QRIS CROSS-BORDER AS DIGITAL SOFT POWER SUPPORTING SUSTAINABLE SHOPPING TOURISM: EVIDENCE FROM BATAM, INDONESIA

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Abstract. The rapid expansion of cross-border digital payment systems has transformed shopping tourism by enhancing transaction efficiency, convenience, and accessibility for international visitors. This study examines the role of Quick Response Code Indonesian Standard (QRIS) Cross-Border in supporting sustainable shopping tourism in Batam, Indonesia, while exploring its function as an instrument of Indonesia's digital soft power. Employing an exploratory qualitative case study design, data were collected through semi-structured interviews with 25 purposively selected participants comprising policymakers, tourism stakeholders, micro, small, and medium enterprises (MSME) operators, Malaysian and Singaporean tourists, and Batam residents. The study was further supported by non-participant observations at major shopping destinations and netnographic analysis of publicly available digital content related to cross-border payment experiences. The data were analysed using thematic analysis. The findings reveal four major themes. First, QRIS Cross-Border enhances tourists' shopping experiences by reducing cash dependency, minimising currency exchange concerns, and facilitating seamless transactions. Second, it strengthens MSME competitiveness by improving transaction efficiency and encouraging spontaneous purchases by international visitors. Third, the interoperability of QRIS with regional payment platforms contributes to positive perceptions of Indonesia's digital capability, reinforcing its digital soft power through everyday tourism experiences. Finally, network instability, uneven merchant literacy, and limited public awareness of cross-border payment features remain key barriers to wider implementation. This study contributes to the growing literature by integrating shopping tourism, cross-border digital payments, and digital soft power within a qualitative tourism framework. The findings provide practical implications for policymakers, destination managers, and tourism stakeholders seeking to strengthen digital payment ecosystems and enhance the competitiveness and sustainability of border tourism destinations.
Keywords: *QRIS Cross-Border, shopping tourism, digital soft power, sustainable tourism, Batam*

Introduction

The rapid advancement of digital payment technologies has transformed tourism consumption by enabling faster, more convenient, and increasingly seamless transactions throughout the tourist journey. This transformation is particularly important in shopping tourism, where visitors frequently make multiple purchases within a short period and where payment convenience can influence destination experience and competitiveness (Wang, 2026; World Tourism Organization, 2014). In this context, digital payment infrastructure has become more than a supporting financial service; it increasingly forms part of the tourism experience itself. In Indonesia, the Quick Response Code Indonesian Standard (QRIS) has become a major digital payment innovation. By the first half of 2025, QRIS had reached more than 57 million users and

39.3 million merchants, approximately 93.16% of whom were micro, small, and medium enterprises (MSMEs) (Bank Indonesia, 2025). The introduction of QRIS Cross-Border further extended this system by enabling payment interoperability with neighbouring countries. Linkages with Malaysia and Singapore allow travellers to use their domestic payment applications for retail transactions in Indonesia without exchanging physical currency, thereby facilitating cross-border mobility and shopping activities (Bank Indonesia and Bank Negara Malaysia, 2023; Bank Indonesia and Monetary Authority of Singapore, 2023).

Batam provides a particularly relevant setting for examining this development. Located within the Indonesia–Malaysia–Singapore Growth Triangle, Batam receives substantial numbers of short-haul visitors from Singapore and Malaysia, many of whom travel for shopping, dining, and leisure. In April 2026, Batam recorded 113,784 international tourist arrivals, with Singaporean visitors representing 48.41% of the total (BPS Batam City, 2026). Between January and April 2026, the city recorded 486,549 international arrivals, accounting for approximately 77.69% of foreign tourist arrivals to the Riau Islands Province (Batam City Culture and Tourism Office, 2026). For such short-stay visitors, payment efficiency and ease of currency conversion can directly influence the quality of the shopping experience. Beyond its transactional role, QRIS Cross-Border may also be interpreted through the concept of digital soft power. Nye (2004) defines soft power as the ability to influence others through attraction rather than coercion. In the digital economy, technological capability, interoperability, and user-friendly public infrastructure can contribute to perceptions of institutional credibility and national competence. Previous studies have positioned QRIS Cross-Border as an instrument of Indonesia's digital diplomacy and regional economic influence (Hamina, 2026; Bimantara and Nugraha, 2025; Aryowiloto et al., 2024). However, these studies have largely examined QRIS at the macro-policy level, giving comparatively little attention to how digital soft power is experienced through everyday tourism transactions.

