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Mapping the Research Landscape of QRIS in Indonesia: A Bibliometric and Content Analysis from 2019 to 2025

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This study aims to map the academic research landscape on QRIS (Quick Response Code Indonesian Standard) from 2019 to 2025, identifying key themes, trends, and factors influencing its adoption and implementation in Indonesia. A bibliometric and content analysis was conducted on 35 Scopus-indexed articles using VOSviewer. The study focused on co-occurrence mapping and thematic clustering to identify dominant research areas.The analysis revealed six major research clusters: QRIS adoption, payment system, perceived impact, behavioral use, innovation in tourism, and user acceptance. The findings show that although the number of studies is still limited, interest in QRIS research is growing steadily, particularly in its role within MSMEs and tourism sectors. Key drivers include perceived usefulness, ease of use, trust, and technological readiness, often analyzed through TAM, UTAUT, and TRAM frameworks. This research highlights the critical need for digital literacy, infrastructure development, and supportive policy to ensure inclusive and sustainable adoption of QRIS. It also underscores the importance of interdisciplinary research efforts and academic contributions in shaping the future of QRIS and Indonesia's digital payment transformation.

Keywords: QRIS; Digital Payment; QR Code; Indonesia; Bibliometric

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INTRODUCTION

The global payment landscape has undergone significant digital transformation, driven by rapid technological advancements that have fostered new financial ecosystems at both international and national levels. In response to this shift, many countries are digitalizing their payment systems, such as ASEAN's initiative to establish a cross-border digital payment network by 2025 (ASEAN, 2025). Indonesia also has taken a proactive stance through the development of the Quick Response Code Indonesian Standard (QRIS), launched by Bank Indonesia and the Indonesian Payment System Association (ASPI) in 2019 as a unified QR code-based payment solution, aimed to integrate all non-cash payment methods in Indonesia.

In the age of internet technology, the widespread use of smartphones and Wi-Fi has greatly facilitated customer transactions through digital payment systems. Digital payments, also known as electronic payments, refer to the transfer of value between payment accounts using digital devices such as smartphones, POS (Point of Sale) terminals, or computers, along with digital communication channels like mobile networks or SWIFT (Society for Worldwide Interbank Financial Telecommunication) (Gayathri & Shanmugam, 2023).

There are various forms of digital payment methods, including debit and credit cards, internet banking, mobile wallets, Unified Payments Interface (UPI) services, Unstructured Supplementary Service Data (USSD), prepaid bank cards, mobile banking etc. (Gayathri & Shanmugam, 2023). Among these, QR code-based payments have also become increasingly popular due to their simplicity and speed. A Quick Response (QR) Code enables users to make payments by scanning a code with a smartphone camera, using an algorithm to process the transaction. Compared to other digital payment tools, QR codes offer faster processing times (Surekha et al., 2015).

In Indonesia, QR code payment systems have evolved through the development of QRIS (Quick Response Code Indonesian Standard), which serves as a unified standard for QR-based transactions. QRIS represents one of the three primary business models within the business models in digital payments. Following the enforcement of standardized regulations by Bank Indonesia in 2019, QRIS adoption grew significantly, with 12 digital payment sub-segment providers recorded by the second quarter of 2020, alongside the continued growth of e-money and payment gateway services. (Musyaffi et al., 2021).

QRIS was designed to integrate fragmented bank digital payments and digital wallets into a single national standard, enabling seamless domestic and international transactions as QRIS cross-border, including interoperability with Thailand, India, and Singapore, Philippines, Vietnam, Laos, and Brunei Darussalam (Aryowiloto et al., 2024). QRIS plays a crucial role in Indonesia's broader agenda of digital financial transformation and financial inclusion, particularly among micro, small, and medium enterprises (MSMEs). QRIS has demonstrated rapid and significant growth, from early adoption among millions of MSMEs, its user base has expanded to over 36.6 million merchants by January 2025, with transaction volumes reaching 790.8 million and a value of IDR 80.9 trillion, representing a 170% year-over-year increase. This widespread adoption reflects Indonesia's strong national support for digital payment transformation. Moreover, with ongoing innovations such as QRIS Tap (NFC-based) and cross-border QR interoperability, QRIS not only enhances payment efficiency but also promotes financial inclusion and national digital resilience, reinforcing Indonesia's position in the evolving global digital economy (Sofwatunnisa et al., 2023; Usman et al., 2025).

