



Enhancing merchant participation in QRIS adoption through digital marketing strategies: A case study of BPD Kaltim Kaltara in festival events

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ABSTRACT

In Indonesia's accelerating digital economy, the promotion of cashless payments is central to advancing financial inclusion, particularly through the Quick Response Code Indonesian Standard (QRIS). Despite its growing use, many micro, small, and medium enterprises (MSMEs) remain hesitant to adopt QRIS due to limited digital literacy and trust in digital transactions. This study investigates how PT Bank Pembangunan Daerah Kalimantan Timur and Kalimantan Utara (BPD Kaltim Kaltara) employs digital marketing strategies to increase merchant participation in QRIS during festival events. Adopting a qualitative case study design, data were collected through semi-structured interviews with seven BPD marketing staff and participating vendors, complemented by secondary documentation. The findings reveal that digital marketing, through social media outreach, incentive programs, and integration with the DG by Bankaltimtara application, enhances awareness and engagement. However, adoption is hindered by obstacles such as low digital literacy among older merchants, skepticism regarding transaction security, and infrastructural limitations. These challenges underscore the limited effectiveness of current strategies in reaching all merchant segments. The study concludes that fostering QRIS adoption requires not only promotional efforts but also sustained education, technical assistance, and collaborative partnerships tailored to MSME needs. Theoretically, the research contributes to the discourse on digital marketing and innovation diffusion by highlighting the role of context-specific strategies in financial technology adoption. Practically, it offers insights for policymakers and financial institutions to design more inclusive, trust-building approaches that advance Indonesia's digital financial ecosystem.

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1. Introduction

In the rapidly changing digital environment, the adoption of non-cash payment methods is experiencing significant growth, particularly in Indonesia and worldwide. The convenience and security provided by digital payment systems, such as the Quick Response Code Indonesian Standard (QRIS), are revolutionizing transaction processes and financial interactions. QRIS, a standard established by Bank Indonesia, exemplifies efforts to streamline and secure digital transactions, thereby promoting greater financial inclusion, especially among Micro, Small, and

Medium Enterprises (MSMEs) (Najib & Fahma, 2020). The expansion of digital payment options simplifies purchasing procedures and enhances consumer engagement, leading to a scenario where businesses, particularly banks, must adjust their marketing strategies to align with these advancements (Kamal et al., 2023). The emergence of digital payment systems signifies a substantial shift in traditional financial practices, warranting both academic inquiry and practical investigation.

Despite the growing impact of non-cash payments on marketing strategies, there exists a significant gap between current practices and the theoretical foundations regarding how banks can effectively engage MSMEs in the adoption of these technologies. Previous studies indicate that while tools like QRIS promote financial inclusivity, effective strategies for merchant adoption remain insufficiently explored (Kamal et al., 2023). Furthermore, research highlights barriers to widespread QRIS utilization, including limited technological understanding and a lack of trust in digital payment platforms (Najib & Fahma, 2020). This underscores the urgent need for comprehensive outreach and education regarding digital payment systems, particularly in contexts where cultural norms may impede technological acceptance.

The urgency of this research is emphasized by its dual objectives: to enhance merchant engagement with QRIS and to advance the digital marketing initiatives of Regional Development Banks (BPD) in Indonesia. The deployment of QRIS at local festivals offers a unique opportunity to promote financial inclusion while enriching customer experiences. These events serve as critical platforms for educating both merchants and consumers about the advantages of QRIS, thereby fostering an environment conducive to the adoption of digital payment systems.

To effectively tackle the challenges faced by merchants in adopting QRIS, this study aims to evaluate the digital marketing strategies utilized by BPD, with a particular focus on their collaboration with local merchants during community festivals. It will systematically analyze the barriers to QRIS implementation, which include technological apprehension, trust deficits, and cultural resistance to change (Bhuiyan et al., 2024). Additionally, the research will develop interventions designed to enhance merchant engagement and consumer trust in digital payment technologies.

The scientific contribution of this research lies in its potential to bridge the existing gap between theory and practice in digital marketing management and financial inclusion. By applying theoretical frameworks to practical scenarios, this study aims to generate insights that can inform the creation of more effective digital marketing strategies tailored to the specific needs of Indonesian merchants. Such insights will have significant implications not only for regional banks like PT BPD Kaltim Kaltara but also for the broader economic landscape of Indonesia as it moves toward greater digitalization of financial services (Khera et al., 2022).