This creates both an empirical and theoretical gap. Empirically, relatively little is known about how QRIS Cross-Border shapes tourists' shopping experiences and MSME competitiveness in a highly active maritime border destination. Theoretically, existing soft power studies provide limited explanation of how national technological capability is translated into attraction through routine, micro-level tourism encounters. This study addresses these gaps by linking cross-border payment interoperability with shopping tourism and digital soft power, thereby extending soft power analysis from national policy narratives to tourists' everyday transactional experiences. Accordingly, this study addresses the following research questions: (1) How does QRIS Cross-Border influence tourists' shopping experiences and MSME competitiveness in Batam? (2) How does the everyday use of QRIS Cross-Border contribute to Indonesia's digital soft power within the context of sustainable shopping tourism? By combining semi-structured interviews, non-participant observations, and netnographic analysis, the study provides an empirically grounded understanding of how digital payment infrastructure can simultaneously influence destination experience, local business competitiveness, and national digital reputation.

Literature review

QRIS cross-border and shopping tourism

Digital payment systems increasingly shape tourism consumption by reducing reliance on cash, facilitating transactions, and improving convenience during travel. These functions are particularly relevant to shopping tourism, where visitors make multiple transactions within relatively short periods and payment efficiency may influence spending and destination experience (Wang, 2026; World Tourism Organization, 2014). In Indonesia, the Quick Response Code Indonesian Standard (QRIS) has expanded rapidly among micro, small, and medium enterprises (MSMEs), strengthening financial inclusion and digital transactions (Bank Indonesia, 2025). This development reflects the broader role of digital transformation in supporting the growth and competitiveness of Indonesian MSMEs (Irawan and Wijayanto, 2026). The introduction of QRIS Cross-Border extended these benefits through payment interoperability with neighbouring countries. Its integration with Malaysia's DuitNow and Singapore's NETS enables tourists to use domestic payment applications when making purchases in Indonesia, reducing the need for foreign currency exchange (Bank Indonesia and Bank Negara Malaysia, 2023; Bank Indonesia and Monetary Authority of Singapore, 2023). Existing studies largely associate QRIS with transaction efficiency, financial inclusion, and regional economic integration. However, the benefits of cross-border payment interoperability should not be assumed to be uniform, as the user experience may vary according to technological and institutional conditions. Thus, the tourism value of QRIS Cross-Border depends not only on payment availability but also on whether tourists and merchants perceive the system as convenient, reliable, and trustworthy.

Digital soft power and sustainable tourism

Nye (2004) conceptualises soft power as the ability to influence through attraction rather than coercion, traditionally deriving from culture, political values, and public policy. Digitalisation broadens this perspective by allowing technological capability and public infrastructure to contribute to national attractiveness and reputation. Aryowiloto et al. (2024) interpret QRIS Cross-Border as an emerging form of Indonesia's digital soft power through regional financial connectivity, while Hamina (2026) positions its expansion within digital economic diplomacy. Both perspectives demonstrate the strategic significance of payment interoperability but focus predominantly on macro-level policy and regional integration. Tourism provides a different perspective because visitors encounter national technological capability directly through everyday activities. Reliable and convenient payment infrastructure may strengthen perceptions of destination readiness and institutional competence, whereas transaction failures, security concerns, or poor merchant readiness may weaken such impressions. This suggests that digital soft power is not produced solely through policy narratives but may also emerge-or be constrained-through tourists' micro-level experiences.

This experiential perspective is also relevant to sustainable shopping tourism. Shopping tourism can generate local economic benefits, employment, and opportunities for MSMEs when visitor expenditure circulates within host destinations (World Tourism Organization, 2014; Muro-Rodríguez et al., 2020). Previous evidence from Bali associates QRIS adoption among MSMEs with business growth and wider digital-payment usage (Permana and Aryowiloto, 2024). However, technological adoption alone does not ensure sustainable outcomes; institutional readiness, business capability, and effective management remain important in determining how technology contributes to destination performance (Lapotulo et al., 2025). Accordingly, QRIS Cross-Border

can be understood as supporting sustainability primarily through economic inclusion, MSME competitiveness, and transaction efficiency rather than as an inherently sustainable technology.

Research gap

Previous research has established the contribution of QRIS to financial inclusion, digital-payment adoption, regional connectivity, and Indonesia's emerging digital diplomacy (Hamina, 2026; Bank Indonesia, 2025; Aryowiloto et al., 2024). However, these perspectives remain largely separated: tourism studies emphasise visitor experience and local economic benefits, while digital soft-power studies concentrate on macro-level policy and international influence. Consequently, insufficient attention has been given to how cross-border payment infrastructure simultaneously shapes tourist experiences, MSME competitiveness, sustainable destination development, and perceptions of national technological capability. Methodologically, empirical studies integrating tourists, MSMEs, policymakers, field observation, and public digital narratives are also uncommon, particularly in border destinations where cross-border payment systems are encountered in everyday tourism transactions (Yunus et al., 2024; Kozinets, 2019). This study addresses these gaps by examining QRIS Cross-Border as both tourism infrastructure and a micro-level mechanism of digital soft power, linking payment interoperability with sustainable shopping tourism in Batam.

