

Analysis of UMKM Traders' Perceptions and Adoption of QRIS-Based Digital Marketing in Banyuasri Traditional Market, Singaraja

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Abstract

The rapid development of digital technology in the era of Society 5.0 has significantly transformed various sectors, including the economic sector. One of the innovations supporting digital transactions in Indonesia is the Quick Response Code Indonesian Standard (QRIS), which integrates multiple digital payment systems into a single standardized platform. This study aims to analyze the perceptions of Micro, Small, and Medium Enterprises (MSMEs) traders regarding the implementation of QRIS in Banyuasri Singaraja Traditional Market.

This research employs a qualitative approach with a phenomenological perspective. Data were collected through observations and in-depth interviews with MSME traders who utilize QRIS in their transaction activities. The data were analyzed using the interactive model of data analysis, including data reduction, data presentation, and conclusion drawing.

The results indicate that MSME traders perceive QRIS as beneficial in improving transaction efficiency and effectiveness, enhancing business professionalism and image, and expanding digital marketing opportunities. In terms of ease of use, QRIS is considered practical, flexible, and universal, enabling transactions anytime and anywhere. However, several obstacles were identified, including dependence on internet connectivity, limited signal availability, and challenges in withdrawing digital balances into cash. In conclusion, QRIS plays a significant role in supporting the digital transformation of MSMEs in traditional markets. Despite its advantages, continuous support in the form of digital literacy training and infrastructure improvement is necessary to optimize its implementation and enhance MSME competitiveness in the digital economy era.

Keywords: QRIS, Digital Payment, MSMEs, Traditional Market, Technology Adoption, Digital Transformation, Perception Analysis, Financial Inclusion

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INTRODUCTION

In the era of revolution 5.0, development technology and digital already the more experience development rapid and influential various sector important , such as economic , educational , social , and cultural . In the era of globalization like Now this , development technology and digital a lot create convenience and efficiency in do various matter or activities , for example make things easier for traders in market product or service service until make things easier method consumer payments or *customer* (Industri et al., 2023) . In other words, the presence of development technology and digital in sector economy very much make it easier for the perpetrators economy , such as manufacturers , distributors, and consumers . The main goal from development the is For follow current globalization and the 5.0 revolution which is increasingly fast and fulfilling need man in internet usage in various sectors and activities daily (Asrini et al., 2025) . Through progress technology and digital in sector economy this , it is hoped can give convenience and transparency in all type transactions sale between traders and consumers (Safrizal et al., 2025) .

One of proof progress in technology and digital frequently used by the community For do digital payments are *Quick Response Code Indonesian Standard* or the usual known with the term "QRIS" or the usual one known as standard national QR code developed by Bank Indonesia for unite various type digital payments become One system integrated (Entrepreneurs, 2023) . QRIS makes it easier for us to conduct digital transactions with economic actors (Arini et al., 2025) . Recently, the payment method using QRIS has often been in the public spotlight, not only simplifying the transaction process, QRIS also functions to increase effectiveness and efficiency in conducting transactions, as well as encouraging financial inclusion in Indonesia (Natsir et al., 2023) . In addition, QRIS can also support the acceleration of digital transformation among economic actors . Based on data from Kominfo.go.id, the use of QRIS in various transaction activities in Indonesia has been regulated and under the auspices of a legal institution, namely the Regulation of the Members of the Board of Governors (PADG) No. 21/18/2019 concerning the Implementation of *the National Standard Quick Response Code* for Payments. So that economic actors do not need to worry or be anxious in using and implementing QRIS in their daily transactions.

Currently, several platforms have emerged in Indonesia that utilize the QRIS payment method, such as Conventional Banks, GoPay, ShopeePay, OVO, Dana, and so on. This shows that many economic actors strongly support payments or transactions through digital methods. In Indonesia, so far, there have been no obstacles or barriers in the use of QRIS or digital transaction methods. However, the existence of QRIS often changes people's behavior and mindsets. For example, some people only rely on their mobile phones for all transactions and tend to be reluctant to leave the house when they want to buy something (Natsir et al., 2023) . This is because by using QRIS, consumers are not required to go to the store in person, but they can do it from home or even anywhere to make transactions and payments (Alifia & Permana, 2024) . This phenomenon occurs not only among large traders, but also among small traders or MSMEs in traditional markets.

