Utilization of QRIS as a Marketing Differentiation Strategy to Increase Sales at Warung Sembako Rifqy, Jagakarsa, South Jakarta

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Abstract

This study explores the utilization of the Quick Response Code Indonesian Standard (QRIS) as a marketing differentiation strategy to increase sales at *Warung Sembako Rifqy*, located in Jagakarsa, South Jakarta. Facing growing competition from modern retail stores and the shift in consumer preferences toward cashless payments, traditional shops are required to innovate through digital payment systems. Using a qualitative approach involving semi-structured interviews and participatory observation, this research investigates both customer and business owner experiences in adopting QRIS. The findings reveal that the implementation of QRIS not only improves transactional efficiency and financial recordkeeping but also adds value in enhancing customer loyalty and expanding market segmentation. QRIS has proven to be an effective differentiation strategy for adapting to digitalization trends and strengthening the competitiveness of micro, small, and medium enterprises (MSMEs) within a competitive traditional retail environment.

Keywords: marketing differentiation, payment digitalization, MSMEs, customer loyalty, traditional retail competitiveness

Introduction

Micro and Small Enterprises (MSEs) are small-scale businesses owned by Indonesian citizens, either individually or as legal entities, with total capital not exceeding IDR 5 billion, as defined in Law No. 20 of 2008, Chapter 1, Article 1. These enterprises play a vital role in supporting national economic growth and community livelihoods.

Retail businesses in Indonesia are categorized into two types: modern retail, such as supermarkets, and traditional retail, such as small *warung* (stalls) operated independently. Traditional shops are spread throughout Indonesia, facing increasing competition from modern retail chains. According to Tjiptono (2001), business success depends on the ability to attract and retain customers. Hence, *warungs*, as small enterprises, need to implement differentiation strategies to distinguish themselves from competitors. Differentiation can involve product quality, service innovation, pricing, and customer experience (Diferensiasi, Line, & Menarik, 2020).

As consumer preferences shift toward non-cash transactions, QRIS has emerged as a significant innovation. Developed by Bank Indonesia, QRIS integrates multiple payment systems into a single QR code, simplifying transactions and enhancing efficiency, safety, and accessibility. This initiative aligns with the government's efforts to accelerate digital financial transformation and promote financial inclusion among MSMEs.

Despite its potential, the adoption of QRIS among small business owners remains uneven. Sari (2024) revealed that many MSME operators still lack understanding of QRIS's technical functions and long-term benefits. Swastihayu and Putra (2025) further explained that adoption is influenced not only by technical literacy but also by social and psychological factors such as perceived ease of use, security risks, and social norms which particularly affect younger consumers.

In the digital era, competition within the MSME sector especially among traditional shops has intensified. *Warung Sembako Rifqy* faces challenges in maintaining its presence and attracting customers amid the rise of minimarkets and online retail platforms. Implementing QRIS serves as a strategic step to meet consumer needs, enhance transaction efficiency, and strengthen customer trust while aligning with national digital financial inclusion programs.

However, the decision to implement QRIS is not without challenges. Business owners must overcome limitations in technological understanding, perceived costs, and doubts about effectiveness. Therefore, this study aims to analyze the motivations behind QRIS adoption by *Warung Sembako Rifqy*, its operational impact, and its role in supporting marketing differentiation within traditional retail settings.

Method

This study employed a qualitative field research approach, focusing on understanding real-world experiences without quantification. The research utilized semi-structured interviews and participatory observation to collect data from the owner and customers of *Warung Sembako Rifqy*.

The qualitative approach is suitable for exploring human and social phenomena in depth (Holloway & Wheeler, 1996). The semi structured interview technique allowed researchers to explore customer perceptions, transaction experiences, and the effects of QRIS adoption on sales performance. Participatory observation enabled direct engagement in the shop's transactional processes to better understand behavioral and operational changes.

The research site, *Warung Sembako Rifqy*, was chosen due to its recent integration of QRIS technology. Data collection focused on evaluating how QRIS enhances operational efficiency and differentiates the business in a competitive traditional retail environment.

Results and Discussion

The implementation of QRIS at *Warung Sembako Rifqy* represents a strategic effort to align with Indonesia's accelerating digitalization in the MSME sector. The study revealed three major findings related to the adoption process, operational impacts, and marketing differentiation outcomes following the integration of QRIS technology.