2. Theoretical Framework

To conceptualize the relationship between the core variables of this study, namely digital marketing strategy, merchant participation, and QRIS adoption, a theoretical framework was developed. This framework is grounded in established marketing and innovation theories, including Kotler's marketing strategy principles, the innovation diffusion model by Rogers, and the practical components of digital financial inclusion. The framework illustrates the systematic interaction between promotional efforts, technological familiarity, and behavioral responses among MSME merchants. It is designed to guide the empirical investigation and clarify the logic underpinning the research questions.

As depicted in Fig. 1, the theoretical framework integrates key constructs relevant to the promotion and adoption of QRIS through digital marketing strategies. The model proposes that effective digital marketing, when aligned with merchant needs and supported by social marketing and innovation diffusion principles, can lead to increased awareness, trust, and eventual use of QRIS. Additionally, the framework acknowledges the influence of demographic and infrastructural moderators, such as age, digital literacy, and network availability, which may either facilitate or hinder the adoption process. This conceptual structure serves not only as a foundation for analysis but also as a strategic guide for financial institutions in crafting more inclusive and responsive marketing interventions.

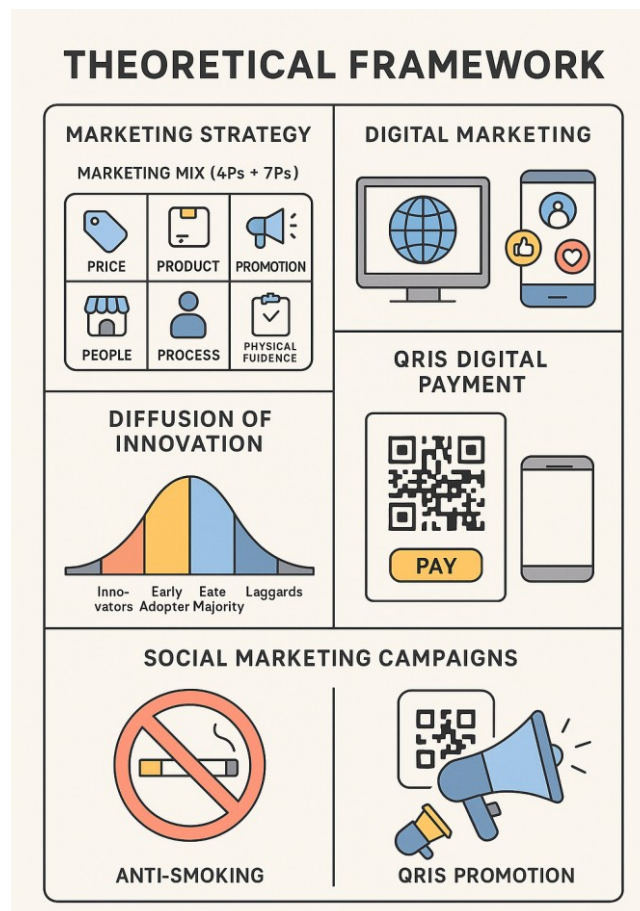


Fig. 1. Theoretical Framework

Marketing strategy

According to Philip Kotler, marketing strategy is a mentality used to achieve marketing goals. Marketing strategy includes specific steps regarding target market, placement, advertising mix, and promotional budget (Sondakh et al., 2023). This is supported by Tjiptono, who explains that marketing strategy is the most important instrument that aims to secure a company's competitive advantage in the long term, this can imply that marketers need to consistently adapt their strategies in response to changing market conditions (Sianturi et al., 2023). It is also important to reassess the marketing strategies that have been implemented to see if they are still appropriate to the current situation. Opportunities, threats, strengths, and weaknesses are assessed or evaluated in this analysis. The results of this evaluation are used to determine if modifications are needed to the existing system, as well as to determine the approach to be used in the future (Nasution et al., 2024).

Marketing can also be defined as an organized effort to encourage the exchange of ideas, goods, and services through the formulation of a marketing mix combined with an effective marketing plan to achieve personal or organizational goals. Another view of what is meant by “marketing” is anything related to promoting or selling goods and services. There are some discussions where individuals or researchers argue that marketing includes activities such as product planning or product pricing, and determining target markets ([Nasution et al., 2024](#)).

Strategy involves defining the company's mission, setting organizational goals based on internal and external factors, creating specific policies and strategies to achieve those goals, and ensuring their effective implementation to achieve the organization's primary goals. Strategic planning helps companies organize, analyze, and gather information needed by the company. Strategic planning can create more and wider markets to help companies achieve their desired goals ([Zulkifli et al., 2024](#)). Basically, marketing a product requires the implementation of a marketing strategy.

