from payment startups, lending, financial planning (personal finance), peer to peer financing, crowdfunding, credit scoring, e-kyc and others. According to the definition explained by OJK, fintech is divided into several segmentations or groups. The groupings are lending, payment, biller aggregator, financing, and crowdfunding.

The fintech business is dominated by the payment sector (43%), lending (17%) and the rest in the form of aggregator biller services, and crowdfunding (Yarli, 2018). Cooperation in the form of collaboration between financial technology (fintech) and Sharia Banks will have an impact on the convenience for the public in financial transactions, including payments, stock transactions, loans or various other types of transactions. All forms of activities carried out by humans with the aim of providing convenience for mankind are a form of worship performed before Allah in accordance with the words of Allah SWT in Surah Al Baqarah 185: 'It means: ... Allah wants ease for you, and does not want hardship for you.' This verse makes it clear that Allah emphasizes that His rules are meant to ease and help mankind, that Allah commands mankind to glorify Him for His guidance, and that mankind is grateful to Him.

Furthermore, NTB Syariah Bank which is a Sharia Commercial Bank in West Nusa Tenggara has a very important role in encouraging economic growth in the NTB region. NTB Syariah Bank which already has various types of delivery channel services including Mobile Banking, ATM, EDC and Internet Banking continues to improve information technology in improving the quality of service to customers.

Based on preliminary observations made by researchers, it is also known that NTB Syariah Bank has implemented financial technology in the Mobile Banking application. This

fintech implementation basically aims to increase competitiveness and standardization of QR Code-based payment services. However, there is still no research that explains the implementation of the QR Code at NTB Syariah Bank in depth. Currently available information relating to the implementation and development plan of QR Code-based payment services at NTB Syariah Bank, as well as its compliance with Bank Indonesia and OJK regulations is still very limited. In addition, this research is also based on the lack of knowledge about customer satisfaction related to QR Code-based payment services at NTB Syariah Bank at this time.

## RESEARCH METHODS

This research is a study whose purpose is to obtain facts or facts related to the implementation of Financial Technology (Fintech) in the QR Code-based payment system on customer satisfaction at NTB Syariah Bank Pejanggik Branch. This research uses a qualitative approach which is a research procedure that produces descriptive data in the form of words or spoken from people and actors that can be observed. While in order to analyze the data, qualitative descriptive analysis is needed (Sudjana, 1989). This qualitative approach is used because of several considerations, namely that it is more able and easy to adjust when dealing with multiple realities, this method presents the nature of the relationship between researchers and respondents directly and this method is more sensitive so that it can adjust and a lot of joint influence sharpening on the value patterns faced by researchers (Tanzeh and Suyitno, 2006).

The qualitative data collection techniques carried out are observation techniques and interviews with various sources. In this study, researchers used unstructured observations, so that researchers could explore on the basis of developments that occurred in the field such as:

- 1) How is the implementation process of QR Code-based financial technology at NTB Syariah Bank Pejanggik Main Branch.
- 2) How does the implementation of QR Code-based financial technology affect customer satisfaction at NTB Syariah Bank Pejanggik Main Branch.

Second, data obtained from interviews conducted by researchers. The results of this interview are a primary data source. Primary data sources in the form of words and actions related to the focus of research obtained directly from the parties directly involved in the research process in this case NTB Syariah Bank employees and direct customers (Arikunto, 2002). The data in this study were taken by snowball sampling, namely the key informant will appoint people who know the problem to be studied to complete the information and the people appointed and appoint other people if the information is inadequate and so on (Sugiyono, 2009). The snowball sampling method will usually start with informants whose small domain becomes a larger number of informants. In order to understand this, one to two people

are selected and then when the data needs are still insufficient, the researcher will look for other informants who better understand the data needed by the researcher. Primary data is data obtained from the research location related to the object under study in the form of data generated from interviews, observation and documentation. This is done to obtain complete information with the data needed and in accordance with the research at the research site (Moleong, 2011). The primary data intended in this study are informants to collect information on the data needed at the research location, including:

- a. Leadership element of NTB Syariah Bank.
- b. IT personnel of NTB Syariah Bank
- c. Customers of QRIS Mobile Banking Users of NTB Syariah Bank
- d. Stores/Merchants that have used QRIS NTB Syariah Bank

Apart from primary data, this research also takes secondary data. Secondary data is data obtained from reports or data documentation related to the research title. This secondary data is a complement to the object of research (Moleong, 2011). Secondary data is obtained by researchers about NTB Syariah Bank through sources related to the data needed such as financial technology transactional data reports in QR Code-based payment systems, customer data or photos of activities.

