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PROMOTIONAL STRATEGIES BY BSI KCP PARE IN INCREASING THE  
NUMBER OF QRIS MERCHANTS

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**ABSTRAK**

Kehadiran teknologi yang semakin berkembang mempengaruhi industri perbankan yang mulai menerapkan sistem pembayaran non tunai dengan menggunakan *scan QR code* atau sistem QRIS melalui gadget. QRIS ini tentunya sangat mempermudah dan mempercepat transaksi. Namun, kemudahan tersebut masih belum bisa dirasakan oleh masyarakat atau pelaku usaha yang masih kurang literasi sehingga hal tersebut menjadi kendala dalam peningkatan jumlah *merchant QRIS BSI*. Penelitian ini bertujuan untuk menganalisis strategi promosi QRIS yang diterapkan oleh BSI KCP Pare dalam meningkatkan jumlah *merchant QRIS*. Penelitian ini merupakan penelitian kualitatif dengan menggunakan pendekatan *field research*. Data dan sumber data didapat dari pihak BSI KCP Pare. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi. Teknik pengolahan data dilakukan dengan *editing, organizing*, dan penentuan hasil. Teknik analisis data dilakukan dengan pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Teknik pengecekan keabsahan data dilakukan dengan menggunakan triangulasi sumber. Hasil penelitian menunjukkan bahwa: 1) Strategi promosi yang dilakukan oleh BSI KCP Pare yaitu *personal selling* (penjualan secara pribadi), *public relation* (hubungan masyarakat), dan *direct marketing* (pemasaran langsung). 2) Faktor-faktor yang mempengaruhi strategi promosi antara lain sifat pasar, faktor produk, dan faktor tahap siklus hidup produk QRIS yang baik. 3) Dampak ditetapkannya strategi promosi tersebut adalah berupa peningkatan jumlah *merchant QRIS* sebesar 80-100% setiap tahunnya dan mendapatkan testimoni positif dari *merchant QRIS*.

**Kata Kunci:** Strategi Promosi; QRIS; Bank Syariah Indonesia.

**ABSTRACT**

*The presence of increasingly developing technology has influenced the banking industry which has begun to implement a non-cash payment system using a QR code scan or QRIS system via gadgets. QRIS certainly makes transactions much easier and faster. However, this convenience has not been felt by the public or business actors who are still lacking in literacy, so this has become an obstacle in increasing the number of BSI QRIS merchants. This study aims to analyze the QRIS promotion strategy implemented by BSI KCP Pare in increasing the number of QRIS merchants. This study is a qualitative study using a field research approach. Data and data sources were obtained from BSI KCP Pare. Data collection techniques were carried out through observation, interviews, and*

*documentation. Data processing techniques were carried out by editing, organizing, and determining results. Data analysis techniques were carried out by collecting data, reducing data, presenting data, and drawing conclusions. The data validity checking technique was carried out using source triangulation. The results of the study indicate that: 1) The promotional strategies carried out by BSI KCP Pare are personal selling, public relations, and direct marketing. 2) Factors that influence the promotional strategy include market characteristics, product factors, and good QRIS product life cycle stage factors. 3) The impact of establishing the promotional strategy is an increase in the number of QRIS merchants by 80-100% each year and getting positive testimonials from QRIS merchants.*

**Keywords:** *Promotion Strategy; QRIS; Bank Syariah Indonesia.*

## A. INTRODUCTION

In today's digital age, technological advancements will undoubtedly continue to increase rapidly, especially in lightening and simplifying the work of individuals and companies. The field of technology always requires limitless innovation to contribute to easing work and improving company efficiency. A developing technology will naturally spread to the financial or banking industry, especially as a payment tool for easier transactions. This payment or transaction tool will provide various benefits, particularly ease of transacting by saving time, cost, and effort. (Tarantang, 2019).

In the Islamic banking industry, the types of non-cash or digital banking transaction tools include QRIS (Quick Response Code Indonesian Standard), which is a digital payment tool standardized for payments made by scanning QR codes. Currently, non-cash or digital payments are widely used by most of the population. They chose to use digital payment applications from both banks and non-banks, such as m-banking and digital wallets. These applications allow users to save a certain amount of money within the application, which can be accessed thru gadgets or mobile phones. Bank Indonesia (BI) created a QR-based standard on August 17, 2019, which can be used for payments thru mobile banking applications, e-wallets, or e-money, named QRIS. The launch of this QR standard by Bank Indonesia is the result of implementing the Indonesian Payment System (SPI), which was announced in May 2019. (Bank Indonesia, 2020).