In marketing strategy, there is a 4P marketing mix which includes product, price, place, and promotion, while in marketing in the service industry, there are additional tools such as people, process, and physical evidence ([Mahyardiani et al., 2020](#)). According to the definition given, the marketing mix consists of elements that are managed with the aim of eliciting the desired reaction from a particular market.

Digital Marketing

Digital marketing is a strategy built by companies in marketing their products or services using digital technology which is currently the main strategy in every business or company. According to [Kotler and Lane \(2021\)](#), digital marketing is a company's effort to promote products or services through online channels such as the internet, social media, and search engines. Some of the advantages of digital marketing compared to traditional marketing are that it is more cost-effective, more measurable, and more interactive with customers ([Hafidz & Ristanti, 2022](#)).

When marketing generates and fulfills demand, it is different from digital marketing that leverages the Internet's ability to drive creation and demand. Digital marketing meets this need through an innovative and creative approach. The Internet serves as an attractive platform that allows for value sharing. The Internet has changed marketing methods and formed a new framework for connecting producers with consumers. Marketing reach can be done online since the product or service is developed, advertised, purchased, and distributed and delivered. However, online marketing does not eliminate the basic principles of business marketing; on the contrary, the Internet offers a new context to be developed. Thus, the presence of the Internet has a positive impact on the sustainability of marketing globally. Furthermore, Digital Marketing includes marketing efforts that aim to familiarize potential consumers with products or services while persuading them to buy and use the company's offerings through online platforms.

Diffusion of Innovation Towards a Change

Overall, this theory is a combination of two different terms, namely diffusion and innovation. Diffusion can be interpreted as the process of spreading an innovation through certain channels over a certain period of time that is in line with the reach of society, as expressed by Rogers in 1995 in [Schiffman and Kanuk \(2010\)](#), another definition of diffusion itself is the modification of the function and structure of a social system that arises from a certain stage. So, it can be said that diffusion itself is closely related to social change. Diffusion includes several things, namely the dissemination of the latest information, innovations, or new methods in the community environment. Meanwhile, innovation can be interpreted as the creation and introduction of new

ideas and tools that are different from previous innovations that can finally be applied to society to deal with new problems that arise with innovations that are different from before. The degree of originality of an innovation is determined by the actions taken by the community environment. Regardless of whether society is familiar with the ideas being implemented or not. In short, this theory states that new things will make people interested in learning more. People who discover new things will generally share them with others so that their innovations can be used. From the above definition, it can be concluded that innovation diffusion is a process of spreading new ideas, products, or concepts into a wider society or market. The theory of innovation diffusion is a concept that explains how new technologies and other advances spread in society, from introduction to widespread adoption (Nurlina & Sasari, 2022). The theory of diffusion of innovations seeks to explain the means and reasons behind the adoption of new ideas and practices, including why the acceptance of new ideas can take place over long periods of time.

One of the innovation diffusions carried out by BPD Kaltimkaltara towards technological advances at this time is one type of payment that is quite popular, namely QRIS. BPD Kaltimkaltara as one of the regional-owned enterprises has an innovation for its customers to introduce digital payments or non-cash payments, namely QRIS, especially for MSME traders. QRIS was introduced to BPD Kaltimkaltara customers to attract their interest in using sophisticated payment tools and keeping up with the times. And also by using QRIS, customers feel that the transaction process is easier, faster, and safer.

QRIS (Quick Response Indonesia Standard)

The evolution of the internet has grown rapidly in terms of technology and the use of technology itself, producing various beneficial and detrimental impacts. The positive impact that will be beneficial will certainly get various benefits and conveniences provided by this technology, such as the ability to make banking transactions anytime and anywhere using internet banking services. With various payment options and digital banking features in today's rapidly developing era, individuals can easily make transactions through m-banking, internet banking, sms banking, and more. In addition, online payment applications have simplified the transaction process through QR code scanning. For example, bankaltimtara offers a payment application that utilizes QR codes for transactions, including for MSME merchants through QRIS, which allows customers to make online payments easily by simply scanning the barcode without having to make a transaction first.

QRIS is a QR code created and developed by Bank Indonesia to allow customers to make non-cash payments using QR codes. The purpose of QRIS is to simplify digital payments, and is supervised by a regulator from a single entity, indicating 'one system for each payment model' (Sriekaningsih, 2020). QRIS was created because merchants need to display multiple QR codes from different providers when making transactions in stores. QRIS aims to offer convenience to merchants by allowing them to use one QR code for all issuers (Tobing et al., 2021). QRIS is available through an application on a smartphone that has internet connectivity. The electronic wallet application being discussed is a payment tool managed from a server, approved by BI, and accepts transactions from both banking and non-banking entities (Retnowati, 2023).