MSMEs are one of the economic actors that utilize technological and digital advancements, namely QRIS. MSMEs play a very strategic role in the economy, such as creating jobs, spreading economic activity, and making the largest contribution to Gross Domestic Product (GDP) (Purba & Harahap, 2023) . Amid this vital role, MSMEs are also the group most required to be able to adapt to technological developments and changes in consumer behavior. Today's consumers are increasingly accustomed to fast, practical, and cashless transactions, so the use of digital payment systems is no longer just an option, but a necessity (Willem et al., 2020) .

Traditional markets are one of the environments where MSMEs operate in large numbers and diversity (Ayem et al., 2024) . Recently this , a lot once a traditional market that takes advantage of transaction digitally using QRIS . Development technology and digital influence the actors economy in various traditional markets (Anggraini et al., 2025) . Consumers are experiencing changes in their behavior and mindset when shopping and making transactions in traditional markets (Syukria, 2023) . They are more interested in using QRIS and not carrying physical cash when traveling. Consumers or *customers* believe that by implementing *cashless* and paying via QRIS, transactions are safer, easier, more flexible, faster, and more protected from the circulation of counterfeit money or fraud (Hafd, 2023) .

One traditional market that has implemented digitalization in transactions and sales through QRIS is the Banyuasri Singaraja Traditional Market. However, the level of QRIS utilization among traders and MSMEs still varies widely. Some traders have implemented digital transactions using QRIS, but many still use cash. Perception is a key factor in the technology acceptance process (Anggraini et al., 2025) . Perception is a person's mindset or cognitive pattern regarding something they receive. In the context of MSME traders in traditional markets, this perception is often influenced by experience, digital literacy levels, market conditions, and support from the government or digital payment service providers (Wulandari et al., 2024) . Some MSME traders may see QRIS as an opportunity for modernization, while others may still doubt its effectiveness or find it complicated to implement in daily trading activities. Therefore, studying how traders interpret the presence of QRIS is crucial to understanding the dynamics of technology adoption in traditional markets.

Based on this background, research on "**Case Study: Analysis of MSME Traders' Perceptions of the Implementation of Digital Marketing "QRIS" in Banyuasri Singaraja Traditional Market**" is important to conduct. This research not only provides an overview of the level of acceptance of traders towards digital payment technology, but also reveals obstacles and conveniences that can be utilized in efforts to develop a more adaptive and competitive MSME ecosystem in the digital era. By understanding the perceptions of MSME traders, it can formulate more appropriate strategies in encouraging digital literacy, increasing the use of QRIS, and strengthening MSME digitalization in a sustainable manner.

METHOD

In a study, the research method greatly influences the search and obtaining relevant and accurate data. This study uses a qualitative approach. Quoted from

Sugiyono (2009) , research using a qualitative approach focuses on cases, phenomena, and events in an environment and natural setting. Research with a qualitative approach aims to understand and analyze phenomena and events that occur using various methods, such as observation, interviews, documentation, and audio recordings (Pratama, 2025) . This qualitative approach method was chosen and used by the researcher to obtain relevant, accurate, and in-depth data in accordance with the formulated problem formulation.

Furthermore, this study also uses phenomenological theory, in which the researcher analyzes the experiences and phenomena experienced by a group of MSMEs regarding the implementation of QRIS in economic life at Banyuasri Traditional Market, Singaraja. Meanwhile, the data collection techniques used were observation and interviews with several MSME traders who implement transactions through QRIS at Banyuasri Market, Singaraja. Interviews were conducted face-to-face with MSME traders. The researcher asked about their perceptions of the benefits, convenience, and obstacles related to the implementation of QRIS in digital transactions. Then, the data that has been obtained is compiled into one and presented by the researcher to readers in the form of a scientific journal.