As the implementation of QRIS continues to expand across sectors and regions, it has also become a growing area of interest within academic research. Numerous studies have examined its technological, economic, and social impacts. Studies have explored various themes, including user adoption, financial inclusion, infrastructure, and regulation. However, a comprehensive overview of this research landscape remains lacking. Given the interdisciplinary nature of QRIS, related studies spanning economics, fintech, and public policy, bibliometric analysis has become essential to map trends, identify knowledge gaps, and support more strategic and integrated research efforts.

Therefore, based on the rapid expansion and wide adoption of QRIS, this study aims to answer the following questions:

1. How do bibliometric analyses with VOSviewer reveal current trends in QRIS research?
2. Which important elements are mentioned in the literature, such as perceived impact, user uptake, and usage experience?
3. In what ways do regulatory rules and viewpoints on technology integration facilitate the application of QRIS in various settings?

This research is structured as follows: Section 2 explains the methodological framework; Section 3 presents the findings including network analysis and influencers; Section 4 explores the content analysis and recommends avenues for future research. Implications are presented in Section 5 along with conclusions and concluding remarks.

METHOD

This part describes our data selection, verification and assortment techniques, as well as the process used and assessments handled to disclose the findings.

We utilized the Scopus database for data collection due to its extensive coverage, comprehensive content, rigorous peer-review standards, and flexible features that support efficient data filtering and exporting (Guleria & Kaur, 2021; Napitupulu et al., 2024; Shah et al., 2020; Rusydiana et al., 2021). When conducting initial research on QRIS, we compile the most appropriate terms from the Scopus keyword list. We only looked at publications with two pertinent subject categories in Scopus business, management, and accounting, and economics, econometrics, and finance. After applying these keywords to the search column of Title, Abstract, and Keywords (Arruda et al., 2022; Kaushik & Dangwal, 2023). Following that, we facilitated a brainstorming session to formulate the question Figure 1.

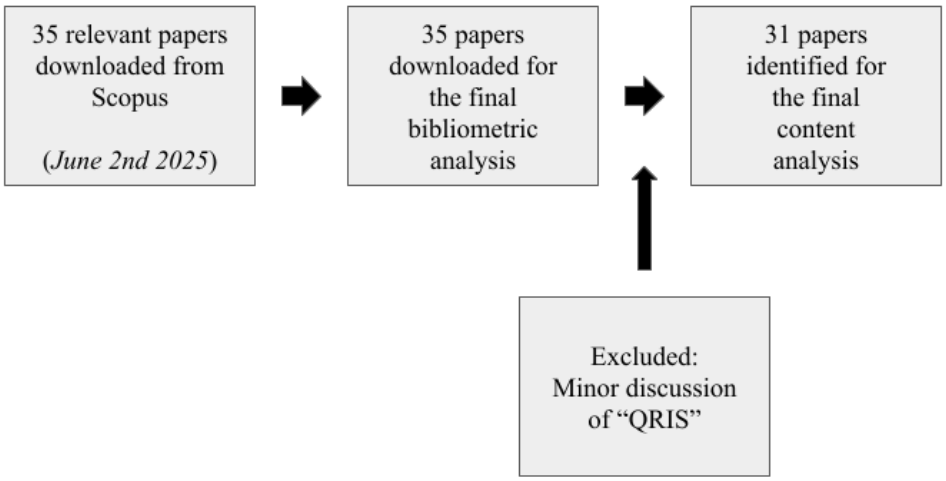

Figure 1. Filtering process of documents

Source: Authors' own

The most interdisciplinary social scientific database, Scopus, provided the information we used. From 2019 to 2025, we discovered 35 pertinent papers and reviews. This study aimed to obtain insight into the research environment by performing a content analysis of 31 documents. Our findings highlight the main components of the literature with the keyword *Quick Response Code Indonesian Standart* and show six themes (cluster): QRIS adoption, digital payment system, perceived impact of QRIS, behavioral use of QRIS, QRIS innovation in the tourism sector, user acceptance. The primary strategy was bibliometric analysis based on data visualization. The primary strategy was bibliometric analysis based on data visualization. In order to extract pertinent papers, this study determined the primary keywords, tracing the development of the field's intellectual framework and offering lessons learned, as well as using the co-occurrence of keywords feature to see how keywords relate to one another in the literature and clustering techniques to group keywords that frequently occur together into main themes.