In a study conducted by Putu and colleagues entitled "a model for understanding MSMEs' intentions to use QRIS", the findings of this study indicate several significant implications for increasing wider adoption of QRIS among MSMEs, including: 1. Continuous improvement is needed so that the features provided by QRIS can provide various benefits that can be felt in real terms by buyers and sellers; 2. The facilities and speed of completing transactions through QRIS must continue to be consistently improved; 3. The dissemination and socialization of information about

QRIS, as well as the benefits and ease of use, must be improved, especially in rural areas that now have access to internet infrastructure; 4. Given the importance of input from the surrounding environment and users in influencing the enthusiasm of MSMEs to adopt QRIS, there must be initiatives for socialization, promotion, and discounts related to the use of QRIS, therefore companies must pay attention to consumer trust.

Social Marketing

Social marketing involves the application of marketing concepts and strategies to persuade specific audiences to accept, reject, change, or abandon behavior for the benefit of the individual, community, or society (Kotler & Roberto, 1989). Key principles of social marketing is its focus on the audience, which means that the communication strategies used must align with their everyday experiences (Amelia et al., 2022). Examples of social marketing that are often observed in our environment include anti-smoking initiatives, campaigns against promiscuity, and many others such as efforts to promote QRIS or alternative non-cash payment methods to reduce dependence on traditional transactions. This social marketing concept aims to engage individuals to buy or learn about new ecosystems that occur in their environment (Makale et al., 2023).

Social marketing is commonly known as social campaign because of the use of campaign strategy. Its implementation involves the use of campaign plan. What is promoted is various methods or social goods to overcome social problems that exist in society. Rogers and Storey (2004) provide a definition of campaign as a set of organized communication tactics intended to provide a certain impact on a large number of audiences, which are carried out in a certain way and last for a long period of time.

3. Method

This study employs a qualitative case study design, focusing on the experiences and perspectives of individuals and organizations regarding the Quick Response Code Indonesian Standard (QRIS) as a non-cash payment tool.

The participants in this study include 7 employees from the marketing unit of PT BPD Kaltim Kaltara. Inclusion criteria for employees include those actively involved in marketing and customer engagement related to QRIS. Data were collected through semi-structured interviews, which allowed for in-depth exploration of participants' experiences and perceptions. Each interview lasted approximately 10-15 minutes and was conducted in a conversational format to encourage open dialogue. Triangulation was achieved by incorporating secondary data from company reports and relevant documents to complement the primary data gathered from interviews. The qualitative analysis technique that is done is narrative analysis, which means analyzing with how to listen to people tell stories and explore what they mean (Arifin & Koentjoro, 2021). The data analysis process consists of several key steps. Initially, the researchers conduct preliminary data processing to assess the completeness and quality of the data collected. Subsequently, they examine and comprehend the relationships and concepts that can be developed and evaluated. And involves domain analysis, which provides a comprehensive overview of the data to effectively address the research focus. developed and evaluated.

4. Results and Discussion

Result

As seen in Table 1, presents a summary of the responses gathered from interviews with employees of PT BPD Kaltim Kaltara, focusing on the strategic motivations underlying the

development of QRIS at local festivals. The interview questions explored the organizational rationale and contextual drivers influencing the adoption of this digital payment initiative.

Table 1. Interview Results with Employees of PT Bank Pembangunan Daerah East Kalimantan and North Kalimantan

NO.	QUESTION	ANSWER
1	What is the background of PT BPD Kaltim Kaltara in developing QRIS for traders at the festival?	The background of BPD to develop QRIS for traders at the festival is to reduce the cash in circulation.
2	What digital marketing strategies has BPD implemented to attract merchants' interest in using QRIS?	The digital marketing strategy that has been carried out is to provide rewards for traders or customers who succeed in achieving the highest sales during the festival, and use the DG by Bankaltimtara application to make transactions, as well as conducting socialization and education on social media to increase awareness and increase customers.
3	How does PT BPD Kaltim Kaltara measure the effectiveness of the digital marketing strategy implemented?	How to measure the effectiveness of the digital marketing strategy that has been implemented by seeing how more and more new traders or customers come to open accounts at BPD and more and more traders register QRIS for the continuation of their business.
4	What are the main obstacles faced by BPD in encouraging QRIS adoption among merchants?	The main obstacle faced by BPD in encouraging QRIS adoption among traders is that many traders are elderly, so they have less understanding regarding the use of technology such as QRIS.

