



Bank Indonesia DIY education campaign strategy in increasing awareness of QRIS electronic payments in the DIY MSME 2023

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ABSTRACT

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The use of electronic money is essential in economic activities. Bank Indonesia DIY created an educational campaign related to QRIS to increase the use of QRIS in MSMEs in DIY. In addition, DIY Province won the BI award appreciation for the best Export MSMEs and the best QRIS implementation in Indonesia. This study wants to know and describe the stages of planning an educational campaign by Bank Indonesia Yogyakarta Special Region, using a qualitative method with a case study approach. The validity test uses source triangulation, which compares the degree of trust in data from several sources. The results of this study show that the campaign carried out by Bank Indonesia DIY is through the "SIAP PASAR QRIS" slogan, which means "Healthy Innovative Market with QRIS." DIY, there are 10 SIAP QRIS MARKETS. The most ready market is the Beringharjo market. As much as 50% of the traders have used QRIS—BI DIY in disseminating the educational campaign through Instagram, Twitter, WhatsApp, and YouTube media for publication. QRIS is not only for transactions in stores but also for donations or alms at houses of worship with QRIS.

1. Introduction

Bank Indonesia, responsible for monetary policy and payment system regulation, has issued a policy regarding QRIS (Quick Response Code Indonesia Standard) as regulated in Bank Indonesia Regulation No.16/08/PBI/2014. With the introduction of non-cash payment methods such as QRIS, it is expected to optimize the population's purchasing power, ultimately contributing positively to the country's economic growth. QRIS offers convenience and security, especially for Micro, Small, and Medium Enterprises (MSMEs) (Nathasya & Maysha, 2024). One of the benefits is that MSMEs no longer need to carry large amounts of cash for transactions, as QRIS provides a safer and more efficient alternative (Setiawan & Mahyuni, 2020).

Bank Indonesia (BI) in Yogyakarta organized the QRIS DIY Week 2023 from August 14 to 20, 2023. BI Yogyakarta hosted the QRIS DIY 2023 culmination event at Atrium Jogja City Mall during this period. This event was a collaborative effort to accelerate digital payment transactions throughout Indonesia, simultaneously held in 46 BI Regional Representative Offices (Setiawan & Mahyuni, 2020). The Head of BI Yogyakarta, Ibrahim, expressed hopes that digital payment access could expand through the QRIS DIY 2023 event, promoting financial inclusion. With the QRIS TUNTAS feature (Cash Withdrawal, Transfer, and Deposit) on August 17, 2023, QRIS evolved beyond a mere payment tool (Anisatul, 2023). Bank Indonesia is committed to synergizing with stakeholders, including Local Governments, industry players, and the public, to expand QRIS usage through innovative features and ongoing cooperation (mnctrijaya.com, 2023).

The availability and widespread use of QRIS in Indonesia are particularly beneficial for Micro, Small, and Medium Enterprises (MSMEs). Why do MSMEs embrace QRIS? This is because

businesses of all types and sizes can use QRIS (Siagian et al., 2021). MSMEs are attracted to QRIS adoption because it is more cost-effective than traditional transfer methods, often with higher fees or administrative costs for sellers. Other activities included UMKM Go-Digital talk shows and discussions between BI and Payment Service Providers (PSPs), both bank and non-bank, in DIY on August 15 and 16, 2023 (Listiyono, 2023). QRIS also facilitates transactions for MSMEs and their payments to the government. Acting Mayor of Yogyakarta, Singgih Raharjo, led the High-Level Meeting of the Digitalization Acceleration and Expansion Team (TP2DD) for Yogyakarta City and launched integrated tax and levy payments through dynamic QRIS (Pikahulan, 2020). DURING MORNING EXERCISES, the QRIS Experience Rp 1 promotion was conducted with Pemda and BPD DIY. As the grand finale, BI DIY held a closing celebration at Jogja City Mall on August 19-20, 2023. Activities included a Consumer Protection talk show with BI, OJK, and BSI, digital payment product promotion by PSPs, UMKM Go-Digital exhibitions, QRIS educational games, competitions, and entertainment (Listiyono, 2023).