As times change, the behavior of the majority of society also changes, marked by a reluctance to use cash for payments. The majority believe that making payments in cash tends to be inconvenient and complicated. This is common among young people who are more interested in making cashless payments. This is supported by the rapid development

of electronic money during the Covid-19 pandemic, where electronic money was widely used as a payment system to minimize physical contact. Plus, paying with a digital currency system is considered more practical and efficient due to the many discounts and promotions offered by certain platforms when paying with electronic money. From a process perspective, paying with electronic money is also simpler because all transactions can be done thru a single application. One example of electronic money payment is payment using a QR code.

In this study, due to the large number of business owners in the community and among customers who still lack literacy regarding QRIS products, this digital payment system is not yet widely understood by a group of people who are unfamiliar with digital payment systems. Although QRIS meets its targets, the reality is that many people still lack literacy, leading to reluctance to use QRIS. In theory, the presence of QRIS should make payments easier, especially for business owners, as it is more practical, convenient, and eliminates the need to prepare cash for change. Therefore, given these constraints, the researcher is interested in analyzing the promotion strategies implemented by BSI KCP Pare in increasing the number of QRIS merchants.

## **B. THEORETICAL REVIEW**

### **1. Definition of Promotion Strategy**

According to Moekijat, a promotion strategy is a company's activity to increase sales by using communication methods that are convincing to consumers (Moekijat, 2000). Meanwhile, Lamb, Hair, and McDaniel define a promotion strategy as a plan for the effective utilization of various promotion elements such as advertising, public relations, personal selling, and sales promotion. (Charles Lamb, McDaniel et al., 2001).

Based on the two theories from the experts above, it can be concluded that a promotion strategy is a planned activity aimed at informing, persuading, and influencing consumers to decide to use a product so that the set goals can be achieved. (Wahyuni, 2019).

### **2. Promotion Mix**

Anisatun Nurul defines the promotional mix as the most optimal combination of various strategies from variables such as advertising, personal selling, and other promotional tools, all of which are designed to achieve the goals of a promotional or sales program (Uluwiyah, 2022). What is included in the promotional mix are:

**a. Advertising**

Advertising is non-personal communication carried out by companies or individuals thru various media at a cost. Advertising is used to convey all forms of information that the bank wishes to communicate, which typically includes products, product uses, prices, methods of use, and advantages over competitors' products (Melati, 2020).

**b. Personal Selling**

Personal selling is a form of face-to-face or direct (door-to-door) promotion that occurs between a salesperson and potential customers with the aim of introducing and explaining the product to potential customers so that they make a purchase decision. Personal selling is conducted privately between the bank and the customer so that the customer is interested in using a product being offered. (Melati, 2020).

**c. Public Relation**

Public relations are communication actions taken by a company to influence the opinions, perceptions, attitudes, and beliefs of a large group toward that company. Public relations share information and communicate with the goal of building good relationships. (Uluwiyah, 2022).

**d. Direct Marketing**

Direct marketing, or direct marketing strategy, is one of the most effective forms of marketing because it uses an interactive marketing system that utilizes a variety of communication media to increase customer interest in products in a specific, instant, and measurable way (Fandy, 2008). Within the direct marketing strategy, there are 6 channels that can be used, including direct order, direct mail, direct response, telemarketing, direct selling, and digital marketing. In addition to channels, there are 3 indicators in the direct marketing strategy: information, target market, and creativity.

**e. Sales Promotion**

Sales promotion is a promotional activity carried out to increase sales by offering discounts for a specific period and on certain goods. (Kasmir, 2004).

**f. Factors Influencing Promotion Strategy**

According to Basu and Irawan, there are four factors that influence promotion strategies: budget, market nature, product factors, and the product life cycle stage (Swastha dan Irawan, 2008). Here's the explanation:

**1) Budgetary Factors**

In business, the party with a large amount of funds certainly has a greater opportunity to combine and utilize promotional elements. On the other hand, weak finances in a business will result in less effective promotional activities (Marlina, 2022).