Materials and Methods

Research design and participants

This study employed a qualitative exploratory case-study design to examine QRIS Cross-Border within the context of shopping tourism in Batam. A qualitative approach was appropriate because the study sought to understand how payment interoperability is experienced and interpreted by stakeholders rather than to measure predetermined relationships statistically. Twenty-five participants were purposively selected based on their direct experience with QRIS Cross-Border and shopping tourism. They comprised four policymakers and destination authorities (PK1–PK4), eight MSME operators (UM1–UM8), five Malaysian tourists (WM1–WM5), five Singaporean tourists (WS1–WS5), and three Batam residents who had used Indonesian digital-payment applications while shopping abroad (WB1–WB3). Snowball referrals supplemented purposive recruitment to identify information-rich participants, and data collection continued until no substantively new themes emerged.

Data collection

Data were collected through semi-structured interviews, non-participant observation, and netnography to enable source triangulation. Semi-structured interviews lasting approximately 15–30 minutes explored participants' experiences with cross-border payments, payment convenience, barriers, perceptions of QRIS, and implications for shopping tourism and Indonesia's digital image. Open-ended questions were developed in accordance with the study objectives and literature on QRIS Cross-Border, digital soft power, and shopping tourism. The interview protocol was organised around four areas: experiences with QRIS Cross-Border, perceived benefits and barriers, implications for shopping tourism and MSMEs, and perceptions of Indonesia's digital

capability, with follow-up questions used to obtain further clarification and elaboration. Moreover, non-participant observations were conducted at 50 transaction points across shopping centres, souvenir outlets, culinary areas, and ferry-related locations in Batam. Observations focused on the visibility and use of QRIS and cross-border payment signage, merchant readiness, transaction practices, and payment-related interactions. Field notes and photographic documentation were used to support the interview evidence.

Netnography complemented the offline data by examining publicly accessible digital traces related to QRIS Cross-Border and Batam shopping tourism between January 2025 and June 2026. Sources included public social-media posts and comments, travel and Google reviews, official payment-provider information, digital news, and field-visual documentation. Relevant materials were identified using QRIS- and cross-border-payment-related keywords and were included when they directly addressed payment experiences, merchant practices, or cross-border digital-payment narratives. Only public, non-interactive content was examined, consistent with netnographic principles (Yunus et al., 2024; Kozinets, 2019).

Data analysis and trustworthiness

Interview transcripts, observation notes, and netnographic data were analysed thematically following Braun and Clarke (2006). Initial coding identified recurring meanings across the three datasets, after which related codes were grouped into categories and progressively refined into four overarching themes. Themes were reviewed against the original data and interpreted in relation to QRIS Cross-Border, digital soft power, and sustainable shopping tourism. *Table 1* provides examples of the progression from representative data excerpts to initial codes, categories, and final themes. The coding process was conducted manually without the use of qualitative data-analysis software. Researcher reflexivity was maintained throughout the analysis by critically reviewing interpretations against the original data and across multiple data sources. Trustworthiness was strengthened through source triangulation by comparing interview accounts with field observations and public digital narratives (Lincoln and Guba, 1985). Differences across stakeholder groups and data sources were retained during interpretation rather than treated as inconsistencies to be removed. Participant identities were anonymised using codes, while netnographic material was restricted to publicly accessible, non-interactive sources.

Table 1. *Coding framework and theme development*.

Sample interview transcript	Initial code	Category	Final theme
"I don't need to exchange money anymore because I can pay directly using Touch 'n Go." (WM3)	No currency exchange	Payment convenience	Shopping convenience and destination experience
"Tourists are happy because they can immediately see the converted amount before paying." (UM5)	Real-time currency conversion	Transaction transparency	Shopping convenience and destination experience
"QRIS shows that Indonesia already has advanced digital technology." (PK2)	National technological capability	Digital reputation	Digital soft power
"Many tourists buy more because they don't worry about carrying cash." (UM7)	Increased spending	MSME competitiveness	Sustainable shopping tourism and MSMEs
"Sometimes the payment fails because the internet connection is unstable." (WS4)	Network instability	Technical barriers	Implementation challenges
"I saw complaints online about payment compatibility and	User concerns	System limitations	Implementation challenges

exchange rates." (Netnography)

Results and Discussion

Participant profile and theme development

The analysis of data from the 25 participants, supported by field observations and netnographic evidence, generated four major themes: shopping convenience and destination experience, digital soft power, sustainable shopping tourism and MSME competitiveness, and implementation challenges. These themes reflect the convergence of stakeholder perspectives and multiple data sources in explaining the role of QRIS Cross-Border in Batam.