The interview findings indicate that PT BPD Kaltim Kaltara initiated the QRIS program in response to the growing imperative to reduce cash circulation and promote safer, more efficient transaction methods. This initiative aligns with Bank Indonesia's broader policy objectives and is strategically positioned to enhance financial inclusion through digitalization, particularly in festival-based commercial settings. Nevertheless, the successful implementation of QRIS depends not only on technological readiness but also on the bank's ability to deliver comprehensive outreach and education to merchants. As seen in Table 2, displays direct quotations from respondents describing their understanding of the factors that led to the introduction of QRIS at PT BPD Kaltim Kaltara. These insights reflect institutional perspectives on regulatory compliance and payment system innovation.

Table 2. Respondents' Responses regarding the Background of QRIS Development

Respondents	Response
R1	"Firstly, because QRIS is a product of Bank Indonesia, which is useful for reducing the amount of cash in circulation. We are tasked with encouraging merchants and MSMEs to use QRIS so that they can avoid counterfeit money and ensure that their money is safely deposited directly into their accounts."
R2	"One thing I know is to reduce cash in order to increase digital payments."
R4	"In accordance with BI's directive to implement cashless transactions, QRIS is one of the channels for accepting cashless payments in the community."

The narratives suggest a shared understanding among employees that the development of QRIS was largely driven by regulatory mandates from Bank Indonesia and the need to modernize transactional practices. The adoption of QRIS is perceived as a strategic response to ongoing efforts in digital transformation, particularly in fostering cashless ecosystems within public and commercial events.

Background of QRIS Development

From the results of interviews conducted by the author with employees at PT BPD Kaltim Kaltara, the results are that PT BPD Kaltim Kaltara is developing QRIS against the backdrop of the large distribution of cash in Indonesia so that Bank Indonesia has created a program to reduce people's dependence on cash and make transactions more practical, especially at festival events, namely QRIS. The hope of QRIS is that this innovation can facilitate new payments or non-cash payments and provide a more innovative and enjoyable experience for everyone involved, both sellers and buyers. However, success in developing QRIS does not only depend on technology, but also on socialization and education to the public so that they can understand the benefits and how to use this non-cash payment system.

As seen in Table 3, outlines the digital marketing strategies employed by PT BPD Kaltim Kaltara as described by internal stakeholders. The responses focus on the mechanisms used to promote QRIS adoption among merchants, including incentives, application usage, and media outreach.

Table 3. Respondent's Responses regarding the Digital Marketing Strategy

Respondents	Response
R4	The first marketing strategy is socialisation through social media and digital platforms, followed by a personal approach and direct education.
R3	"We have given rewards to merchants several times, so if they use QRIS by Bankaltimtara, they will be given rewards."
R1	"So, for our digital marketing strategy, we continue to use the DG by Bankaltimtara application and also DG QRIS. With DG Bankaltimtara, if a seller has a QRIS issued by Bankaltimtara, they are not charged any fees, whereas other banks require fees. So that is our marketing strategy."

The data reveals that the bank implemented a multi-faceted marketing approach, combining reward-based incentives, digital application integration, and online education campaigns. This integrated strategy was designed to increase merchant engagement, foster familiarity with QRIS functionalities, and enhance user trust in digital transactions. Such initiatives underscore the bank's commitment to leveraging technology to support financial inclusion.

Digital Marketing Strategy

From the results of interviews conducted to encourage the use of QRIS itself, PT BPD Kaltim Kaltara implemented several digital marketing strategies, including:

Giving appreciation to merchants who have successfully recorded the highest sales as a form of appreciation and motivation. This strategy is carried out in order to encourage merchants to be more active and confident in utilizing QRIS Bankaltimtara. With this award, it is hoped that they will be motivated to continue transacting using QRIS from Bankaltimtara and they can adopt digital payment technology widely.

Utilizing the DG by Bankaltimtara application to facilitate transactions, with the aim of accelerating and simplifying the payment process. By utilizing an integrated application, Bankaltimtara can manage transactions efficiently while making it easier for merchants and

consumers to make digital payments directly. Conducting socialization and education through social media to increase traders' knowledge and understanding of QRIS.

As seen in Table 4, captures employee insights into the perceived effectiveness of the digital marketing strategies undertaken by PT BPD Kaltim Kaltara. The responses emphasize merchant behavior and customer acquisition as key indicators of success.