In this study, the researcher also applied data analysis techniques based on Huberman's theory (1994). The researcher carried out several important stages in analyzing the data, namely data reduction, data presentation, and conclusions (Creswell, 2009) . In the data reduction stage , the researcher summarized, concluded, and organized the data obtained from observations and interviews. Then, the researcher selected and discarded irrelevant and unnecessary data in this study. Next, the researcher presented the data. After all the data was selected and analyzed according to the needs, the researcher presented the data in the form of a scientific description. Finally , the researcher will make conclusion or *verification* . Stage the interpreted in accordance with data, results , and discussion .

RESULTS AND DISCUSSION

1. Overview of MSME Traders in Traditional Markets Banyuasri

Banyuasri Traditional Market is a central hub for economic activity in Singaraja, Buleleng Regency, Bali Province. It serves as a hub for economic actors, such as traders, distributors, and consumers. Banyuasri Traditional Market is home to numerous businesses, from large and medium-sized traders to small-scale micro, small, and medium-sized enterprises (MSMEs). These MSMEs are not only driving forces and economic actors, but also support basic needs across various sectors.

There are several types of businesses in Banyuasri Traditional Market, such as basic necessities and staple foods, fresh agricultural products (such as vegetables and fruits), meat and seafood, culinary and prepared foods, ready-to-eat foods, contemporary culinary, clothing or *fashion* , household equipment, and other daily necessities. Most of the MSME traders in Banyuasri Traditional Market are family or hereditary businesses, macro businesses, and micro businesses or businesses with relatively low capital. Based on the researcher's observation stage, there are several

criteria or characteristics of the MSME traders in the traditional market, namely: (1) Age range 25-68 years, (2) Some traders are hereditary and micro businesses, (3) The education level of the traders is mostly junior high-high school/vocational school, and (4) The MSME economic actors have been trading in Banyuasri Traditional Market for 20-35 years.

Based on observations and interviews with informants, it was shown that MSME traders in Banyuasri Traditional Market are familiar with the digital transaction tool "QRIS" and some have implemented it in their daily transactions. This study examines the perceived benefits, convenience, and barriers of using QRIS in MSME traders' transactions at Banyuasri Traditional Market, Singaraja.

2. Perceived Benefits of QRIS

Perception benefit used For measure and know views and beliefs of MSME traders in Traditional Markets Banyuasri in utilization of QRIS as method effective , efficient , fast , practical , safe and hassle-free digital transactions cost .

A. Improving the Effectiveness and Efficiency of Transactions

The implementation of QRIS in the world of buying and selling significantly increases efficiency and effectiveness. This is evidenced by one informant who stated: "*Using QRIS really makes it easier for us to make sales, because for those who don't carry small change or exact change, they can make payments via QRIS. So, I don't have to look for change if I don't have any .*" This shows that the implementation of QRIS really makes things easier for both parties, both merchants and consumers.

Then, a similar thing was also expressed by another informant (MM, 34 years old), who stated that: "*Using QRIS makes things easier for us, many consumers are afraid to carry wallets and a lot of money, so they are more concise and practical when going to the market .*" This response shows that QRIS can make transactions much more practical for consumers. In addition, consumers also feel safer when traveling and shopping at traditional markets.

This aligns closely with Hafid's (2023) theory , which states that the use of QRIS in buying and selling or transactions will facilitate economic actors, including traders, distributors, and consumers. Furthermore, consumers will feel safer, faster, and more practical. They only need to carry a mobile phone with *M-Banking* and sufficient balance to travel and shop (Wulandari et al., 2024) .

Several previous studies have also confirmed and validated the use of QRIS in buying and selling transactions. Puspitaningrum et al. (2023) stated that QRIS usage increases the effectiveness and efficiency of transaction processes. Furthermore, transactions made through QRIS are recorded and regulated by Bank Indonesia, making them much safer and more legally protected (Arumsari & Lailiyah, 2025) .