QRIS cross-border enhances shopping convenience and destination experience

The first theme reveals that QRIS Cross-Border has become an important component of the shopping experience in Batam. Observations at 50 transaction points identified QRIS facilities across shopping malls, souvenir centres, cafés, culinary outlets, and ferry-related locations, while QRIS signage frequently appeared alongside Touch 'n Go eWallet, DuitNow, and NETS labels, providing tourists with visible assurance that cross-border digital payments were accepted. Consistent with these observations, Malaysian and Singaporean tourists reported that QRIS simplified shopping by reducing the need to exchange currency and allowing transactions through familiar domestic payment applications. Moreover, the ability to view converted amounts before confirming payment improved transaction confidence, indicating that payment interoperability functions as part of the tourism experience rather than merely as financial infrastructure. These findings are consistent with previous research linking efficient retail and payment infrastructure with shopping-tourism competitiveness (Muro-Rodríguez et al., 2020; World Tourism Organization, 2014). However, this study extends previous research by demonstrating that, in a short-haul border destination such as Batam, payment convenience can directly reduce transactional uncertainty and facilitate tourists' engagement with retail and culinary activities.

QRIS cross-border as an instrument of Indonesia's digital soft power

The second theme concerns QRIS Cross-Border as a visible representation of Indonesia's digital capability. Policymakers viewed QRIS interoperability with regional payment platforms as evidence of Indonesia's technological progress and growing role in Southeast Asia's digital economy, a perception reinforced by observations of QRIS displayed alongside Malaysian and Singaporean payment platforms at tourist-oriented businesses. Consistent with these perspectives, tourists associated seamless payment experiences with technological readiness and convenience. Importantly, this finding extends Nye (2004) concept of soft power by showing that attraction may emerge through everyday encounters with national digital infrastructure, while complementing Aryowiloto et al. (2024) and Hamina (2026), who conceptualise QRIS Cross-Border primarily through regional financial integration and digital economic diplomacy. Building on these perspectives, the findings reveal two interconnected pathways of digital soft power: a macro-narrative pathway, through which QRIS is promoted as evidence of Indonesia's technological capability and regional cooperation, and a micro-experiential pathway, through which tourists encounter this capability during routine

transactions. In particular, the micro-experiential pathway extends existing macro-level perspectives by demonstrating how national digital reputation may be reinforced through everyday tourism experiences.

QRIS cross-border supports sustainable shopping tourism and MSME competitiveness

The third theme reveals that MSME operators perceived QRIS as improving transaction efficiency, reducing queues, simplifying financial record management, and increasing accessibility for international tourists. In addition, some operators reported greater spontaneous purchasing because tourists were less constrained by the amount of cash carried. These findings are consistent with Permana and Aryowiloto (2024), who associated QRIS adoption with improved MSME performance, and with previous research identifying shopping tourism as a mechanism for distributing visitor expenditure to local businesses (Muro-Rodríguez et al., 2020; World Tourism Organization, 2014). In the context of Batam, these benefits suggest that QRIS supports economic sustainability by facilitating local business participation in international tourist spending. Beyond these economic benefits, social and cultural contributions were also evident, as payment interactions created opportunities for merchants to introduce local products and their cultural significance. Nevertheless, the contribution to environmental sustainability remained indirect, primarily through reduced reliance on paper-based transactions. Taken together, these findings suggest that the sustainability value of QRIS Cross-Border is strongest in its economic and social dimensions rather than representing an inherently environmental technology.

Challenges in implementing QRIS cross-border

The fourth theme highlights the challenges associated with implementing QRIS Cross-Border. Despite its benefits, four recurring barriers emerged across the datasets: unstable internet connectivity, uneven digital literacy among MSME operators, cross-border regulatory differences, and concerns regarding cybersecurity and personal data protection. In addition, netnographic evidence revealed concerns about payment compatibility, transaction failures, exchange-rate transparency, and merchant readiness. Taken together, these findings demonstrate that technological availability does not automatically translate into a seamless user experience. Importantly, these barriers are also relevant to digital soft power because positive national perceptions depend partly on the reliability of tourists' encounters with digital infrastructure. While seamless transactions may reinforce perceptions of technological competence, failed or uncertain transactions may weaken them. Therefore, digital soft power through payment infrastructure depends on technological reliability, institutional readiness, merchant capability, and user trust. Overall, the four themes demonstrate that QRIS Cross-Border operates simultaneously as tourism infrastructure, an enabler of MSME participation, and a micro-level mechanism of digital soft power. *Table 2* summarises the key findings and their contributions.