Table 4. Respondent's Responses regarding the Strategy Effectiveness

Respondents	Response
R4	"In terms of digital technology, many people have registered to use Bankaltimtara's QRIS, perhaps because they saw it on Instagram or WhatsApp, and then they became curious and sometimes asked the call centre or the bank directly about QRIS."
R6	"When talking about festivals or QRIS, we first measure the data on how many merchants are participating in the festival. We usually ensure that all of them are registered as QRIS Bankaltimtara merchants. Our benchmark is that all MSMEs or merchants are registered as merchants at Bankaltimtara."
R7	"With the availability of this application, more and more merchants are coming to use Bankaltimtara's QRIS, because there is also a lot of counterfeit money in circulation, so many merchants are afraid and have finally switched to QRIS because they think it is more effective."

The findings demonstrate a positive correlation between digital marketing efforts and increased merchant enrollment in the QRIS system. The growth in account openings and QRIS registrations highlights the influence of targeted campaigns on merchant decision-making. Additionally, the strategic use of social media platforms such as WhatsApp and Instagram has proven instrumental in broadening the campaign's reach and facilitating public engagement. The results suggest that PT BPD Kaltim Kaltara's dual approach, integrating face-to-face education and digital outreach, has been effective in advancing QRIS adoption.

Strategy Effectiveness

The success of these strategies is seen and measured through the increase in the number of merchants who register to use QRIS. By utilizing a socialization strategy that includes personal sales and direct marketing, PT BPD Kaltim Kaltara can connect directly with merchants and provide important education. This has succeeded in increasing awareness and interest of merchants to switch to digital payments or non-cash payments, especially in areas that are less supported by increasingly developing digital technology.

In addition, the increasing number of new customers opening accounts at BPD is also a major and positive indicator that shows an increase in the adoption of this digital payment technology. This indicates that the digital marketing and education strategies carried out by BPD can attract public interest and expand the QRIS service user base continuously.

Then, the use of social media platforms such as WhatsApp and Instagram is also proof that digital marketing carried out by BPD is effective in expanding the reach of messages and accelerating the spread of information about QRIS. Social media serves as a powerful tool to inform the public and business actors, encouraging them to explore and adopt QRIS.

In general, the success of the strategy implemented by PT BPD Kaltim Kaltara can be seen from the increasing number of merchants and customers who use and utilize QRIS, positive responses from the community, and progress in digitalizing transactions at events and festivals. The strategy that combines direct social participation and the use of social media significantly and consistently

encourages the adoption of QRIS technology, thus supporting digital transformation in the PT BPD Kaltim Kaltara area. Table 5 identifies the main challenges faced by PT BPD Kaltim Kaltara in promoting QRIS adoption among merchants. The data is based on qualitative insights provided by frontline staff.

Table 5. Respondent's Responses regarding the Obstacles Faced

Respondents	Response
R4	"The problem is that the Merchants are elderly and do not use smartphones because they are unfamiliar with digital technology. This is because QRIS requires checking via a mobile phone and checking incoming payments via a mobile phone, but they do not use smartphones, so it is rather difficult to explain this to them."
R5	"Lack of knowledge and understanding about QRIS, continued distrust of the security of QRIS transactions, and the habit of using cash."
R6	"In my opinion, there are several issues, such as many merchants who still lack understanding regarding the use of the application, even though it is easy to use. However, we cannot guarantee that the public will understand, especially if there are network problems or issues with their mobile phones. And when it comes to QRIS, it's not entirely under our control but also managed by Bank Indonesia, so we need to coordinate with Bank Indonesia. So, if a merchant or SME complains to us, we must first file a complaint with our headquarters so that the transaction can be checked using Bank Indonesia's system."

The responses reveal that limited digital literacy, particularly among elderly merchants and skepticism regarding digital payment security pose significant barriers to QRIS implementation. These challenges are further exacerbated by technological constraints, such as inadequate mobile infrastructure and connectivity issues. Consequently, the success of digital payment campaigns is contingent upon robust technical support and culturally sensitive educational initiatives that address the specific needs of merchants with limited exposure to digital tools.

Obstacles Faced

However, in its implementation, there are several challenges faced. One of the biggest challenges is the difficulty experienced by elderly traders in understanding what QRIS is and how QRIS works. Many traders who are used to handling cash transactions have difficulty adapting to digital payment systems such as QRIS, because they feel the procedures are complicated. This causes a number of traders to feel hesitant or even unwilling to use QRIS as a new payment tool, so that this can hinder the development of digital payment systems in society. The lack of understanding of this technology among traders is a major obstacle in efforts to encourage widespread adoption of QRIS. Research shows that elements such as trust, user-friendliness, and perceived benefits are very important for customers to be able to accept digital payment systems (Noer et al., 2023).