Bank Indonesia DIY conducted QRIS awareness campaigns to enhance electronic payment awareness among MSMEs in DIY. DIY is one of Indonesia's provinces leading in QRIS usage, and its adoption continues to grow each year. Furthermore, Bank Indonesia plays a crucial role in supporting the country's economic fundamentals since it is the central bank, impacting not only centralized sectors but also the grassroots (Lupita et al., 2020). Therefore, Bank Indonesia is actively managing finances for MSMEs in Indonesia (Humas DIY, 2022).

Bank Indonesia (BI) reported that the number of individuals using QRIS in the Special Region of Yogyakarta as of May 2023 reached 671,000 users. This marked a growth of 131,279 users, representing a 43.2% annual increase compared to the previous year (Year on Year / YoY). Deputy Governor of Bank Indonesia, Filianingsih Hendarta, explained that as of June 9, 2023, 613,000 merchants were using QRIS in DIY. This included an additional 53,272 new merchants, a 32% YoY growth compared to June 2022. DIY received appreciation from BI Awards for Best MSME Export and Best QRIS Implementation by a Provincial Government in Indonesia (Anisatul, 2023).

Bank Indonesia campaigns for QRIS to enhance digital financial inclusivity in Indonesia, aiming to reach all segments of society (Atikah et al., 2021). Before the introduction of QRIS, digital finance was mainly accessible to the middle class and tech-savvy youth. QRIS is expected to make digital finance accessible to more people, mainly through QRIS payment systems (Fauziyah & Prajawati, 2023). Bank Indonesia's education efforts in raising QRIS awareness in the Special Region of Yogyakarta (DIY) involve face-to-face meetings with the community, media campaigns on television, radio broadcasts, and informative advertisements (Liswanti et al., 2023). The primary goal is inclusivity, with the campaign targeting all segments of society, including traders, students, and market visitors (Humas DIY, 2022). Cash transactions were predominant in the past, leading to rapid cash deterioration and counterfeit money circulation. With the potential for economic growth, buyers in the market were already tech-savvy, but non-cash payment options were limited. One campaign initiative is "PASAR SIAP QRIS," which stands for "ready, healthy, safe, innovative with QRIS." Its goal is to promote innovation and health in markets through QRIS. In Jogja, nearly ten markets are ready to accept QRIS, with around 50% of vendors at Bringharjo Market using QRIS. Other communities, such as religious groups, received education from the Council of Mosques in DIY, providing direct information from Bank Indonesia. QRIS is helpful for store transactions and donations or charity at places of worship through QRIS (mnctrijaya.com, 2023).

Bank Indonesia's target for QRIS usage in 2023 includes 45 million users nationally, with 1 million transactions. DIY's goal is 261,000 new QRIS users in 2023, with 23.5 million transactions. Progress for new users in DIY reached 58% in July, and transaction volume surpassed 124%, with over 23 million transactions occurring in DIY from January to July 2023 (Sholihah, 2023). Challenges and obstacles during the awareness campaign primarily revolved around participant recruitment and time constraints. Time limitations were significant due to difficulties gathering individuals individually, especially with limited human resources. Visiting each market or location one by one was impractical, and the main issue might have been related to human resource limitations. However, these challenges can be overcome, and their specificity can be better addressed. One more specific challenge was conducting direct outreach to communities where some individuals might need access to mobile banking, preventing them from experiencing QRIS firsthand.

To make non-cash payments more inclusive, there is also a need to build supporting infrastructure, such as internet access and the availability of mobile banking-supporting devices (Aisyah & Maharani, 2021). This creates additional barriers to providing the public with more straightforward, safer, and faster payment options. Therefore, the primary challenge lies in overcoming participant and time limitations and ensuring that the necessary infrastructure and access are available to all community members for non-cash payment adoption.

2. Method

This research employs a qualitative descriptive method using a case study approach. According to Yin & Robert (2009), a case study is a research approach in social sciences that is more suitable when the primary questions are how and why and when the research focuses on contemporary phenomena in real-life situations (Syahdan, 2022). This study aims to deeply explore the Educational Campaign Strategy of Bank Indonesia DIY to increase awareness of electronic payments through QRIS in the realm of MSMEs in DIY in 2023 (Sabri & Adiprabowo, 2023).