B. Improving Professionalism and Business Image

The implementation of QRIS in transaction activities can also improve the professionalism and image of MSMEs. Essentially , QRIS can give impression that

business The business is modern, digital, and professional (Tinggi et al., 2025) . Furthermore, businesses can be seen as keeping up with the times and digitalization. This is in line with the response expressed by a respondent with the initials KA (25 years old): " *I use QRIS so I can display my merchandise on social media. So people can see that my merchandise has been purchased by many people, so people will trust me to buy from me .* "

A similar sentiment was expressed by an informant named K (26 years old). He said: " *I usually post customer payment results on social media, like WhatsApp, Instagram, and Facebook. From there, people get to know my business and customer testimonials. They become more trusting and willing to shop with me. I can also sell via... " Online .* " The interview results indicate that using QRIS in various transactions can enhance professionalism and business image, and also serve as a digital marketing tool. This can increase *profits* for merchants and, more importantly, boost consumer or *customer trust* .

This point aligns closely with the theory of Natsir et al. (2023) , which states that through QRIS implementation, merchants can increase profits and open up their marketing channels. Indirectly, MSME merchants can market their products through QRIS transactions on social media, thereby enhancing their professionalism and business image.

C. Expanding Business Digital Marketing

Implementing QRIS in transactions not only improves effectiveness, efficiency, professionalism, and business image, but also expands a business's digital marketing efforts. For MSMEs, digital marketing is one of the... method in build *branding* . According to Jayanti et al., (2024) , the use of QRIS in the buying and selling process goods or service can expand marketing and search customer so that MSME traders are highly recommended For can develop business and competition through social media.

A number of informant looking at QRIS can utilized as source livelihood customer new . The reason is , UMKM traders can post results transaction via QRIS to personal social media or business . This is explained by one of the informant with the initials WY (21 years old) , he state that : " *The use of QRIS brings Lots impact It's positive for me . One of them is that I can post on WhatsApp, Facebook, or Instagram. Then, my friends will know that I sell here. I just add a few captions explaining that I sell at Banyuasri Traditional Market and explain what I make .* " In line with that, another informant (K, 26 years old) also said something similar: " *Using QRIS not only makes it easier and more profitable for me as a trader, but it also makes it easier for consumers to find traders. For example, if they see our posts on Facebook, they can easily find us. Especially since we are grocery sellers .* "

According to Entrepreneurs' theory (2023) , implementing QRIS (Quick Response Recognition) in digital transactions can improve service quality, expand digital marketing for MSMEs, and increase their customer base. Based on these phenomena, QR codes can also provide significant benefits to MSMEs. Thus, QRIS implementation is perceived to expand and enhance MSMEs' digital marketing, beyond simply serving as a payment method (Listiyono et al., 2024) .

3. Perception Convenience from QRIS

Perception ease of use For measure and know views and beliefs of MSME traders in Traditional Markets Banyuasri in utilization of QRIS as method digital transactions that are very easy . Based on existing phenomena , through QRIS implementation in Traditional Markets Banyuasri Singaraja , the traders No need need ability mastery high technology . The use of QRIS or QR-Code is considered to make things much easier for business actors . business , such as producers , distributors, and consumers

A. QRIS is considered very universal and practical.

The use of QRIS in sector economy , in particular For MSME traders , it is considered very universal and practical . Payment method through QRIS is known as one of the methods that can used everywhere (throughout Indonesia) and is very simple . In essence , users only must prepare application payments (such as M-Banking, OVO, Dana, Go-Pay, and so on), QR codes , and telephone handheld . Based on Natsir et al., (2023) , QRIS is also currently This Already can used in several countries besides Indonesia, such as Thailand, Malaysia, Singapore, Japan , and China. This signify that The use of QRIS is very universal and practical so that Lots implemented in various developed and developing countries throughout the world parts of the world.

This was also stated by an informant named GA (40 years old) : " *Since use QRIS for everyone Can practical . Anyone can shop at my shop. Sometimes There is visitor foreigners shopping at the stall I , he didn't have any change . I asked them to just pay using QRIS. They direct take out your cellphone and immediately scan the barcode on the table display case "Me . Okay, that's it ."* This phenomenon demonstrates the ease of using QRIS for MSME vendors at Banyuasri Singaraja Traditional Market. Consumers, especially foreign visitors, no longer have to struggle with counting and spending cash; they can use digital-based transactions, or QRIS, making transactions more practical and easier.