In this paper, we visualized the network and found literature maps using VOSviewer. The research materials underwent a thorough content analysis once the streams from the analysis were obtained using VOSviewer. The content analysis is organized in accordance with the format of an intense literature review analysis, which is separated into two sections: the explanation of the topic divisions and the lessons discovered from the pertinent articles that were chosen the article by Kaushik & Dangwal, (2023). According to the relevance, frequency, and overall link strength derived from the network analysis on VOS viewer, previous research has employed content analysis based on terms that were related to other keywords (Kumar et al., 2024). The usefulness of content analysis in evaluating data in the form of scientific publications is another benefit.

RESULT AND DISCUSSION

In this session, the primary outcomes of the performance analysis and network mapping analysis were examined and discussed.

General Data and Performance Analysis

Figure 2 displays the year-wise distribution of all literature in Quick Response Code Indonesian Standard from 2019 to 2024. In 2020, no paper was published about the topic within Scopus. However, the number of articles doubled year by year from 2021 to 2024. Meanwhile, in 2025, which is still halfway, as far as this study is being written, 5 articles have been published. QRIS itself is expected to continue evolving as a key driver of digital transformation in Indonesia, encouraging more formal academic studies (Sofwatunnisa et al., 2023). Ongoing improvements are essential to support the transition toward a cashless society through QR code payments (Musadad Rusydi et al., 2024).

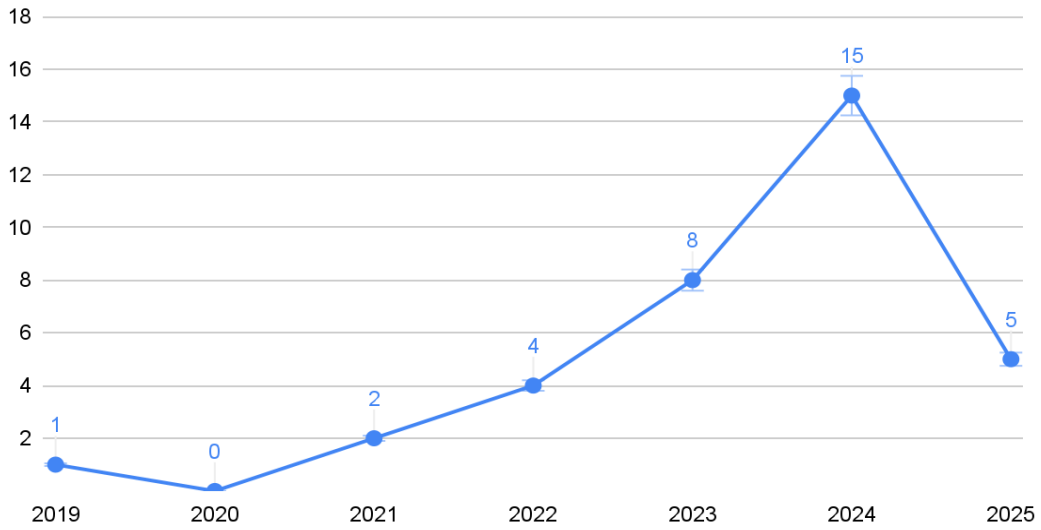

Figure 2. Distribution of QRIS paper annually

Source: Authors' analysis

Table 1. Five most cited paper

No.	Author and Year	Title	Cites	Cites per Year
1	(Chohan et al., 2022)	Building Customer Loyalty In Digital Transaction Using QR Code: Quick Response Code Indonesian Standard (QRIS)	10	0.74
2	(Muchtar et al., 2024)	Quick response code Indonesian standard (QRIS) E-payment adoption: customers perspective	8	2.94
3	(Christian et al., 2024)	The Use of Quick Response Code Indonesian Standard (QRIS) in Jakarta: Are Usefulness and Resistance to Technology Stronger Than Perceived Security and Technology Anxiety?	6	15.69
4	(Ratnawati & Malik, 2024)	The effect of Perceived Ease of Use, Benefits, and Risks on Intention in Using the Quick Response Code Indonesian Standard	4	1.41
5	(Wiryawan et al., 2023)	Factors influencing e-wallet users' perception on payment transaction security: Evaluation on quick response Indonesian standard	4	6.47