Data collection is conducted through in-depth interviews with Bank Indonesia DIY, their colleagues, and from the perspective of MSMEs (Saputri & Fajri, 2021). Various interview formats, including structured, semi-structured, and unstructured, are used to gather comprehensive and detailed information. In this research, data collection is primarily done through in-depth interviews. These interviews involve direct conversations with Bank Indonesia's public relations team to obtain detailed and abundant information. Interviews are a data collection method through oral communication and can use structured, semi-structured, or unstructured formats. In structured interviews, questions for respondents are predetermined and strictly followed. In semi-structured interviews, while there is a list of predetermined questions, there is flexibility for new questions to arise spontaneously based on the ongoing conversation's context. On the other hand, unstructured interviews are conducted without following a specific format, with the researcher focusing on relevant core issues (Harahap, 2020).

The author uses source triangulation in this research to obtain comprehensive and abundant information. This information is obtained from reference data from various sources, such as interviews, archives, and official offline and online documents, to ensure validity and reliability. *Source triangulation* is a process to assess data reliability by comparing information from different sources. Data from various sources are then analyzed by describing, categorizing, and identifying each data source's similarities, differences, and unique characteristics. This process differs from simplification or summation commonly used in quantitative research. After concluding the analysis, the next step is to seek agreement or confirmation from the data sources (Haryoko et al., 2020).

3. Result and Discussion

3.1. Campaign Strategy

Non-profit organizations or advocacy groups typically conduct education campaigns or public awareness campaigns. A campaign is an effort to persuade the target audience. Therefore, planning a campaign requires appropriate strategies and steps. According to J.L. Thompson, a system is a way to achieve the final result, usually the organization's goal (in Sandra, 2007).

According to Venus (2018), when designing a well-thought-out campaign, five questions need to be answered as follows:

1. What Bank Indonesia DIY aims to achieve through the Bank Indonesia campaign strategy is increasing awareness of QRIS usage to enhance digital financial inclusivity in DIY. Digital finance can reach all layers of society.
2. The target audience that Bank Indonesia DIY aims to reach includes all segments of society, starting from merchants, students, and market-goers. In Yogyakarta, there are already ten markets ready for QRIS, with 50% of sellers in Beringharjo Market using QRIS, and there is a mosque council's socialization in one province of DIY.

3. The message that Bank Indonesia DIY wants to convey is that with QRIS, it is hoped that more population segments can use digital finance, including the QRIS payment system.
4. The method of delivering educational campaigns by Bank Indonesia DIY involves first explaining the benefits and background of QRIS to encourage its usage. The simplest way to inform MSMEs is through socialization. Bank Indonesia engages in face-to-face discussions and gathers people in one place for socialization, followed by a QRIS experience.
5. The evaluation conducted by Bank Indonesia DIY is through a post-test that measures the direct scores. For example, after socializing with various communities, if scores suddenly decrease within a specific community, such as an average score dropping from 87 to 60, there may be differences in the way the socialization was conducted or in the content. Evaluation is typically done based on such observations, but for the long-term effectiveness, it is monitored by BI DIY.

3.2. The Campaign Message

According to Venus (2018), campaign messages differ from messages typically conveyed in everyday life. Messages in everyday situations often tend to be general, clichéd, and routine and considered commonplace or accepted as is. On the other hand, campaign messages are designed creatively and effectively to raise awareness, capture attention, and achieve the desired impact. Experts have identified ten key characteristics of campaign messages, which can be described as follows:

- 1) *Campaign messages must have an overlapping of interest with the audience.*

Overlapping of interest refers to the intersection of goods that should be considered when designing campaign messages at the beginning of planning (Jia, 2019). Various research studies show that the audience chooses actions that align with their interests (Key & Czaplewski, 2017). Bank Indonesia DIY conducted an educational campaign to raise awareness of digital financial inclusivity in Indonesia through QRIS. Before QRIS was introduced, digital finance was mainly accessible to the middle-class or tech-savvy youth. With the introduction of QRIS, the goal is to make more people aware of QRIS.