The business owner of *Warung Sembako Rifqy* adopted QRIS following the government's digital payment campaign in collaboration with local banks. The registration and activation process was facilitated by a partner bank through Bank Indonesia's official QRIS program. The shop owner stated that the motivation for adopting QRIS stemmed from two main considerations: (1) to facilitate cashless transactions requested by customers, and (2) to align with modern payment trends that enhance credibility and professionalism.

However, consistent with findings from Sari (2024), the study found that some small business owners initially struggled with the technical aspects of QRIS usage, including QR code generation and transaction verification. This challenge was gradually overcome through informal peer learning and assistance from bank representatives. These findings align with Swastihayu and Putra (2025), who emphasized that digital adoption among MSMEs is influenced by social factors and the surrounding digital ecosystem rather than merely technical literacy.

The adoption of QRIS has created measurable improvements in transaction efficiency. Customers no longer need to carry cash, and payments can be made instantly via mobile applications such as GoPay, OVO, or ShopeePay. From an operational perspective, the use of QRIS minimizes human error during payment recording and helps maintain transaction transparency.

These improvements are consistent with Mardhiyah & Safrin (2021), who demonstrated that digital payment systems significantly enhance efficiency and accuracy in MSME financial management. In the case of *Warung Sembako Rifqy*, daily transaction tracking became easier, and the shop owner could review transaction histories through the linked bank account. This also increased consumer confidence, as many respondents expressed that digital payment options represent reliability and modernity in small-scale businesses.

Furthermore, QRIS adoption indirectly supported financial inclusion by introducing the shop owner to basic financial management through banking services. The owner noted that daily digital transactions encouraged consistent record-keeping, helping to separate personal and business finances an issue frequently faced by micro-entrepreneurs.

The implementation of QRIS not only modernized transactional processes but also functioned as a marketing differentiation strategy. By displaying QRIS prominently near the cashier, *Warung Sembako Rifqy* projected an image of innovation and professionalism uncommon in traditional stalls. This visual element, though simple, created a perception of trustworthiness among customers.

According to Tjiptono (2001), marketing differentiation occurs when a business offers a unique advantage not easily replicated by competitors. In this case, QRIS served as a *digital differentiation tool* that distinguished *Warung Sembako Rifqy* from nearby stalls still operating solely with cash. This advantage was particularly significant for younger consumers who tend to prefer cashless transactions and are sensitive to technological accessibility.

The integration of QRIS also contributed to expanding the consumer base. Younger customers and office employees from nearby areas expressed a preference for purchasing from merchants that accepted QRIS payments. As supported by Diferensiasi, Line, & Menarik (2020), creating a value-based distinction enhances customer engagement and long-term loyalty. Moreover, the owner reported a noticeable increase in average daily sales after the introduction of QRIS particularly during weekends suggesting a correlation between transaction convenience and purchase frequency.

Despite its benefits, several challenges remain. Technical connectivity issues occasionally disrupted transactions, especially during unstable internet connections. Additionally, some older customers preferred cash payments, citing unfamiliarity with digital applications. This supports **Sari (2024)**, who identified user trust and digital literacy as barriers to QRIS adoption among traditional consumers.

Moreover, the shop owner initially perceived QRIS fees as a potential burden. However, this perception shifted after understanding that the long-term benefits such as ease of accounting and enhanced customer satisfaction outweighed minor administrative costs. The key to successful implementation lies in providing consistent education and digital training for micro-entrepreneurs, aligning with Swastihayu & Putra (2025), who argued that empowerment through financial technology literacy is essential for sustainable MSME digital transformation.

Conclusions

The findings demonstrate that the use of QRIS as a marketing differentiation strategy significantly contributes to improving transactional efficiency, customer trust, and sales performance at *Warung Sembako Rifqy*. Beyond its operational benefits, QRIS serves as a symbolic marker of digital transformation within traditional retail ecosystems.

This study reinforces the argument that digital payment adoption among MSMEs should be positioned not merely as a technological adaptation but as a strategic marketing innovation capable of enhancing competitiveness. However, sustainability requires ongoing education, infrastructure improvement, and customer engagement to bridge the digital divide between modern and traditional consumers.

Future research should involve broader case comparisons among MSMEs to explore long-term impacts on profitability and brand equity, particularly as Indonesia moves toward a fully integrated cashless society.

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