**2) Market Characteristics**

Market characteristics have several factors that can influence them, namely the geographical extent of the market, market concentration, and the type of buyers. Here's the explanation:

a) Market Characteristics Based On Geographical Market Size

The geographic market size here can be seen from companies that only have a local market and companies that have an international market. For companies that only have a local market, personal selling can be used, but for companies that have an international market, advertising can be added for promotion. (Marlina, 2022).

b) Market Characteristics Based On Market Concentration

This market concentration is done by a company to see the number of potential users and buyers, and the number of potential users and buyers. When a company sets its target market as only certain groups or individuals, the promotional tools used are clearly different from those of a company whose target market is the entire community or many groups. (Marlina, 2022).

c) Market Characteristics Based On The Type Of Buyer

The type of buyer here also influences the promotional strategies employed by a company. This can be seen thru the company's target audience, whether the buyers are industrial buyers, potential household consumers, or possibly intermediary traders. (Marlina, 2022).

d) Product Factor

A company's promotional activities are certainly influenced by the type of product it offers, whether it's a consumer or industrial good. Product characteristics significantly influence how a company implements its promotional strategies. To promote consumer goods, there are various methods, namely determining whether the goods are shopping, convenience, or specialty items. Companies usually promote convenience goods through advertising because of their wide distribution and the lack of need for demonstrations. Next, regarding the promotion of industrial goods, the methods for promoting installations are certainly different from those for operating supplies. Generally, companies use promotion strategies for industrial goods such as high-priced items and installation goods, utilizing personal selling. (Marlina, 2022).

e) Product Life Cycle Stage Factor

The product life cycle has stages including introduction, growth, maturity, saturation, and decline. In the initial stage, which is introduction, the seller must first be able to drive up primary demand, or the demand for one type of product, rather than selective demand, or the demand for a specific brand of product. This means that companies should first promote a product generally to buyers before focusing on a specific brand. (Marlina, 2022).

### C. RESEARCH METHODS

This research is qualitative research using a field research approach. Qualitative research is defined as research that seeks to understand issues regarding what is happening to research subjects, such as the strategies, factors, and impacts being studied, presented in descriptive form. Researchers chose to use a qualitative method because it better captures the nature of constructed social reality. This qualitative research uses data from observations at BSI KCP Pare, interviews with bank personnel such as customer service, micro team leaders, funding team members, the MBR team, and documentation in the form of customer

and bank personnel photos. This method discusses the problem formulation, which is how BSI KCP Pare's promotion strategy increases the number of QRIS merchants, the factors influencing BSI KCP Pare's promotion strategy in increasing the number of QRIS merchants, and the impact of BSI KCP Pare's promotion strategy on increasing the number of QRIS merchants. Meanwhile, field research is research where information or data is obtained directly from the research targets, referred to as informants, using data collection instruments such as observation, questionnaires, interviews, and so on (Rahmadi, 2011).

## **D. RESULTS AND DISCUSSION**

### **1. Promotion Strategy by BSI KCP Pare in Increasing the Number of QRIS Merchants**

A promotion strategy is a planned activity to increase the sales of a product by using good communication methods with the aim of informing, persuading, and influencing people to use the promoted product to increase volume. As for the promotion strategies according to Anisatun Nurul, they are using advertising, personal selling, public relations, direct marketing, and sales promotion (Uluwiyah, 2022). As for the promotional mix applied by BSI KCP Pare, it is:

#### **a. Advertising**

In the research on promotion strategies thru advertising by BSI KCP Pare, it was found that BSI KCP Pare does not implement promotion strategies using advertising for QRIS promotion to increase the number of QRIS merchants. This is because advertising strategies such as brochures, advertisements, and signage are national in scope. Therefore, branches like BSI KCP Pare only share QRIS information obtained thru WhatsApp and Instagram. They only help disseminate information received from headquarters thru their personal social media. This is because the BSI KCP Pare marketing team targets business owners who are more easily reached thru personal selling.

From the research results on promotion strategies using advertising by BSI KCP Pare in increasing the number of QRIS merchants, this was not implemented because BSI KCP Pare does not have advertisements created by branches like BSI KCP Pare, as they originate from the center and are national in scope. This is also inconsistent with the theory put forward by Anisatun Nurul, which states that this

advertising strategy should be able to increase the use of a QRIS product by providing information in an attractive way thru advertisements, and can increase the number of merchants thru the distribution of brochures, radio broadcasts, billboards, magazines, and newspapers.

**b. Personal Selling**

In the research on the personal selling promotion strategy by BSI KCP Pare, it was found that BSI KCP Pare has established personal selling as the main strategy for QRIS promotion to increase the number of merchants. This is done by the bank thru direct face-to-face offers both outside and inside the company. Personal selling conducted outside the company is done by having representatives go directly to stores, markets, or all businesses owned by customers. This is done with the aim of explaining and providing understanding of what QRIS products are, how to register for them, what the requirements are, their advantages and benefits, and then offering the customer whether they are interested in using them or not.