Source: Authors' analysis

Table 1 presents the most cited papers. Article by Chohan et al., (2022), entitled "Building Customer Loyalty In Digital Transaction Using QR Code: Quick Response Code Indonesian Standard (QRIS)" stands in the first place of the most cited paper. The second most cited article is "Quick response code Indonesian standard (QRIS) E-payment adoption: customers perspective" by Muchtar et al. (2024). The third most cited paper is written by Christian et al. (2024), entitled "The Use of Quick Response Code Indonesian Standard (QRIS) in Jakarta: Are Usefulness and Resistance to Technology Stronger Than Perceived Security and Technology Anxiety?" with the number of citations 10, 8, 6, respectively. The number of citations may not be high, but it can be considered significant considering that QRIS was introduced in 2019 and has not yet achieved global prominence in scientific discourse. Besides that, a higher number of citations generally indicates a greater impact of the research. In the context of this study, the article by Chohan et al. (2022) stands out as the most scientifically influential compared to other publications on the same topic.

Table 2. Top 3 sources of documents

Source	Document	Quartile	H Index	Publisher
Aip Conference Proceedings	3	Q4	90	American Institute of Physics
Journal of Distribution Science	2	Q4	19	KODISA Foundation
Lecture Notes in Networks and Systems	2	Q4	48	Lecture Notes in Networks and Systems

Source: Authors' analysis

Table 2 shows the top sources of documents, highlighting those with the highest number of publications related to the specified topics. The Aip Conference Proceedings placed itself in first place as the most prolific journal, having 3 published papers on these subjects. Followed by Journal of Distribution Science and Lecture Notes in Networks and Systems that stand in the same rank with 2 papers each. Therefore, research on QRIS is still relatively fragmented, indicating the need for more structured and comprehensive studies. This also opens opportunities for future research to contribute to the development of a more consolidated body of knowledge within specific journals or academic platforms.

We conducted a data analysis to explore the frequency and recurrence of specific keywords and key themes within the reviewed literature. A total of 50 terms were selected for this purpose. In the visualization map, the size of each node reflects the relative importance of a keyword, while the closeness and linkages between nodes represent the strength of their relationships (Alshater et al., 2021). Author-provided keywords are therefore essential in helping scholars track the evolution of research themes (Alam et al., 2023). These 50 terms were then organized into six distinct clusters, each represented by a unique color. By evaluating both the keyword frequency and the strength of co-occurrence links, we identified five major thematic areas that currently dominate governance research in Islamic social finance at a global level.

Table 3. Clusters of QRIS research

Cluster	Colour	Occurrences	Relevances	Terms	Streams
1 (11 items)	Red	5	1.31	Hypothesis	QRIS
		5	0.71	Importance	Adoption
		7	1.04	Medium enterprise	
		5	0.97	Merchant	
		5	0.84	Micro	
		7	0.75	Policymaker	
		13	0.99	QRIS adoption	
		8	0.60	Small	
		4	1.97	TRAM	
		5	1.21	UMKM*	
		4	0.72	Valuable insight	

2 (10 items)	Green	4	0.75	Bank Indonesia	QRIS Payment System
		5	0.72	Consumer	
		4	0.53	Digital payment	
		7	1.33	Digital transaction	
		19	0.44	Payment	
		8	1.27	QR code	
		7	2.62	Score	
		11	0.59	Service	
		5	1.07	Software	
		14	0.37	Transaction	
3 (9 items)	Blue	8	1.39	Benefit	Perceived Impact of QRIS
		23	0.70	Ease	
		18	0.71	Impact	
		4	2.76	MSME Customer	
		7	0.74	Perceived Ease	
		5	0.97	Risk	
		7	1.28	Significant Effect	
		5	0.62	Technology Acceptance	
		8	1.53	Model	
				User Satisfaction	
4 (8 items)	Yellow	14	0.60	Behavioral Intention	Behavioral Use of QRIS
		8	0.96	Effort Expectancy	
		4	1.97	Facility	
		5	0.73	Indonesian Traveller	
		13	1.02	Payment Method	
		9	0.95	Performance Expectancy	
		7	0.66	Pls Sem	
		5	1.66	Quick Response Code Indonesian Standart	
5 (6 items)	Purple	16	1.44	Application	QRIS Innovation in The Tourism Sector
		6	0.93	Development	
		5	0.83	Digital transformation	
		4	2.71	Halal tourism	
		9	0.67	Innovation	
		33	0.05	Response code Indonesia	
6 (6 items)	Neon Blue	10	0.54	Acceptance	User Acceptance
		9	0.88	Criterium	
		7	0.70	QRIS Payment	
		6	0.32	QRIS User	
		7	0.35	Sample	
		13	0.69	User	

