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TRANSFORMATION OF MSMES MARKETING STRATEGY THROUGH THE IMPLEMENTATION OF QRIS AS A DIGITAL INNOVATION

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ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) play an essential role in the Indonesian economy because they are not influenced by foreign factors and depend on local supply chains. Adapting to changing market conditions is necessary for these businesses to thrive, especially in today's digital age where smartphones and social media are widely used by Indonesians. This socialisation aims to increase awareness of the importance of digitalisation of payment systems in MSMEs as a means of digital marketing. By using a descriptive qualitative approach and community service carried out through education and socialisation as well as direct assistance in making QRIS will help MSMEs in strengthening their marketing strategies in attracting consumer buying interest for ease of transactions compared to competitors who use conventional payment services. Data collection techniques through observation, interviews, and documentation with MSME players in Kediri City. The results show that education about QRIS and consumer protection encourages MSME players in marketing strategies that need to be carried out in the era of cashless society and supports the professionalism of MSMEs.

INTRODUCTIONS

MSMEs (Micro, Small and Medium Enterprises) act as one of the reliable pillars of the Indonesian economy because they are little or no affected by foreigners. The independence of MSMEs that rely on the entire local supply chain is one of the advantages that can be used as a pillar in the economy. The increasing number of MSMEs is a good condition because there are more jobs and sources of national income. However, this can be realised if MSMEs can sustain their business in the long term. The implementation of renewal of all activities in the business is the key to a business that can survive in every condition. Starting from product creativity that adapts to market tastes and needs

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that tend to change, marketing strategies that need to be digitalised as a result of the majority of Indonesians using smartphones for activities, so they spend a lot of time on social media, and digitalisation in transactions.

Payment systems using conventional methods are still widely used by MSME owners who live in the regions. Based on the Diffusion of Innovation Theory (DOI), people with the Laggards type tend to carry out traditions that have become customary and conservative towards new things. Muchtar et al. (2024) stated that most merchants domiciled in Indonesia and Malaysia are more likely to be interested in using cash than e-payments. Most of them are less concerned about implementing payment system digitalisation innovations which are part of the marketing strategy that can be applied by MSME players in attracting consumers to buy their products. Convenience with conventional method transactions, namely with cash, is the main factor. Sufficient income and not much different from day to day make them reluctant to adopt digital payment system services. In fact, the transition brings many positive impacts ranging from the ease of automatic financial records, minimising the receipt of counterfeit money and providing change. Buyers will tend to be more interested in modern sellers using digital systems because it avoids fraud committed by sellers.

The digital payment system is a payment or transaction made by an individual or certain parties with other parties in return for the goods or services they receive with a digital system, namely using devices and electronic money. According to Firdaus et al. (2025) the definition of electronic money is money that can be used without real physical money. Electronic money according to Indradewi and Putra (2023), is cash without physical money (cashless money). As stated in Bank Indonesia Regulation (BI Number 11/12/PBI/2009) that the value of electronic money can be stored with electronic media, namely by using a server or chip. QRIS (Quick Response Code Indonesian Standard) issued by Bank Indonesia on 17 August 2019. QRIS began massive implementation in 2020. After running for almost 5 years, the increase in users who make transactions using QRIS has been more than 100% (Santika et al., 2022).

Table 1. QRIS Transaction Volume and Value 2020–2024

Year	Transaction Volume	Transaction Amount
2020	124.11 million	Rp 8.21 trillion
2021	374.69 million	Rp 27.63 trillion
2022	1 billion	Rp 99.98 trillion
2023	2.14 billion	Rp 226 trillion
2024	6.24 billion	Rp 659.93 trillion

Source: Indonesian Payment System Association (ASPI)

Digitalisation of the payment system using QRIS was initiated by Bank Indonesia aimed at people who often make small nominal transactions. This is supported by the maximum nominal limit per transaction of Rp 10 million. Bank Indonesia focuses QRIS users for MSMEs in facilitating transactions that occur.

Based on data obtained from the Central Bureau of Statistics, the majority of the population in Indonesia consists of productive age, namely ages 15 - 59 years. This means that the Indonesian population is dominated by the younger generation who are always faced with technological developments.