B. Very Flexible Use

Apart from being universal and practical , MSME traders in Traditional Markets Banyuasri Singaraja evaluate that the use of QRIS is very practical . Such things stated by LOR (22 years) , who stated that : " *The use of QRIS is really practical , for example if There is consumer shopping online, they No must pay direct to the store or via bank transfer. But, they Can pay just by scanning the QR-Code . I usually send QRIS barcode for merchandise me , later they Can pay through the QRIS scan ."* Then, a similar thing was also said by WY (21 years old): " *Usually I'm just practical. When there's a holiday, usually a lot of people shop online. Then, I just send the QRIS barcode, they can immediately make the payment. After that, they just send proof of payment. Done. The goods are then sent to their location or can be picked up at the market ."*

According to Khasanah et al., (2022) , using QRIS is very practical because it can save consumers time when shopping. Consumers or *customers* can also make transactions anytime and anywhere. They can do so simply by scanning a QR code on their mobile phones, making transactions easier and more convenient.

4. Perception Obstacle from QRIS

Based on stage observation and interviews in study this , researcher identify a number of perception obstacle to QRIS usage . Answer from The interviews presented by the informants were also quite varies . Informant 1 (MF, 45 years old) stated that: “ *Sometimes it's difficult to use QRIS when it rains. Because this is an open traditional market, sometimes consumers lose signal. They are hampered in making payments. It takes a long time and sometimes transactions often fail .*” Similar obstacles were also felt by another informant (TG, 20 years old), who stated: “ *If you use QRIS, all consumers have to rely on an internet signal. Especially if it turns out that their quota suddenly runs out. There's no Wi-Fi here, so it's a bit difficult . Especially if it turns out they don't carry cash and only rely on QRIS payments .*” Another obstacle was also expressed by an MSME trader with the initials NS (38 years old), he said that: “ *Sometimes I find it complicated because payments via QRIS are not in the form of cash, but in the form of a balance that goes into a personal account. So, I have to go to the bank first to withdraw the balance .*”

Based on these phenomena, it can be seen that the use of QRIS in transaction processes still faces several significant obstacles or shortcomings. These obstacles are generally due to signal limitations and the need for QRIS implementation to rely on internet availability. Not only consumers but also MSMEs (Micro, Small, and Medium Enterprises) often experience these obstacles. Furthermore, merchants sometimes find it difficult to exchange balances. This is because payments made through QRIS result in a balance being held in the bank, requiring merchants to withdraw funds from an ATM (Automated Teller Machine) if needed.

CONCLUSION

Banyuasri Singaraja Traditional Market is a shopping center and economic hub where most MSMEs (Micro, Small, and Medium Enterprises) use QRIS (*Quick Response Code Indonesian Standard*) for transactions. QRIS facilitates transactions and payments for economic actors and enhances MSMEs' digital marketing efforts.

Based on research, QRIS is a cashless payment method that significantly simplifies transactions for merchants and consumers. Consumers no longer need to carry wallets, cash, debit cards, or other items to make transactions. MSME merchants at Banyuasri Traditional Market consider QRIS to be highly effective, efficient, practical, flexible, secure, and fast. However, in practice, QRIS has its own advantages and disadvantages.

Some of the advantages directly experienced by MSMEs include the universality and practicality of QRIS, as well as its flexibility. However, the barriers and drawbacks of QRIS use include limited signal strength experienced by consumers, the continued reliance on internet access for transactions, and the inability to obtain revenue or balances directly in cash.

QRIS (*Quick Response Code Indonesian Standard*) can help increase the income and *profits* of MSME traders in the Banyuasri Singaraja Traditional Market by allowing them to reach a wider consumer base. However, MSME traders also need support from local governments and financial service providers in the form of ongoing

training and intensive mentoring regarding the use of QRIS for all types of transactions. With the right intervention, the use of QRIS has the potential to accelerate the digital transformation of MSMEs and increase the competitiveness of traditional markets in the digital economy era.

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