Source: Authors' analysis using VOS viewer

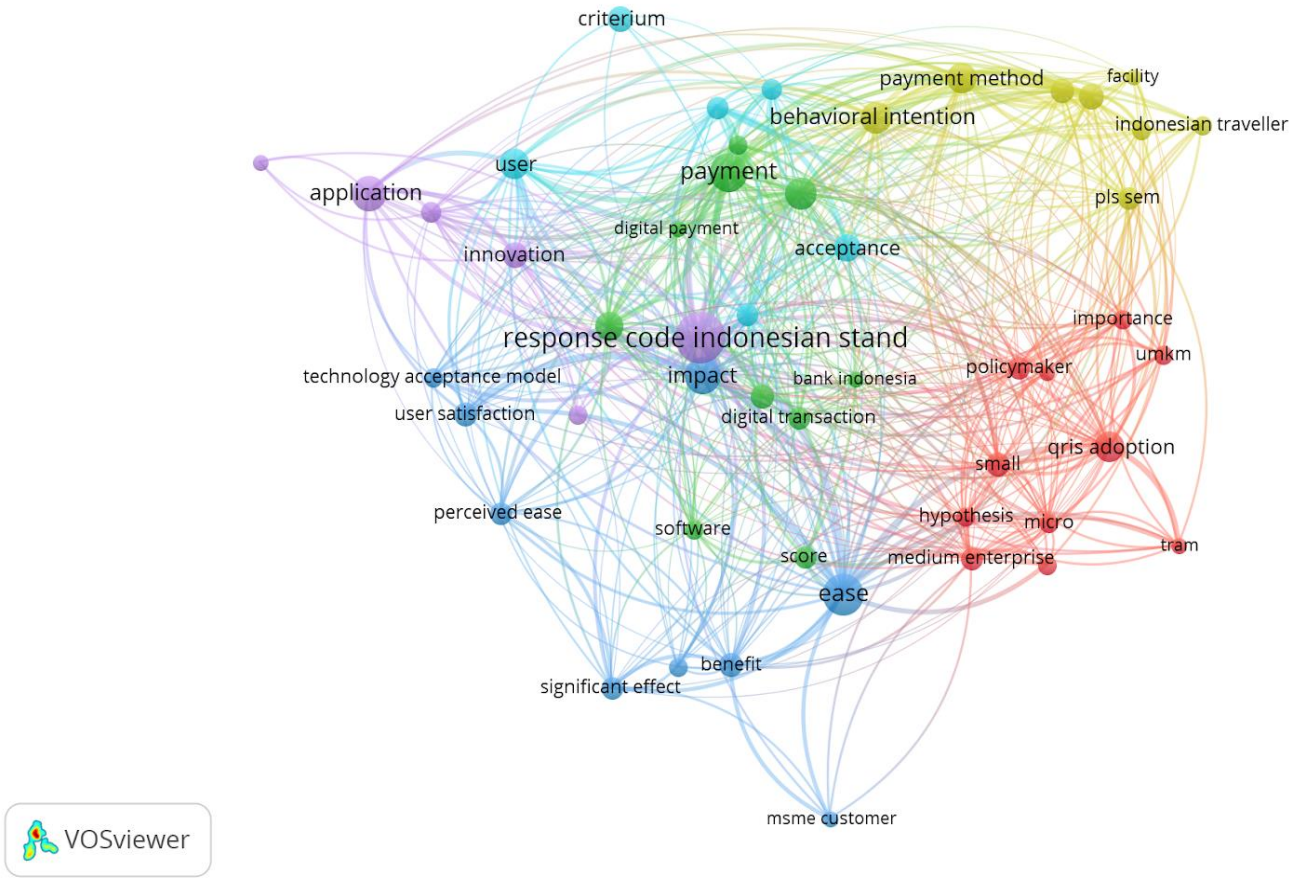

Figure 3. Keywords Analysis

Source: Authors' analysis using VOS viewer

Analysis of Content and Future Research Directions

A total of 35 scholarly studies have been published in the field. Based on a comprehensive review and bibliometric analysis, the research on QRIS was categorized into six key thematic clusters including QRIS digital payment adoption, QRIS payment system, perceived impact of QRIS, behavioral use of QRIS, QRIS innovation in the tourism sector, and user acceptance. From these generated streams, 31 papers were selected for in-depth content analysis to further explore and evaluate the dominant research themes.