The analysis was done in three ways:

- a. Data reduction or simplification (data reduction)
- b. Exposure or presentation of data (data display)
- c. Drawing conclusions (conclusion)

## **RESULTS AND DISCUSSION**

### **I. Implementation of QR Code-based financial technology at NTB Syariah Bank Pejanggik Branch**

Financial technology (fintech) can generally be defined as a technological innovation in financial transaction services so that transactions can be more efficient, smooth, reliable, and secure (Bank Indonesia Regulation, 2017). The use of fintech discussed in this study is a QR Code-based payment system. Where currently the QR Code-based payment system is the main mobile payment technology in Indonesia. Various goods and service providers in Indonesia have begun to adopt this QR Code-based payment system. In its development, Bank Indonesia launched a QR Code standardization called QRIS to prevent industry fragmentation due to so many goods and service providers using the payment system. Since the implementation of QRIS, merchants / users no longer need to prepare many payment applications. Merchants

only need to provide one QR Code and the QR Code can be scanned by consumers with various payment applications on smartphones (Sihaholo, 2020).

However, it cannot be denied that for some people this QR Code-based payment technology is actually considered a creative disruption because its application is able to change the existing financial market order (Ginatra et al, 2020). But on the other hand, technological innovation in the form of QR Payment is a transformation that is seen as being able to support financial technology to grow, especially for the banking sector, namely with lower costs, better quality of financial services, and creating a more diverse but stable financial environment (Rumondang et al, 2019). PT NTB Syariah Bank Pejanggik Branch itself has participated in utilizing the convenience offered by this FinTech development since 2019. Where at first, the application of FinTech at PT NTB Syariah Bank was carried out through co-branding cooperation with Telkom.

Although at first the payment system with QRIS did not experience the development as expected, the longer the QRIS-based payment system began to see its development. Even now PT NTB Syariah Bank Pejanggik Branch has implemented FinTech in several other types of transactions such as payment transactions, NTB Mobile Banking, CMS Corporate, Virtual Accounts, and education payments, as well as the application of QRIS which is the main focus of this research.

The QRIS implementation stage at NTB Syariah bank begins with socialization to internal banks first, and then begins to be marketed to mobile banking users or merchants of NTB Syariah Bank in February 2022. This innovative step in the form of QRIS implementation certainly greatly facilitates every banking transaction carried out. Where with the enactment of the QRIS payment system in making transactions, customers no longer need to carry cash or use debit / credit cards. PT NTB Syariah Bank customers only need to scan the QR Code and the customer transaction process is automatically successful.

From a strategic point of view, the implementation of the QR Code payment system also has strengths (Strenght), weaknesses (Weakness), opportunities (Opportunities) and threats (Threats). One of the main strengths (strenght) of this fintech implementation is the ease and efficiency of making transactions. Based on the findings of this study, the SWOT of the application of fintech at NTB Syariah Bank is described as follows.

### **1. Strenght**

There are various advantages which are a strength for the implementation of the QRIS payment system. One of them is the ease of transaction. This convenience is what is increasingly increasing the number of QRIS users. This is in accordance with the Technology Acceptance

Model (TAM) theory developed by Davis (1989) where the theory explains that the main factor influencing the acceptance and use of a technology is the user's perception of the benefits and convenience offered (Sudiatmika and Ida Ayu, 2022). This perception of convenience is defined as free, easy, and no heavy effort is required in using the technology, in this case QRIS payment technology (Davis, 1989). The findings of this study also support previous research which states that the use of QRIS is a positive trend because of its benefits in helping process non-cash transactions more efficiently and improve merchant performance (Setiawan and Mahyuni, 2020).

