



Analysis of the Influence Digital Marketing and Ease of Payment Using Qris on SMEs in Cibiru District

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ABSTRACT

Digital marketing has revolutionized the way businesses operate, influencing consumer behavior, corporate structure, marketing approaches, and competitive capacity. It has also significantly affected the way information is accessed and interactions are determined, leading to the birth of new marketing technologies. This study uses a qualitative descriptive approach to explore the impact of digital marketing strategies and the use of QRIS among MSMEs in Cibiru District. The findings suggest that digital marketing significantly influences consumer purchasing behavior and business accessibility. Furthermore, the adoption of QRIS as a digital payment system has enhanced transaction convenience and operational efficiency for MSME actors.. The rapid development of technology, not far from everything related to the internet and the digital world, with the existence of a digital marketing strategy applied to a business allows interest to arise in people's purchasing behavior. What was initially unknown, with this digital technology a business can be accessed and conveyed to potential customers through cyberspace. The majority of business actors (around 84.6) stated that they agreed/strongly agreed that social media is used to promote products by MSME actors in Cibiru. This shows that the use of social media is quite acceptable and considered useful by micro business actors in the

Keywords: *Digital marketing; Qris payments; MSMEs*

INTRODUCTION

The development of information technology has grown rapidly. Various business activities, from small to large, take advantage of this development to operate effectively. The increase in competition is a major consideration for entrepreneurs to enter a highly competitive market. A proper marketing strategy and appropriate media are used to reach the target market to increase sales volume and profitability. One of the main options for business owners to overcome transaction payment issues

is to utilize digital payment methods. Today, business owners can use various applications to facilitate the digital payment process.

The advancement of information technology has brought significant changes to the business world, including for Micro, Small, and Medium Enterprises (MSMEs). Increasing competition drives business actors to utilize digital technology, particularly in marketing strategies. Digital marketing enables MSMEs to reach broader consumers through social media, marketplaces, and other digital platforms. Meanwhile, digital payment systems such as QRIS have also become effective solutions for simplifying transactions between businesses and consumers. However, many MSMEs have not fully utilized this technology due to limited knowledge or resources.

Digital marketing has revolutionized the way businesses operate, influencing consumer behavior, company structure, marketing approaches, and competitive capabilities. It has significantly affected how information is accessed and how interactions occur, leading to the birth of various new marketing technologies. Marketing activities that utilize advanced digital technology are often referred to as digital marketing. Digital marketing consists of interactive and integrated marketing that facilitates interaction between producers, market intermediaries, and potential consumers.

In today's era, MSME actors should utilize digital media as a marketing tool to make their products more recognizable to consumers. MSMEs that have online access, are active on social media, and develop their e-commerce capabilities typically enjoy significant business benefits in terms of income, employment opportunities, innovation, and competitiveness. However, many MSMEs have not yet adopted information technology, particularly the use of digital media, and are unaware of its benefits and role. In the context of small and medium enterprises, digital marketing has been identified as an essential tool for survival and competitiveness, especially during challenges such as the COVID-19 pandemic. However, it has been observed that SMEs often do not fully utilize digital tools due to a lack of digital marketing knowledge (Taiminen & Karjaluoto, 2015).

When first introduced as an electronic payment medium on January 1, 2020, Bank Indonesia reported that 4.7 million retail traders had adopted the standardized QR payment system (QRIS). Furthermore, Bank Indonesia Governor Perry Warjiyo stated on September 28, 2020, that "the number of QRIS merchant users continues to increase, with 85% or about 4.5 million being MSMEs." This indicates strong public interest in using electronic money, as evidenced by a significant annual increase in usage (Rachmania & Oktaviani, 2024).

Applications such as QRIS, e-wallets, e-money, e-cash, and e-checks offer various benefits for MSMEs. Although many people are still unaware of QRIS, previous research has shown that it greatly benefits MSME transactions. QR codes are two-dimensional barcodes that store data. In terms of payment methods, QR

codes are designed to connect customers to payment transaction services using smartphone cameras linked to their accounts.

METHODS

This research uses a descriptive qualitative approach to understand and describe the analytical rules implied in MSME digital marketing strategies. The researcher uses this methodology to highlight essential aspects of the events or phenomena under study. This study aims to gather information about digital marketing strategies for the development of MSMEs, so a descriptive qualitative research method was chosen. Observation and interview techniques were used, including one primary informant interviewed. The reason for using a qualitative method is to explain and analyze the research subject.

Research Approach

This study is qualitative with a descriptive approach. This approach is used to gain a comprehensive understanding of actual conditions in the field. The researcher did not use quantitative variables or experiments but explored the informant's direct experiences through interviews and observations.