QRIS Adoption.

The adoption of QRIS among MSMEs still faces several barriers, including low digital literacy, limited infrastructure, and a persistent preference for cash-based transactions. These challenges highlight the critical role of policymakers, such as Bank Indonesia, in promoting supportive regulations, public education, and collaborations with merchants, banks, and fintech providers to simplify onboarding processes and provide ongoing technical assistance (Ediputra & Amalyah, 2022; Hillary et al., 2024). To explain this adoption behavior, the Technology Readiness and Acceptance Model (TRAM), derived from Davis's (1989) TAM, is applied, emphasizing perceived usefulness and ease of use as key factors influencing technology adoption. In this context, QRIS adoption is shaped by system performance, user trust, and social influence within the business environment (Junaedi et al., 2024; Syafaastuti et al., 2024; Syanova & Fajar, 2024). Based on these factors, this study develops relevant hypotheses to examine the relationship between technological readiness and QRIS acceptance among SME actors. The study aims to generate valuable insights that contribute to more inclusive digital transformation strategies, ultimately enhancing transaction efficiency and business performance in the small and medium enterprise sector (Kuswoyo et al., 2024; Usman et al., 2024).

Lesson Learned; We highlighted that the adoption of QRIS among MSEMs requires adequate digital literacy and supporting infrastructure, which necessitates strong policy interventions and educational efforts (Hillary et al., 2024). Moreover, key factors such as perceived usefulness, trust, ease of use, and social

influence play a crucial role in shaping user initiatives to adopt digital payments such as QRIS (Junaedi et al., 2024; Syafaastuti et al., 2024).

QRIS Payment System

The development of QRIS by Bank Indonesia represents a major milestone in advancing Indonesia's digital payment system, aiming to reduce fragmentation and improve interoperability among Payment Service Providers (PJSPs). Through QRIS, consumers can complete digital transactions using various financial applications via a single, standardized QR Code, whether static or dynamic (Kusuma et al., 2023; Nurqamarani et al., 2024). The system, regulated under Bank Indonesia Regulation No. 21/18/2019, supports seamless payments across 41 PJSPs (24 banks and 17 non-banks), providing both merchants and consumers with a more convenient and unified payment experience (Pundarika et al., 2024). QRIS is built upon key system quality dimensions such as accessibility, response time, integration, reliability, and flexibility, which significantly influence consumer satisfaction, trust, and adoption behavior (Musadad Rusydi et al., 2024). These elements are enabled by robust software infrastructure and real-time settlement systems like BI-RTGS (Kuswoyo et al., 2024). Thus, QRIS not only enhances operational efficiency but also strengthens consumer engagement, contributing to the digital transformation of Indonesia's financial ecosystem.

Lesson Learned; We assessed that the development of QRIS by Bank Indonesia marks a crucial advancement in Indonesia's digital payment landscape, as it reduces fragmentation and enables interoperability across banks and non-bank service providers. Its foundation on system quality dimensions such as accessibility, response time, integration, and reliability (Musadad Rusydi et al., 2024), is key to fostering user satisfaction and trust, which in turn positively affects user adoption and behavior. Moreover, the system that is supported by real-time infrastructure like BI-RTGS, ensuring secure and instant settlements (Kuswoyo et al., 2024). Altogether, these features contribute significantly to the digital transformation and modernization of Indonesia's financial ecosystem.