In addition, the findings of this study also show that NTB Syariah Bank implements the QR Code with the MPM (Merchant Presented Mode) method. Where the procedure for using QR Code-based payments using this MPM method consists of two media displays as follows (Sihaholo, 2020):

- a. Static QR Code, which is a QR Code in the form of a sticker / print-out attached to a merchant / boulet that already has a fixed ID. This type of QR Code does not include the nominal payment that must be paid, so the user customer needs to fill in the nominal payment himself. Therefore, this media is suitable for use by micro and small businesses; and
- b. Dynamic QR Code, which is a QR Code that is created in real or real-time during a transaction using an EDC machine so that the code results are different for each transaction. This type of QR Code already contains the nominal payment to be paid, so users do not need to input the nominal amount of payment. This dynamic MPM media is very suitable for merchants with medium and large scale businesses or merchants with relatively high transaction volumes.

Both QR Code media above offer convenience and security in transactions. As explained earlier, the ease and security of these transactions can be one of the stimuli for the significant growth in the number of QRIS users today. The results of researchers' observations in the field show that the number of QRIS merchants/partners at NTB Syariah Bank has continued to grow since the initial implementation in 2020. This finding is also supported by data from the NTB Syariah Bank QRIS user report, where currently there are at least 3,706 QRIS merchants throughout NTB. This growth was then followed by an increase in the number of users of QR Code-based payment transactions, which at the time this research report was written amounted to 12,599 users. Similarly, the number and value of transactions made by users/merchants as presented in the following table and graph:

**Tabel 1. Number of QR Code Users September 2022**

Month	Data on the Number of QR Code Users in 2022		
	Merchant	New MBS	SMS Banking
<b>January</b>	87	189	233
<b>February</b>	724	189	409
<b>March</b>	807	13	411
<b>April</b>	508	95	462
<b>May</b>	227	76	344
<b>June</b>	321	3.848	393
<b>July</b>	352	3.300	51
<b>August</b>	353	2.514	72
<b>September</b>	327	-	-
<b>TOTAL</b>	3.706	10.224	2.375

*Sumber: Secondary data processed (2022)*

In addition to the increasing number of QRIS users, the number of transactions using this QRIS service also continues to grow as presented in the following table.

**Tabel 2. QR Code Transaction Data September 2022**

Month	QR Code Transaction Data in 2022	
	Frequency	Nominal
<b>January</b>	110	4.676.842
<b>February</b>	518	78.818.289
<b>March</b>	2.094	292.716.368
<b>April</b>	1.414	248.396.967
<b>May</b>	1.780	293.792.332
<b>June</b>	3.486	636.228.216
<b>July</b>	8.004	1.258.338.651
<b>August</b>	8.893	2.818.962.321
<b>TOTAL</b>	26.299	5.631.929.986

*Sumber: Secondary data processed (2022)*

The growth in the number of users and frequency of transactions generally indicates that the process of implementing financial technology, especially in the use of QR Code-based technology at NTB Syariah Bank, has been well implemented despite the obstacles faced previously. In addition, it should be emphasized that the QRIS implementation at NTB Syariah Bank is confirmed to be in accordance with the QR Code Service (QRIS) at NTB Syariah Bank in accordance with the review of DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning sharia electronic money. The implementation of QRIS has also followed Bank Indonesia regulations and bank business needs where the main objective is to facilitate customer payment transactions.

Thus, in general, digital payment systems such as QRIS are required to be able to make it easier for people to meet their diverse needs and so that people can live life more effectively and efficiently. Especially considering that in today's digital era, people are no stranger to the benefits of technology so that innovative and fast payment solutions are a natural demand. In the bank's efforts to keep up with the public's demand for fast payment services, the bank is constantly striving to provide more innovative services. Even now, NTB Syariah Bank has an international transaction service, Acquire Cross Border. This service was created to fulfill the shift in people's financial activities that continue to grow towards international transactions. Meanwhile, the roadmap or development plan for the implementation of the QR Code-based payment system is still being updated. NTB Syariah Bank will not only implement the QR Code with the MPM method, but will also implement QRIS CPM (Customer Presented Mode), QRIS TTS (Pull Transfer Deposit), and QRIS Issuer Cross Border.