The low level of involvement or participation from merchants is also a challenge in developing QRIS. Although socialization and education have been carried out, a number of merchants are still hesitant to implement QRIS due to being skeptical of the technology, and are still worried about the security and ease of use of QRIS. This can influence public acceptance of QRIS which is still ongoing gradually and has not yet reached the maximum limit desired by the BPD.

Discussion

To complement the qualitative findings obtained from interviews, this study also presents descriptive data to illustrate the trend of QRIS development in East Kalimantan over a three-year period. The graphical representation below Fig. 2. provides a visual overview of QRIS merchant registration growth, serving as an empirical indicator of how well digital payment adoption initiatives have progressed in the region. This figure supports the discussion by offering contextual evidence regarding the increasing outreach and acceptance of QRIS among MSME merchants, particularly in relation to marketing efforts and socialization activities undertaken by PT BPD Kaltim Kaltara.

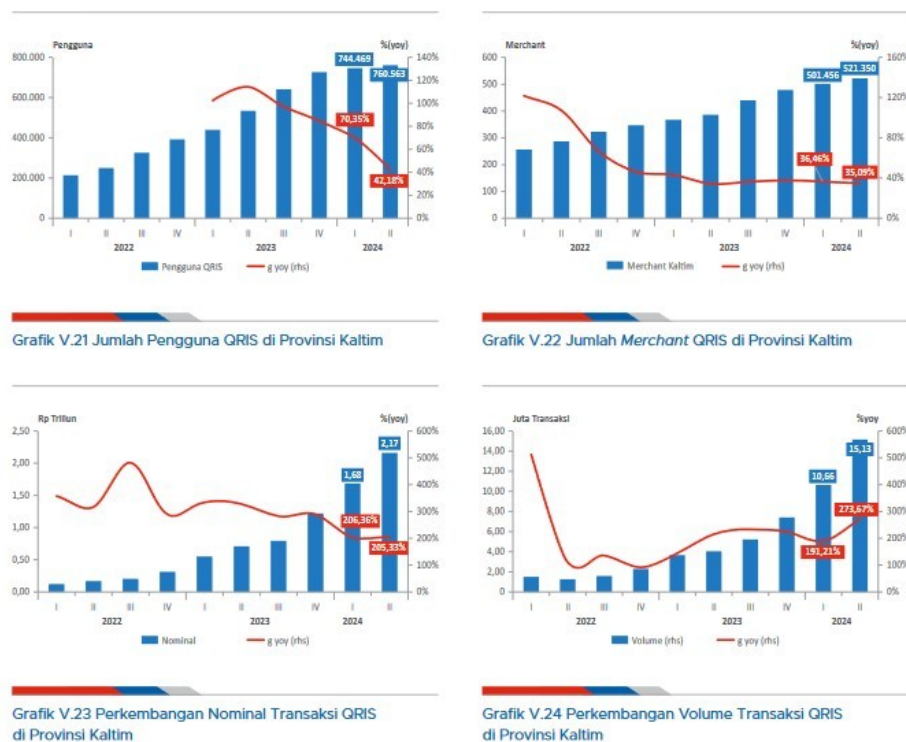


Fig. 2. The number of QRIS developments in East Kalimantan in 2022-2024

As illustrated in Fig. 2, there is a noticeable upward trend in the number of QRIS users in East Kalimantan between 2022 and 2024. This trend suggests a growing level of digital payment adoption, potentially influenced by the intensification of educational and promotional efforts by PT BPD Kaltim Kaltara. However, despite this progress, the data must be interpreted cautiously. The overall increase does not automatically imply uniform adoption across all merchant segments, as qualitative findings reveal persistent barriers, especially among older and digitally inexperienced traders. Therefore, while the graphical data highlights general growth, it also underscores the need for a more inclusive and tailored digital marketing strategy that accounts for socio-demographic disparities.

Challenges in Digital Marketing Strategy Implementation, from the research results, it can be seen that although PT BPD Kaltim Kaltara has attempted to implement various digital marketing strategies, there are still many significant challenges in increasing merchant participation in using QRIS. As per digital marketing studies, the effectiveness of digital marketing mainly depends on how the strategies are formulated and implemented (Nur Aisyah et al., 2024). Therefore, better and

greater efforts are needed in providing education and socialization to merchants so that they better understand and are willing to accept QRIS as an innovative and practical payment method. Indeed, digital marketing can influence MSME purchasing decisions. However, in reality, many small business actors have not optimized the potential of available digital channels.