Perceived Impact of QRIS

The perceived impact of QRIS implementation is strongly reflected through its benefits, ease of use, and significant effects on MSME customers and user satisfaction. As QRIS provides a practical and integrated solution for digital transactions, users particularly those in the MSME sector have increasingly perceived it as an efficient and secure method of payment (Ardiana et al., 2021; Djoyo et al., 2022; Nurqamarani et al., 2024; Usman et al., 2024). The Technology Acceptance Model (TAM) offers a useful framework for analyzing this phenomenon, highlighting how perceived ease of use and perceived usefulness shape attitudes and actual usage behavior. The ease and speed of QRIS, combined with its universal applicability across e-wallet platforms, enhance both customer experience and transaction efficiency (Chohan et al., 2022; Ediputra & Amalyah, 2022; Syafaastuti et al., 2024). Moreover, studies have shown that perceived benefits, such as increased sales and faster payment processing, contribute to high levels of user satisfaction and loyalty (Muchtar et al., 2024; Usman et al., 2025). Despite these advantages, users also consider potential risks, such as data privacy and network stability, which can influence their continued usage. Nonetheless, the overall perceived impact of QRIS among MSME customers has been significantly positive, strengthening its position as a key driver of inclusive financial transformation in Indonesia.

Lesson learned; The implementation of QRIS demonstrates that the success of digital payment systems largely depends on users' perceived ease of use, benefits, and satisfaction. For MSME customers, QRIS has proven to be a practical, efficient, and inclusive solution that supports faster transactions and wider financial access. The Technology Acceptance Model (TAM) remains a relevant framework to understand user behavior, emphasizing how perceived usefulness and simplicity drive adoption. However, it is also clear that addressing perceived risks, such as data security and system reliability, is crucial for sustained use (Chohan et al., 2022). Overall, QRIS illustrates how accessible technology can empower small businesses and contribute to broader financial transformation.

Behavioral Use of QRIS

The behavioral use of QRIS in Indonesia has been significantly influenced by the rapid expansion of various digital wallet applications such as OVO, ShopeePay, Gopay, LinkAja, and Dana, which have driven a broader cultural shift toward fast, practical, and technology-based payment solutions. In response to the fragmented e-payment landscape, Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) as a unifying payment system that supports interoperability across digital wallets through a single standardized QR code (Ooi & Tan, 2016). QRIS is designed to meet users' expectations of ease and

efficiency (effort expectancy), offering a seamless and low-effort payment experience that encourages behavioral intention to adopt. This aligns with findings from Gui et al., (2023), who demonstrate that perceived usefulness and ease of use of mobile-based payments significantly impact users' attitudes and intentions to use QRIS. According to Pantiyanom et al. (2023), individuals are more inclined to adopt new technologies that require minimal effort, where factors such as perceived ease of use, low complexity, and convenience determine user adoption behavior. Usman et al., (2025) further support this, showing that mobile usefulness has a positive and significant influence on attitudes toward using and behavioral intention. QRIS itself, as highlighted by Bani rachmad & Raharjo, (2023), adopts the theme of "Superience," reflecting its universal usability for all people, both domestically and internationally. With a single QR code that integrates all applications, QRIS enables fast, secure, and instant transactions. This inclusive and efficient nature allows its use across diverse platforms-ranging from shops, merchants, and tourist services, to compatibility with various digital wallet providers-further reinforcing its value in promoting seamless digital transactions (Gui et al., 2023).

Lesson learned; The broad-scale behavioral adoption of QRIS in Indonesia demonstrates how perceived utility, ease of use, and technological integration are critical factors in speeding digital payment systems. The effective integration of QRIS into a single QR code system shows that user acceptability and confidence may be increased by reducing complexity and increasing convenience. Furthermore, as demonstrated by the "Superience" concept, user-centric design and wide interoperability can promote inclusion and adoption across a range of industries, particularly when bolstered by evolving digital payment culture and legal frameworks (….).

QRIS Innovation in the Tourism Sector

The integration of digital applications such as QRIS represents a vital step in the digital transformation of Indonesia's tourism sector, particularly within the growing market of halal tourism. While tourists are generally more accustomed to cashless transactions, tourism industry players, dominated by MSMEs, still face challenges in adopting these innovations due to infrastructural limitations and lack of regulatory clarity (Bhinadi et al., 2021; Susilo et al., 2024). The development and wider application of QR-based payment systems, including QRIS and QR Cross Border, are essential to improving transaction convenience, security, and interoperability across tourism destinations. When supported by mobile banking services, digital infrastructure, and targeted policy, these innovations not only facilitate smoother tourist experiences but also help differentiate halal tourism destinations by offering seamless, modern transaction systems (Yudhistira & Octaviani, 2025). Hence, the development of inclusive and accessible digital solutions is crucial for the sustainable growth of tourism in Indonesia. Especially in ASEAN, where QR payments are becoming increasingly popular. Thus, digital payment application development, supported by strong policy frameworks and banking infrastructure, plays a crucial role in enabling innovation within tourism and ensuring long-term sectoral growth.