The main difference between QRIS MPM and QRIS CPM is who provides the QRIS. In CPM, user customers who show QRIS from the payment application used to be scanned by the merchant. QRIS CPM can certainly facilitate merchants who need high transaction speeds such as parking lots, transportation providers, or modern retail companies. This QRIS service improvement is expected to be able to increase customer loyalty and satisfaction with NTB Syariah Bank fintech products. In addition, the implementation of this QR Code is also indirectly a strategy of NTB Syariah Bank in helping the government's efforts to accelerate financial growth, as well as supporting the progress of micro, small and medium enterprises in Indonesia.

## **2. Weakness**

Beside the strengths / advantages (strength) described above, the implementation of the QRIS payment system also certainly has weaknesses. These weaknesses then need to be a concern in the development of this QR Code-based payment system. It must also be realized that despite the convenience and efficiency offered through the payment system, in its implementation there are certainly still many obstacles faced. Some of the weaknesses of the implementation of fintech which later became a challenge for NTB Syariah Bank since the beginning of the implementation of the payment system are described as follows.

### **A. Security Risks and Cyber Crime**

Transaction security is the main thing that digital payment service providers need to think about, because basically the QR Code or QRIS is indeed used as a payment method to provide privacy to user data. However, the risk of data misuse is always there so banks must continue to work to avoid this risk by improving the security features of their services. In



addition to transaction security, it is also known that companies implementing fintech must also face serious challenges in the field of internet security (Fahmi, 2019). Especially with the sophistication of today's technology, there are very many cases of cybercrime such as hacking of user customer accounts (hacking), fraud (scam), or phishing (phishing) (Bodhi and David Tan, 2022).

Therefore, service providers need to make the security of user transactions a primary responsibility. Banks need to ensure that the security systems owned and implemented are reliable and trusted to protect the security of customer data and transactions. Especially considering that competition between banks is also relatively high so that in order to retain customers, NTB Syariah Bank needs to continue to improve its security and services and start designing marketing strategies that can expand the market for its QRIS services.

#### B. Server/Application Disruption

In an application-based service, server or application interruptions that do not work properly at any time are one of the common weaknesses. In the case of QRIS NTB Syariah Bank, some common disruptions are difficulties accessing user accounts. However, NTB Syariah Bank IT continues to make improvements and innovations to overcome this so that user comfort and satisfaction when using QRIS services can still be achieved.

### 3. Opportunity

Apart from these weaknesses, the opportunities owned by the QRIS payment system are also relatively large, given that the implementation of this QRIS service is under the supervision of the OJK. In addition, although there are still people who are against fintech, the number of customers who are starting to realize and accept this fintech-based payment system is also starting to grow as can be seen in the user growth table in the previous section. This means that there is still a very broad market for fintech services, especially the QRIS service of NTB Syariah Bank.

Thus, the next QRIS development plan is the expansion of the target market. Currently, the next target market of NTB Syariah Bank's QRIS service, customers and merchants of NTB Syariah Bank are still mostly from ASN and Pemda / Pemkot. So the next QRIS NTB Syariah Bank product development plan is to enter the younger generation market, which is known to increase in number every year (bps.go.id). However, the younger generation is very familiar with technology and information so it is very easy for them to access information about competitors' products. Therefore, one way to enter the younger generation market is to create products with additional value that competitors cannot provide. That way, new customers or prospective users can be more confident to choose NTB Syariah Bank's QRIS service.

#### **4. Threats**

In the implementation of this QRIS service, it is also necessary to consider by the bank how threats may be faced in the future. As explained earlier, technological developments are very fast and the market has a very dynamic nature. Consumer wants and needs are constantly changing. If not responded appropriately, technological developments and changes in market desires can actually turn into a threat. Therefore, continuous evaluation must be carried out by the QRIS service provider in order to take the right marketing strategy.