Meanwhile, personal selling conducted within the company is done by offering QRIS to customers during their initial account opening, with assistance from customer service if the customer has a business. Not only customer service, but all parties, such as security, also offer QRIS face-to-face to customers upon their arrival at the front door and understand their needs. The implementation of this personal selling strategy aims to make it easier for BSI KCP Pare to identify customers and analyze the field, as the process is faster in getting customer responses compared to other promotion strategies. From the results of the personal selling or door-to-door promotion strategy research conducted by BSI KCP Pare to increase the number of QRIS merchants, it has been implemented well and is in accordance with the theory put forward by Anisatun Nurul, which states that promotion using personal selling is carried out face-to-face both inside and outside the company by the bank with customers with the intention of introducing and providing an understanding of QRIS products so that they are interested in deciding to use QRIS for their business.

**f) Public Relation**

In this study on the public relations or community relations promotion strategy by BSI KCP Pare, it was found that BSI KCP Pare has established a community relations strategy as one of the strategies for QRIS promotion to increase the number

of merchants. This is done by the bank by holding events on certain days, such as BSI's anniversary, seminars, expos, and other activities that involve many people or customers, especially those who own businesses. This was done with the aim of increasing public literacy regarding digital products, one of which is QRIS. At that time, it was used to introduce the product from the perspective of its benefits and uses, and for customers or the public who were interested and had businesses, the bank could immediately follow up to register them.

From the results of the research on the public relations promotion strategy by BSI KCP Pare in increasing the number of QRIS merchants, it has been implemented and is in accordance with the theory put forward by Anisatun Nurul. This is because the public relations promotion by BSI KCP Pare is carried out by holding events such as expos and socialization seminars on commemorative days like BSI's birthday. The aim is to utilize community-related activities to increase literacy or understanding of QRIS products, so that the community or BSI customers themselves, especially business owners, can be interested and willing to use QRIS as a payment method for their businesses.

**g) Direct Marketing**

In the research on direct marketing promotion strategies by BSI KCP Pare, it was found that BSI KCP Pare has established direct marketing as one of the strategies for QRIS promotion to increase the number of merchants. This is done by BSI KCP Pare using communication media, namely social media or online channels. All bank personnel, from the branch manager, customer service, security, tellers, marketing, cleaning service, and others, actively shared information about the QRIS product advertisement received from headquarters by uploading it to their personal WhatsApp and Instagram stories. This is intended so that if any customers are interested in using or are just curious, the bank can follow up directly, and then they will be assisted with the next steps until the QRIS opening process for business customers runs smoothly and is completed.

From the results of the direct marketing promotion strategy research by BSI KCP Pare in increasing the number of QRIS merchants, it has been implemented and is in accordance with the theory put forward by Anisatun Nurul, namely that BSI KCP Pare's promotion is carried out by utilizing communication media, namely

social media. This causes all bank parties to have a role in QRIS promotion activities by utilizing their personal Whatsapp and Instagram applications with the aim of disseminating information about QRIS products. In addition, this can make it easier for the bank to follow up with customers who are interested in using QRIS.

#### **h) Sales Promotion**

In the research on direct marketing promotion strategies by BSI KCP Pare, it was found that BSI KCP Pare does not implement a direct marketing promotion strategy for QRIS promotion to increase the number of merchants. This is because sales promotion strategies are not their primary focus, as they prioritize the use of personal selling promotion strategies, which involve face-to-face interaction with customers. In addition, promotions at BSI KCP Pare are carried out using social media and events. This promotion strategy was chosen because it better considers the company's needs. The results of the study on promotion strategies using sales promotion by BSI KCP Pare to increase the number of QRIS merchants were not implemented because BSI KCP Pare did not focus on this strategy, as it was not in line with the company's needs.

Therefore, BSI KCP Pare prioritized the use of personal selling, public relations, and direct marketing promotion strategies. This is also inconsistent with the theory proposed by Anisatun Nurul, which states that this sales promotion strategy should be able to increase product usage thru the provision of gifts, incentives, vouchers, and so on.

## **2. Factors Influencing Promotion Strategies by BSI KCP Pare in Increasing the Number of QRIS Merchants**

According to the theory proposed by Basu and Irawan, there are four factors that can influence promotion strategies, namely budget factors, market characteristics, product factors, and product life cycle stage factors (Swastha dan Irawan, 2008). Here's an analysis of those four factors as applied by BSI KCP Pare:

#### **a) Budgetary Factors**

In the research on the factor of funds or budget in the factors influencing the promotion strategy by BSI KCP Pare, it was found that BSI KCP Pare does not have a specific budget for the promotion of the QRIS product itself. The promotional funds available to each branch are used for events, seminars, and expos, where these

activities are used to promote all products available at BSI KCP Pare, including QRIS. In fact, BSI KCP Pare itself promotes QRIS without requiring any cost because the main strategy used is personal selling, where the bank directly offers QRIS face-to-face, both inside and outside the company.