Table 2. The Number of Indonesia Citizens by Age

Age Group	Population (Thousands)
0–14 Years	66,724.2
15–59 Years	182,564.2
60+ Years	21,583.3

In Gultom et al. (2023), the millennial generation is a generation that is sensitive to technological developments. Millennials have a high interest in new technology because it will facilitate all activities in their daily lives. According to Utama et al. (2024) the presence of the millennial generation is a trigger in the development carried out by the financial industry to adjust product services so that people can easily meet their needs and encourage the existence of MSMEs. According to Armstrong et al. (2014), demographic changes in a region will affect the market and services provided by brands. Businesses will try to adjust their marketing campaigns according to the needs and lifestyles of their consumers.

The application of QRIS will have an impact on both parties, namely buyers and sellers. In addition to the positive impact of the convenience obtained, there are possible obstacles experienced. According to Traa and Djaja (2023), consumers need to understand about consumer protection in the face of this digialisation era, especially in trade. Concerns about fraud vulnerabilities in digital payment systems are complex issues that arise from the collaboration of technological advances, regulatory frameworks, and security measures (Prawitasari et al., 2024). Payment with QRIS made by a customer with processed status, but already submitted. The case can be resolved by first contacting the payment service provider but if there is no response, the customer can complain to the OJK (Financial Services Authority). Sellers also need to anticipate fraudulent proof of payment shown by the buyer by ensuring that the funds have entered according to the nominal amount coming from the buyer's account.

Asmita and Suryantara (2024) found that MSMEs in the culinary sector felt helped by the presence of QRIS because it could increase revenue and the number of buyers. Based on interviews conducted by Fauja et al. (2023) that MSMEs try to provide QRIS services with the aim that customers forget to bring their wallets or do not provide cash and minimise crime in transactions. Rosyidiana et al. (2025) said that the use of QRIS as a tool in increasing the effectiveness of financial management and financial recording which can be seen based on the increasing understanding of MSMEs regarding the use of digital payment systems. Aisyah et al. (2023) said that MSMEs can continue to compete with competitors for the application of QRIS. Zainuri et al. (2025) found that businesses that provide payments with e-banking get higher profit results because customers feel facilitated in making payments. According to Muchtar et al. (2024) from the findings special attention given to consumers, especially mentoring is crucial in the interest in using QRIS.

In the TAM (Technology Acceptance Model) theory proposed by , that the perception of usefulness will affect the increase in one's productivity. With the use of QRIS which provides benefits of effectiveness in payment, it will affect a person's productivity in carrying out other activities. The speed of making transactions means that someone will shorten the time used in the transaction process, so that other time can be used to do other activities. Educational programmes about QRIS and its consumer protection and assistance in making QRIS are strategic steps to help MSME players increase brand value which will have an impact on consumer interest in making purchases. This direct assistance will play a role in encouraging MSME players to be able to continue to adapt to the cashless era lifestyle and help increase readiness to compete in the digitalisation era.

The purpose of the socialisation and assistance to MSMEs in making QRIS is to help MSME players attract buyers to make purchases at their booths which will be a superior value for the ease of transactions using QRIS so that the marketing strategy in adopting QRIS can run effectively, MSMEs need to know the QRIS mechanism and consumer protection in mitigating fraud, crime, and obstacles.

METHODS

Assistance to MSMEs begins with a survey conducted by contacting the Kediri City Cooperative Office regarding MSMEs that do not yet have QRIS. There are MSMEs with a type of business in the food and beverage sector that sells at CFD (Car Free Day) which is held on Jalan Dhoho Kediri City which has not applied QRIS in the transaction process. Then education in the form of socialisation that discusses the type of QRIS, QRIS mechanism,

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and consumer protection for sellers and buyers. After QRIS is issued through submission at Bank Jatim, interviews are conducted with MSME owners regarding the impact of providing QRIS on consumer interest in buying.

The discussion of the results of this socialisation and mentoring uses a descriptive qualitative approach. According to Moleong (2010), research conducted with qualitative methods is research conducted with the aim of understanding the phenomena experienced by research subjects by describing them in the form of words. Data analysis according to Miles and Huberman (1994) is carried out through three main stages that have continuity, namely data reduction, data presentation, and conclusion drawing. To ensure data validity, one of the techniques used is source triangulation, which is comparing data from various sources to get a more objective and reliable picture.