- 2) *Campaign messages must be concise, clear, memorable, and readable.*

Audiences are more inclined to be interested in short, easily memorable messages that can be scanned, especially when these messages are displayed on banners or billboards (Wintersieck et al., 2021). The limited time available to the audience for reading messages makes it essential for message designers to consider delivering key messages clearly for quick digestion (Rahmawati & Murtanto, 2023). Bank Indonesia DIY has implemented other forms of socialization and education, such as billboards about QRIS and posters placed on Trans Jogja buses. There are plans to increase public awareness through methods other than face-to-face meetings. One form of their campaign is "PASAR SIAP QRIS," an abbreviation for "ready, healthy, safe, innovative using QRIS." It promotes innovative and healthy markets through the use of QRIS.

- 3) *Campaign messages must be argumentative.*

The campaign message is argumentative, meaning it can explain why someone should follow or engage in what the campaign advocates. One of the advantages of the QRIS payment system is that, previously, payments were often made through bank transfers, which had minimum transaction limits. For example, using debit or credit cards for non-cash payments was not always accessible to everyone. Not all stores could afford the necessary equipment to accept payments in this way due to high machine rental costs. With QRIS introduced in many areas in DIY (Do It Yourself), it has become more inclusive for use by MSMEs (Micro, Small, and Medium Enterprises). QRIS can be adopted by various types of businesses and across different sectors because it is highly flexible. This makes it appealing for MSMEs due to its affordability.

- 1) Campaign messages must be ethical and trustworthy.

Messages conveyed in campaigns must be supported by evidence from past individual experiences. Bank Indonesia's DIY goal is inclusivity, reaching all layers of society. The QRIS campaign targets the entire population, including merchants, students, and market-goers. In the past, payments had to be made in cash, which led to rapid currency circulation and the emergence of counterfeit money.

Because of its significant economic potential, the market has been aware of technology. However, in the past, non-cash payment options were limited.

- 2) Campaign messages must be concrete and directly related to the issue.

Having a concrete nature means that campaign messages must have tangible elements that can be imagined and recognized by the audience. Concrete words in letters have characteristics that can be sensed, seen, touched, heard, or smelled. Bank Indonesia informs MSMEs about QRIS and holds socialization sessions where people gather in person, talk to each other, and convene in a specific location. Afterward, they provide practical experience with QRIS by demonstrating or inviting them to try it directly on their mobile banking applications. This allows people who have never used QRIS to learn and test this feature firsthand. As a result, they will realize that QRIS makes the process easier and more efficient. This strategy was chosen to increase public awareness.

- 3) Campaign messages must be repetitive.

The fundamental principle of the campaign is repetition. Experts believe that a campaign involves a series of repeated actions to ensure that the main message can take root in the audience's minds. Message repetition is not only important for grabbing the audience's attention but also a key factor in shaping and maintaining behavior. Bank Indonesia DIY collaborates with various parties when conducting socialization efforts. For instance, they conduct socialization at the neighborhood level, working together with local authorities and engaging with the local community. Additionally, they collaborate with other institutions, such as local governments (PEMDA), to educate the public about the convenience of using QRIS (Quick Response Code) for motor vehicle tax payments and non-cash transactions. One emphasized aspect is the use of QRIS and the transaction volume it generates. Furthermore, they also collaborate with banks as non-bank Payment Service Providers (PJP). MSMEs are also one of the focuses of BI DIY because they want to ensure inclusivity in non-cash and digital payment services.

- 4) Campaign messages must be coherent.

Coherent campaigns refer to messages created with consistency and alignment, even when the statements are intended for different audiences. Bank Indonesia DIY, consistently uses socialization campaigns to educate the public about QRIS awareness.

- 5) Campaign messages must be segmentative.

The audience generally does not possess uniform characteristics but consists of diverse individuals with different personalities, beliefs, organizational affiliations, interests, education levels, and occupations. Bank Indonesia DIY conducts educational campaigns and socialization efforts targeting various segments of the population, each with its unique characteristics, such as students, MSMEs/merchants, and other communities like religious figures. Bank Indonesia (BI) records indicate that the number of individuals using QRIS in the Special Region of Yogyakarta until May 2023 has reached 671,000 users. This represents a growth of 131,279 users or a 43.2% annual increase compared to the previous year (Year on Year / YoY). Deputy Governor of Bank Indonesia, Filianingsih Hendarta, explains that the number of merchants using QRIS in DIY as of June 9, 2023, is 613,000. There has been an increase of 53,272 new merchants, marking a 32% YoY growth compared to data from June 2022. BI recognized DIY as the Best Export MSME and Province with QRIS Implementation in Indonesia (Anisatul, 2023).