Apart from that, another threat that can hinder the development of NTB Syariah Bank's QRIS service in the future is the lack of public knowledge about this QR Code-based digital payment service. Lack of public knowledge results in many people who do not want to use non-cash payment instruments using QRIS. Previous studies have shown that there are still very many customers who think that the existing non-cash payment instruments are only debit / credit cards (Lomi and Sri Darma, 2021). In addition, due to the lack of information owned by the community, the perception of risk towards using QRIS as a payment method is still very high. The findings of this study support the results of previous research which states that there are still many people who do not fully understand the concept of fintech services, and there are even customers who are against digital payment systems (Srikaningsih, 2020).

The findings of this study indicate that banks, especially Bank Indonesia, still have a heavy task to re-socialize the public about the concept of digital payments as well as the benefits and advantages obtained by the community by using this QRIS service. Continuous education about the benefits of using QRIS must continue to be carried out so that people can have a more comprehensive understanding. Promotion also needs to be carried out so that the market reach of this QR Code service can be wider.

## **II. The influence of the implementation of financial technology in the QR Code-based payment system on customer satisfaction at NTB Syariah Bank Pejangik Branch.**

Customer satisfaction is one of the main concepts in business studies and banking sector management. Basically, customers expect banking products in the form of good and satisfying services. Customers as consumers of bank products and services will make observations of product and service performance, and compare them with customer standards or expectations, then a satisfaction decision is formed based on this comparison (Lovelock and Wirtz, 2007). Where in the end this satisfaction will shape customer perceptions and can further position the product in their minds (Andespa, 2016). In addition, company development can only occur if customer satisfaction is felt after the use of a product or service can be realized

(Kotler, 2002). Therefore, all product and service providers strive to improve the quality of their services in order to achieve customer satisfaction, including banking.

The ease of transactions using QRIS can be enjoyed by opening a savings account at NTB Syariah Bank and activating mobile / SMS banking services on the customer's smartphone. Meanwhile, for merchants who want to cooperate with NTB Syariah Bank and get NTB Syariah Bank QR Code services, customers only need to attach their KTP, passbook, and business license in the application.

Thus, the development of this QR Code is not enough just to offer the best service features, but also must be balanced with merchants who have qualified competence as the place that has the most transactions with users. When viewed from the view of this research, the competence in question is the extent to which the merchant is able to provide and secure transaction services carried out with customers (Mayer et al, 1995). One of these competencies is in providing services and providing a good internet connection for users so that this QR service can be used properly and smoothly by users. This variable arises because payment with this QR Code requires a strong and stable internet connection, so if the merchant does not provide an adequate internet / WiFi network, payment transactions often fail. The findings of this study are in accordance with other previous research in Bali which found that when going to make the payment process with a slow signal or suddenly the signal slows down, it is not uncommon for a system error to occur which ultimately has an impact on the cashier queue at the merchant which causes long lines in the payment process (Lomi and Sri Darma, 2021).

Operational constraints as mentioned above can greatly affect the level of customer satisfaction of QRIS users. This customer satisfaction assessment is specifically carried out to determine the level of customer satisfaction with the implementation of the QRIS digital payment system implemented by NTB Syariah Bank.

The methods of assessing customer satisfaction carried out by NTB Syariah Bank are as follows.

#### **a. Advice Through Customer Service**

Every customer-oriented company, including banking, needs to provide the widest possible opportunity for consumers or customers to convey suggestions, opinions, and complaints about the products or services provided. These complaints and suggestions are considered to provide an understanding for banks regarding the opinions, needs, and desires of their customers so that future product or service development can be in accordance with the needs and desires of customers. Therefore, NTB Syariah Bank ensures to open a 24/7 Call Center service so that customers can convey the problems faced at any time.

Besides having a customer-oriented product, it is equally important to have a friendly customer service that is able to serve customers well. The information obtained through positive interactions between customer service and customers can provide new ideas and valuable input to the bank, thus allowing the bank to react responsively and quickly to overcome problems that arise (Kotler, 2001).