RESULTS AND DISCUSSION

The implementation of education to MSMEs is carried out by visiting the domicile of MSME owners through learning media in the form of Power Point made by the Representative Office of Bank Indonesia Kediri containing QRIS material and consumer protection. The duration of socialisation is around 1 hour.

Figure 1. Researcher’s Documentation

MSME owners tend to hesitate to use QRIS as a transaction method in their shop because they get other MSME colleagues experiencing problems in the transaction process with QRIS in the form of funds not entering, even though consumers have shown proof of successful transactions. This causes concern for MSME owners regarding the losses experienced. However, after the implementation of the education, the steps that need to be taken so that similar incidents do not recur are to always be sceptical of consumers by not only trusting proof of transfer because it is likely to experience editing, but not letting consumers leave with no funds in the seller's m-banking account. Most of the MSME owners do not know the flow and reporting procedures regarding complaints about the payment system, one of which is QRIS. The explanation is very helpful for MSME owners in understanding what needs to be done when experiencing problems in using QRIS. Data analysis according to Miles and Huberman (1994) is carried out through three main stages that are mutually sustainable, namely data reduction, data presentation, and conclusion drawing. In the interviews conducted, the question asked to the interviewees was how the impact of QRIS procurement on booths in various places that are selling locations. The owner of Nanay Snack UMKM named Mrs Fara stated:

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"At exhibitions, the customers often ask if they could pay using QRIS. While in CFD, there are only about 30% customers who ask about it, because the visitors or the target customers are mostly the mothers or older women who are still not socialised about QRIS yet, unlike exhibitions where visitors are on the various ages".

Based on the results of the interviews that have been conducted, it can be concluded that the provision of a payment system using QRIS can help MSME actors in attracting consumer interest in certain events, especially at events attended by various age groups. To ensure the validity of the data obtained, one of the techniques that can be used is source triangulation, the existing sources ensure the truth and agree on the results presented by the researcher from the interview results by assessing the conformity with the facts in the field. The implementation of digital payment system innovations is very helpful for MSME players in attracting consumers, especially young people who are digitally literate and have implemented a cashless lifestyle. With similar products with many competitors in the same field, the advantage of providing QRIS payment services is certainly a new value for MSMEs.

CONCLUSION

Clauses that fully exempt business operators from liability, especially in standard agreements such as parking Education in the form of socialisation related to the use of QRIS, QRIS mechanisms, and consumer protection regarding QRIS plays a very important role in increasing financial literacy which will support promotional strategies for MSME players in Kediri City. Lack of knowledge related to payment digitalisation is an obstacle in implementing QRIS in MSMEs. With intense education about transactions that become more efficient with a 0% MDR (Merchant Discount Rate) on transactions under IDR 500,000, payment security mitigating the risk of fraud and falsification of transaction evidence increases the intention of MSME players to switch to using digital payments in their business operations. In addition, it will increase consumer confidence in making transactions, starting from time efficiency, accuracy of payment and change amounts, and avoidance of receiving counterfeit money.

This programme also increases the awareness of MSME players regarding the importance of reporting to the authorities if a problem occurs, namely by first reporting to the payment service provider concerned, then if there is no response and so on, MSME players can report it to the nearest Bank Indonesia from their domicile or Bank Indonesia which houses the MSME domicile as its working area. The application of QRIS by MSMEs needs to continue to receive support in the form of continuous education and assistance in making QRIS in order to increase the professionalism of MSMEs and adapt to the digitalisation era, especially in introducing their brand to the public. The excellence of MSMEs can increase the awareness of the Indonesian people to continue to consume local products which have an impact on the Indonesian economy, especially in Kediri City.

This study highlights the importance of helping MSMEs in Indonesia keep up with the fast-growing digital economy. The rise of digital payments, influenced by factors like the COVID-19 pandemic and changing consumer preferences, means MSMEs need to adapt quickly or risk losing out. With a large population of tech-savvy citizens, MSMEs have a chance to appeal to younger consumers by embracing digital payment methods like QRIS. To stay competitive and attract customers, MSMEs must take advantage of the existing infrastructure for QRIS transactions, as well as educate themselves on digital payment systems to prevent security risks. Failing to act promptly could result in losing market share, falling behind digitally-enabled competitors, and missing out on opportunities for growth and financial management improvements. Hence, it is crucial for MSMEs to act now and embrace digital transformation to remain relevant in Indonesia's economy.

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