***Table 2**. Summary of findings and study contributions.*

Theme	Key findings	Study contribution
Shopping convenience and destination experience	Reduced cash dependency, currency-exchange concerns, and transaction friction.	Positions payment interoperability as part of the border-tourism experience.
Digital soft power	QRIS visibility and interoperability	Identifies macro-narrative and micro-experiential

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	strengthened perceptions of Indonesia's digital capability.	pathways of digital soft power.
Sustainable shopping tourism and MSMEs	Improved transaction efficiency, financial management, tourist accessibility, and local spending.	Links digital-payment infrastructure primarily to economic and social sustainability.
Implementation challenges	Network instability, digital-literacy gaps, regulatory differences, privacy and cybersecurity concerns.	Shows that digital soft power depends on reliability, institutional readiness, and user trust.

Conclusion

This study demonstrates that QRIS Cross-Border functions beyond a digital payment mechanism by supporting sustainable shopping tourism and contributing to Indonesia's digital soft power in Batam. Drawing on interviews, field observations, and netnography, the findings show that payment interoperability reduces transaction friction, enhances shopping convenience, strengthens MSME competitiveness, and reinforces perceptions of Indonesia's digital capability. However, these benefits depend on reliable infrastructure, merchant readiness, user trust, and effective cross-border coordination. Theoretically, the study extends Nye (2004) concept of soft power by demonstrating how national attraction can emerge through everyday encounters with digital infrastructure. While previous studies have primarily positioned QRIS Cross-Border within macro-level digital diplomacy and regional financial integration (Hamina, 2026; Bimantara and Nugraha, 2025; Aryowiloto et al., 2024), this study identifies macro-narrative and micro-experiential pathways through which digital soft power operates, providing a more tourism-centred understanding of how national technological capability is translated into destination-level experiences and perceptions.

From a practical perspective, expanding payment interoperability alone is insufficient to maximise its tourism benefits. Policymakers and destination stakeholders should strengthen network reliability, merchant digital capability, cybersecurity, payment information, and cross-border coordination to ensure seamless and trustworthy tourist experiences. Particular attention should be given to MSME readiness, as merchants require sufficient knowledge and confidence to facilitate cross-border transactions and assist international visitors when payment difficulties arise. Clearer information on payment compatibility, currency conversion, and accepted platforms should also be made available at shopping areas, ferry terminals, and other tourist touchpoints to reduce uncertainty among visitors. Furthermore, closer coordination among tourism authorities, financial institutions, payment providers, and local businesses could help address implementation gaps and ensure a more consistent payment experience across the destination. For border destinations such as Batam, where short-haul visitors frequently engage in shopping and dining activities, the reliability of digital payment infrastructure can directly influence the overall quality of the visitor experience. Strengthening these supporting conditions may therefore enable QRIS Cross-Border to generate wider benefits for local businesses while enhancing destination competitiveness. In this regard, QRIS Cross-Border should be recognised as both financial infrastructure and a strategic tourism asset capable of supporting local economic participation, enhancing the competitiveness of border destinations, and reinforcing Indonesia's digital reputation through tourists' everyday experiences.

Limitations and future research

This study has several limitations. First, its qualitative case-study design focuses specifically on Batam; therefore, the findings provide contextual rather than statistical generalisation and may differ from destinations with different visitor profiles, tourism characteristics, and levels of digital infrastructure. Second, although multiple stakeholder groups were included, participants were purposively selected based on their direct experience with QRIS Cross-Border, and their perspectives may not represent the wider population of tourists and MSME operators. Third, the netnographic analysis relied on publicly accessible and non-interactive digital content, which may not capture the full range of users' experiences and perceptions. Finally, the findings reflect QRIS Cross-Border implementation during the 2025–2026 study period, while cross-border payment interoperability continues to evolve rapidly. Future research could compare Batam with other border destinations, employ quantitative or mixed-method approaches to examine relationships between payment convenience, tourist satisfaction, spending behaviour, MSME performance, and destination image, and investigate whether tourists from different countries experience Indonesia's digital-payment infrastructure differently as QRIS interoperability expands to additional international markets.

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Conflict of interest

The authors confirm that there is no conflict of interest involved with any parties in this research study.

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