Lesson Learned; We criticized that the integration of digital payment systems like QRIS could be essential in advancing tourism sector by offering convenience, interoperability, and modern transaction experiences for both domestic and international visitors. However, challenges such as limited infrastructure and regulatory uncertainty among MSME-based tourism businesses still hinder widespread adoption (Susilo et al., 2024). With adequate support through mobile banking, digital infrastructure, and policy innovation, these systems can not only enhance service quality but also boost the competitiveness of Indonesian tourism in ASEAN's increasingly digital payment-oriented landscape.

Cluster User Acceptance

This cluster groups various terms related to user acceptance of QRIS, including acceptance, criterium, QRIS payment, QRIS user, sample, and user, which collectively reflect a strong emphasis on the behavioral and psychological dimensions of individual decisions in adopting QRIS as a digital payment tool (Syafaastuti et al., 2024). The growing adoption of QRIS cannot be separated from user perception and trust in its functionality, security, and convenience. Previous studies often employed models such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) to analyze the continued intention and real-world adoption of QRIS (Junaedi et al., 2024). These models highlight the critical role of perceived usefulness, ease of use, social influence, and facilitating conditions in shaping user attitudes. Ediputra & Amalyah, (2022) further emphasized the importance of demographic sampling in measuring QRIS user patterns across different age groups and professional backgrounds. As QRIS

continues to be promoted as a national standard, understanding these psychological and behavioral factors becomes increasingly vital in ensuring sustainable and inclusive digital payment adoption in Indonesia.

Lesson learned; The successful adoption of QRIS as a digital payment system in Indonesia underscores the importance of understanding user behavior, trust, and perception. Behavioral models like TAM and UTAUT have proven essential in identifying key psychological drivers such as perceived usefulness and social influence that shape technology acceptance. Moreover, demographic variations highlight the need for inclusive strategies that address different user segments. For QRIS to achieve long-term success and financial inclusion, policymakers and developers must prioritize user-centric approaches that emphasize security, convenience, and accessibility.

CONCLUSION

This research used bibliometric analysis to ascertain the research trends concerning Quick Response Code Indonesian Standard (QRIS). By conducting a content analysis of 31 documents that deeply discuss QRIS from 2019 to 2025, this study sought to gain insight into the research landscape. The result of 35 studies uncovered six distinct categories, namely QRIS adoption, QRIS payment system, perceived impact of QRIS, behavioral use of QRIS, QRIS innovation in the tourism sector, and user acceptance. The first category, QRIS digital payment adoption, focused on ways to adopt QRIS as a digital payment by business owners, especially for MSMEs or merchants. The second category, QRIS payment system, described how QRIS works as a digital payment that can complete transactions between merchants and consumers using various financial applications via a single, standardized QR Code, which unites all banks and e-wallets in Indonesia. The third category, perceived impact of QRIS, emphasizes that the perceived impact among MSME users is largely positive, driven by its ease of use, usefulness, and practical benefits, which enhance satisfaction and promote widespread adoption despite some concerns over risks. Moving on to the fourth category, behavioral use of QRIS, highlights that the behavioral use of QRIS in Indonesia is strongly influenced by users' preference for easy, efficient, and unified digital payment experiences, driven by the growth of e-wallets and supported by QRIS's interoperability and low-effort usability. The fifth category, QRIS innovation in the tourism sector, where researchers explained the opportunities to utilize QRIS in the tourism sector which is seen from the number of tourists who are generally more accustomed to cashless transactions, such as cross-border QR. This innovation is also specifically expected to encourage the halal tourism sector which is a common destination for Muslim tourists from abroad. Lastly, the sixth category leads to user acceptance, emphasizing that user acceptance of QRIS is shaped by psychological and behavioral factors, such as perceived usefulness, ease of use, and trust, often analyzed through models like TAM and UTAUT, highlighting their importance for sustainable adoption in Indonesia. The provision of competent experts and professionals by universities in studying QRIS from the perspective of policy makers and QRIS users (consumers and business actors) is very important to optimize QRIS which has the potential to make Indonesia independent in the payment system. It is important to acknowledge that this study exclusively relied on the Scopus database as a primary source, thereby disregarding additional relevant publications from sources like WoS or Google Scholar.

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