However, NTB Syariah Bank is aware of the limitations of complaints that can be addressed by customer service or call centers so that in some cases that require customer verification, customers may be directed to contact the nearest NTB Syariah Bank branch. NTB Syariah Bank continues to ensure that in providing QR Code product services, all QR/QRIS codes issued do not experience fatal problems.

#### **b. Penilaian Kepuasan Nasabah**

It should be realized that the method of assessing customer satisfaction through customer service is still very passive so it is quite difficult to get a complete picture of customer satisfaction or dissatisfaction. Not all dissatisfied customers will complain. So the bank also needs to actively seek this information by conducting surveys or asking directly about customer satisfaction (Kotler, 2001).

However, the findings of this study indicate that customer satisfaction surveys have not been conducted regularly at NTB Syariah Bank. So based on these findings, the researcher conducted interviews with several NTB Syariah Bank customers to conduct a more active customer satisfaction assessment so that researchers got more accurate and in-depth information about customer satisfaction with QRIS services.

Based on the data exposure and findings of this study, it was found that there are several indicators of customer satisfaction that have been fulfilled as described below (Arianto, 2014).

#### **1. Feeling satisfied with NTB Syariah Bank QRIS products and services**

The feeling of satisfaction or dissatisfaction of a customer arises when receiving services or products with good or otherwise specified quality. The findings of this study indicate that customers are satisfied with the QRIS service of NTB Syariah Bank. The quality of NTB Syariah Bank QRIS services is perceived as good by merchants and QRIS user customers. This QRIS service is very useful and facilitates non-cash transactions for users, one of which is in motor vehicle tax payment transactions. The creation of customer satisfaction can certainly provide several benefits, including the relationship between banks and users or merchants being harmonious, providing a good basis for purchase / re-use and the creation of consumer loyalty (Kotler, 2006).

## **2. Repeated use of NTB Syariah Bank QRIS products/services**

One important indicator of customer satisfaction is the repeated use of a product or service. Customers whose expectations and needs are met by a product or service will feel very satisfied so that customers will repeatedly use the service/product. The findings of this study indicate that there is repeated use of QRIS payment services by customers, besides that an increase in transactions using QRIS also occurs in several QRIS merchants of NTB Syariah Bank.

Based on previous findings, this increase in transaction frequency and amount can be explained as a positive response from users to the ease and efficiency of payment using QRIS. One of the conveniences and security that users really like is that QRIS services allow users to not need to carry large amounts of cash when making purchases (Mangeswuri et al, 2018).

## **3. Recommend NTB Syariah Bank QRIS to others**

Another indicator of customer satisfaction is the customer's willingness to recommend the product/service received to others. Satisfied customers will form a word of mouth recommendation that is beneficial to the company, in this case the bank. Despite the limited ability to provide complete information, this does not stop merchants who are satisfied to recommend a product/service, in this case a payment service using QRIS.

Thus, it can be said that both merchants and customers who use QRIS NTB Syariah Bank are satisfied with the service as seen from the many usage recommendations that have been made. However, as stated in the previous section, education about the benefits of QRIS also still needs to be carried out by the bank so that it can touch more people so that the market reach of this QRIS service can be expanded.

## **CONCLUSION**

Based on the discussion, the following conclusions can be drawn:

1. The implementation of financial technology QR Code-based payment system at NTB Syariah Bank Pejanggik Main Branch and further development plans have been running very well despite the obstacles at the beginning of the implementation. The number of users and merchants of NTB Syariah Bank who use the QRIS payment system continues to grow. Furthermore, the QR development plan of NTB Syariah Bank is to provide QRIS CPM (Customer Presented Mode), QRIS TTS (Pull Transfer Deposit) and QRIS Issuer Cross Border services that are connected to government credit card facilities. In addition, NTB Syariah Bank will expand its market reach to the younger generation which is currently increasing in number.

2. The implementation of financial technology QR Code-based payment systems greatly affects customer satisfaction at NTB Syariah Bank Pejanggal Main Branch. Easy and safe payments are the reason customers continue to use QRIS services and recommend them to others.

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