Research Location and Time

The research was conducted in the Cibiru District, Bandung City, West Java. This location was chosen due to the high growth of MSMEs and the increasing use of digital technology in the area. The research was conducted from March to April 2025.

Data Collection Techniques

Data were collected using two primary methods:

1. In-depth Interviews: The researcher conducted semi-structured interviews with MSME actors actively using digital marketing and QRIS. The interviews were conducted directly and recorded for analysis.
2. Field Observation: The researcher directly observed the digital promotion activities and transaction systems used by MSMEs at their business locations.

Additionally, secondary data were collected through literature studies and official documents such as reports from Bank Indonesia, scientific journals, and regulations related to QRIS and MSMEs.

Participants and Sampling Technique

Participants in this study were MSME actors in the Cibiru District. The sampling technique used was purposive sampling, selecting informants based on specific

criteria, such as running a business for at least one year, using at least one digital marketing platform (e.g., Instagram, marketplace), using QRIS as a payment method

In this study, the researcher interviewed one main informant and distributed questionnaires to 100 respondents, with 52 providing complete and analyzable responses.

Data Analysis Technique

The collected data were analyzed using qualitative descriptive analysis. The analysis process involved several stages data reduction filtering important information from interviews and observations. Data presentation organizing data in descriptive narrative form. Conclusion drawing formulating findings relevant to the research problem and objectives. To ensure data validity, the researcher performed source triangulation by comparing interview results, observations, and documentation (Kahfi & Oktaviani, 2024).

Research Ethics

The researcher maintained the confidentiality of informants' identities and obtained consent before conducting interviews. Each participant was informed about the research objectives and their right to decline or withdraw at any time during the interview process.

RESULT

In a constantly evolving environment, MSME actors are turning to digital marketing as a tool to reach their markets. After understanding their market and formulating marketing strategies, business owners can plan their digital marketing strategies. Using digital technology in marketing contributes significantly to the marketing mix.

As time progresses, technology grows rapidly, including marketing trends. The development of technology, especially related to the internet and digital world, makes digital marketing strategies capable of generating interest in consumer purchasing behavior. Previously unknown businesses can now be accessed and introduced to potential customers through cyberspace.

Moreover, applying digital strategies in businesses also simplifies customer transactions. Today, payments have shifted to online systems. Previously, payments were made conventionally (offline). With digital technology, purchasing decisions become easier and more practical. The study found that implementing QRIS for MSMEs has positively impacted users. MSMEs expressed satisfaction with the ease of using QRIS and noted increased income due to the growing preference for digital transactions. QRIS' effectiveness also supports smoother and more efficient transactions (Rahmawati & Oktaviani, 2024).

QRIS is a technological innovation in payment that offers numerous benefits to society and businesses. The primary advantages are convenience and efficiency. By scanning a QR code, customers can easily make payments, reducing cash dependency and minimizing transaction errors. For sellers, QRIS helps maintain order, reduces the risk of counterfeit money, and eliminates issues related to change.

MSME actors stated that technology helps them, especially since consumers are active on social media. The distribution of MSME actors in Cibiru District is as follows:

The research findings show that most MSME actors in Cibiru District have utilized social media to promote their products or services. About 84.6% agreed or strongly agreed that social media provides real benefits in reaching consumers. This indicates a high acceptance of digital marketing and the strategic potential of social media in expanding MSME markets.

Additionally, the use of the QRIS digital payment system has seen significant growth. Most respondents (63.5%) stated that they had used QRIS for less than six months, while 21.2% had used it for 6 months to 1 year, and 15.4% for more than 1 year. This demonstrates a trend of increasing QRIS adoption among MSMEs.

A small portion of MSME actors (15.4%) have used QRIS for more than one year, indicating a group of early adopters. This group could serve as digital literacy agents for other business actors.

Some MSME actors expressed a need for guidance and education to optimize the use of digital technology, especially those who recently adopted QRIS or are unfamiliar with digital marketing strategies.

CONCLUSION

Digital marketing has transformed business operations, affecting consumer behavior, corporate structure, marketing approaches, and competitive capacity. In today's era, MSME actors should leverage digital media as a marketing tool to increase consumer awareness of their products. One of the revolutionary innovations in digital media is the QRIS payment method. QR codes are two-dimensional barcodes that store data. In payment methods, QR codes are intended to connect customers to transaction services using smartphone cameras linked to their accounts. Based on the research, the majority of business actors (around 84.6%) agreed or strongly agreed that social media is used to promote products by MSME actors in the Cibiru District. This shows that social media usage is widely accepted and considered beneficial by micro business actors in the area.

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