The results of the study conducted by the author show that although PT BPD Kaltim Kaltara has implemented a number of digital marketing strategies to encourage traders at the festival to use QRIS, the effectiveness of its application is still not optimal. There are still various major challenges that ultimately hinder the level of trader participation. When digital marketing wants to succeed, it depends heavily on how the strategy is created and implemented effectively to reach and convince target users or customers or traders.

In the framework of digital marketing theory according to [Kotler and Keller \(2016\)](#), digital strategies should be able to provide education, also generate motivation, and facilitate the technology adoption process for its users ([Hilmiana & Kirana, 2022](#)). This study also supports previous literature that emphasizes the importance of a more educational approach and more intensive communication, especially in dealing with user groups who have low digital literacy or are from the elderly ([Farida et al., 2022](#)). This approach is also in line with the concept of social marketing according to [Kotler and Roberto \(1989\)](#), which emphasizes behavioral change through relevant and educational persuasion.

Effectiveness of Digital Marketing Strategies, However, the effectiveness of digital marketing is also greatly influenced by the conditions that occur in the surrounding community environment in East Kalimantan. For example, the characteristics from festival traders who are generally MSME actors with varying levels of education and digital experience are the main factors in the adoption of QRIS technology. Other aspects such as limited internet infrastructure and access to technology in East and North Kalimantan are also significant barriers that reduce the effectiveness of digital strategies in general or those that only rely on social media.'

The main issues identified include the challenges faced by elderly merchants in understanding how the QRIS system works and their habit of always using cash for payment transactions. This emphasizes the importance of a more comprehensive and flexible marketing strategy. A strategy that integrates direct education for merchants, practical technical training carried out directly on site, and also the use of social media with more interactive approach can produce more optimal results. In other words, digital marketing theory must be applied contextually, paying attention to social conditions, culture, and the characteristics of target users specifically.

Recommendations for Strategic Improvement, on the other hand, the results of this study provide an overview or explanation that PT BPD Kaltim Kaltara needs to strengthen their QRIS education and socialization, not only through social media but also through direct personal approaches. The policy implications of these results point to how important it is for PT BPD Kaltim Kaltara to create an integrated and more comprehensive financial program, this program can be done by involving cooperation between banks, local governments, and MSME communities to increase digital literacy and improve technological infrastructure support.

Academically, this study contributes to the understanding of the challenges of implementing digital payments in areas with certain socio-economic characteristics. It shows that successful digital marketing strategies must be flexible and adapted to field conditions, thus strengthening the development of more applicable and context-based digital marketing theories ([Dhini Sari Sembiluh & Wahyu Sulistiad, 2022](#)).

However, this study has limitations, such as the scope of respondents being limited to certain festival traders and the short duration of observation. Therefore, further studies are needed with a

wider scope and a deeper methodological approach to gain a more comprehensive understanding of digital marketing strategies in encouraging QRIS adoption.

5. Conclusion

This study evaluated the effectiveness of the digital marketing strategy employed by PT BPD Kaltim Kaltara in enhancing merchant participation in the QRIS (Quick Response Code Indonesian Standard) adoption program, particularly within the context of a regional festival. The analysis revealed that the current digital marketing efforts have not been optimally effective in engaging all merchant segments, especially among micro, small, and medium enterprises (MSMEs) with limited technological literacy and access to digital infrastructure. A considerable proportion of merchants demonstrated a limited understanding of the functional and practical benefits of QRIS, and many encountered technical difficulties during implementation, resulting in low levels of adoption. These findings emphasize the critical need for a more integrated, educational, and context-sensitive digital marketing strategy. Theoretically, this study contributes to the discourse on digital marketing and innovation diffusion by reinforcing the importance of tailoring communication strategies to the socio-demographic and infrastructural realities of target audiences. Practically, it offers relevant implications for financial institutions and policymakers aiming to design inclusive and sustainable digital financial services. Nevertheless, the study is constrained by its limited scope, both in terms of sample size and temporal coverage, which may restrict the generalizability of the results.

Building upon these findings, future research should consider a broader comparative framework that includes diverse regional settings and a wider range of merchant profiles to better understand the factors influencing QRIS adoption. Longitudinal research designs are also recommended to observe behavioral changes over time and evaluate the sustained impact of digital marketing interventions. Moreover, further exploration is needed to assess the roles of digital trust, social influence, and infrastructural readiness in shaping merchants' adoption decisions. Such investigations would enhance the development of more effective digital marketing models and contribute significantly to advancing Indonesia's digital financial inclusion agenda.

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