- 6) Campaign messages must demonstrate differences.

Campaign messages in the political context aim to provide views to the audience so they can make their own decisions about political candidates. Essentially, Bank Indonesia DIY aims to reach the entire population. However, it acknowledges that society has informal groupings. For example, strategies must be adapted when communicating and socializing depending on the group. For instance, the approach to speaking with market traders will differ from the approach to students or university students. Demographics can also play a role, but the differences are more related to job characteristics that make the difference.

7) Campaign messages must provide solutions and action directions.

Campaigns support change in various forms, such as raising awareness, knowledge, attitudes, or behaviors. The goal is to achieve inclusivity; the QRIS campaign targets all segments of society, including merchants, students, and market-goers. In the past, transactions always used cash, accelerating currency circulation and leading to issues like worn-out money and counterfeit money. Markets have significant economic potential, and most market-goers are already familiar with technology; however, in the past, non-cash payment options were limited. One campaign used is "PASAR SIAP QRIS," which stands for "ready means healthy, safe, innovative, use QRIS," aiming to promote innovation, health, and safety in the market by using QRIS.

3.3. Factors Inhibiting and Supporting the Campaign

These inhibiting factors indicate that some individuals need to understand the campaign message during its implementation. Additionally, difficulty capturing the audience's attention can worsen the situation, making it challenging for the news to be well-received. Therefore, there needs to be alignment between the campaign concept and the characteristics and attitudes of the audience to achieve the campaign's objectives successfully. Challenges in the socialization process are primarily related to the difficulty of gathering people due to time constraints and human resources limitations.

Given the difficulty of visiting each market individually, there needs to be more attention to needs to be more attention to other tasks. The primary constraint is a lack of human resources, but this issue can be overcome. A more specific challenge is that most of the population still needs access to mobile banking, so they cannot directly experience using QRIS. Although they can listen to explanations, more significant achievements may occur if they try QRIS. This also includes infrastructure challenges such as internet access and mobile banking devices, which can be impediments.

4. Conclusion

Bank Indonesia (BI) has made significant efforts in the education and socialization campaign of QRIS to enhance digital financial inclusivity in the Special Region of Yogyakarta (DIY) and nationally. QRIS benefits the public and Micro, Small, and Medium Enterprises (MSMEs) by providing a secure and efficient non-cash payment alternative. The results of this campaign show positive growth in QRIS usage in DIY, both in the number of users and the number of merchants accepting QRIS.

BI DIY employs a campaign strategy that involves face-to-face meetings, mass media, radio, and advertisements to raise public awareness about QRIS. This campaign aims to achieve digital financial inclusivity by reaching all segments of society, including merchants, students, and market visitors. In the campaign message, BI explains the benefits and advantages of QRIS, such as convenience and cost-effectiveness compared to traditional methods.

BI DIY campaign has successfully increased public awareness of QRIS, as evidenced by the growth in users and merchants accepting QRIS. However, some challenges remain, including time constraints, human resources, and infrastructure access. In this regard, BI plays a crucial role in ensuring that the campaign continues to be effective and inclusive. Furthermore, BI DIY campaign message aligns with essential characteristics such as overlapping of interest, clarity, argumentation, ethics, concreteness, repetition, coherence, segmentation, and providing solutions. These are critical factors in the success of this campaign.

In the context of this research, using a qualitative descriptive approach with the case study method and source triangulation has helped collect comprehensive and valid data. This research also provides in-depth insights into campaign strategies, campaign messages, and supporting and hindering factors in the socialization of QRIS by Bank Indonesia DIY. With QRIS becoming increasingly accepted by the public and MSMEs, digital finance will become more inclusive, and BI can achieve its ambitious QRIS usage targets in 2023. However, continuous efforts in education, socialization, and infrastructure improvement will remain essential to achieving this goal.

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