From the research results, the budget factor as a factor influencing the promotion strategy by BSI KCP Pare in increasing the number of QRIS merchants was not implemented because BSI KCP Pare does not have a specific budget for QRIS promotion, as QRIS promotion is still combined with other products. BSI KCP Pare itself relies more on promotion thru personal selling, which is very low-cost. Therefore, the budget factor does not affect the implementation of the promotional strategy, because the success of the promotion does not always depend on the amount of funds obtained. This is also inconsistent with the theory proposed by Basu and Swastha, which states that a large amount of funds should lead to greater effectiveness in promotional activities, and vice versa.

#### **b) Market Characteristics**

Market characteristics are influenced by several factors, namely the geographical scope of the market, market concentration, and the type of buyers. (Swastha dan Irawan, 2008). Here is an analysis of these three things.

##### 1) Market Characteristics Viewed from The Geographical Extent of The Market

In the study on market characteristics based on geographical market size and factors influencing promotion strategies by BSI KCP Pare, it was found that BSI KCP Pare focuses on developing QRIS products for the local market, prioritizing business owners such as MSMEs, which is done thru personal selling. BSI KCP Pare stated that MSMEs are the backbone of the Indonesian economy, so BSI KCP Pare prioritizes domestic QRIS by supporting MSME business owners rather than targeting the international market. With the presence of QRIS, transactions by business owners can provide convenience, practicality, speed, and benefit the local community.

From the results of the study on market characteristics based on geographical market area as a factor influencing promotion strategies by

BSI KCP Pare in increasing the number of QRIS merchants, it has been implemented by expanding and developing the local market, prioritizing MSMEs using personal selling. This is also in line with the theory of Basu and Swastha, which adjusts the promotional strategy used to the geographical extent of the market.

2) Market Characteristics Viewed from Market Concentration

In the study on market characteristics based on market concentration regarding factors influencing promotion strategies by BSI KCP Pare, it was found that BSI KCP Pare determines potential QRIS users and their number by targeting individuals or customers who own businesses. In implementing this promotion strategy, BSI KCP Pare uses a personal selling strategy by going into the field to meet customers and potential customers who have businesses. BSI KCP Pare has a minimum daily target of two QRIS openings, but the marketing team has its own higher target of around 8 to 10 customers per day for 25 working days. Therefore, the monthly target for QRIS openings by BSI KCP Pare can reach approximately 50 to 250. The promotion methods used by BSI KCP Pare for QRIS promotion to customers and potential QRIS users are personal selling, involving direct visits to markets and shops. Promotions to increase the number of QRIS merchants are also being conducted thru social media such as the personal WhatsApp and Instagram accounts of all bank personnel. Additionally, with the presence of socialization, seminars, and events that can address the issues of low literacy among the public and potential individuals who still prefer to use cash for transactions. This is also in accordance with the theory of Basu and Swastha, which states that market concentration is determined by looking at the number of potential users and adjusting the most suitable promotional strategy to use.

3) Market Characteristics Based on The Type of Buyer

In the research on market characteristics based on buyer type regarding factors influencing promotion strategies by BSI KCP Pare, it was found that BSI KCP Pare's buyer type refers to the merchants themselves.

However, in reality, merchants act as business owners who are the target of BSI KCP Pare for this QRIS promotion. This is because the target market is all existing and potential customers as long as they have a business, whether it's an MSME or not, so they are not buyers. By setting this target, it is crucial for BSI KCP Pare's promotional strategy, which offers QRIS products to business owners with the aim of facilitating transactions in their businesses and making greater use of digital-based payments because they are more practical. This is also consistent with the theory of Basu and Swastha, which states that the nature of the market based on the type of buyer can be seen from the company's target audience.

**c) Product Factor**

In the research on product factors influencing promotion strategies by BSI KCP Pare, it was found that QRIS is a digital service product used as a non-cash digital payment tool using QR codes. QRIS has characteristics that make transactions easier, as it can reduce the circulation of counterfeit money, make transactions safer and more practical, be cashless, and for business owners, there's no need to prepare change. The primary promotion for QRIS at BSI KCP Pare is thru personal selling or door-to-door outreach to customers or business owners. The main requirements to register as a BSI QRIS merchant are to have a business and an account at BSI; if you don't have one yet, you can create one first. Then, you must have an ID card or be over 18 years old, and you must have supporting electronic devices.

Once the customer or business owner meets the above requirements, they can proceed with filling out the QRIS merchant registration form with the assistance of the bank. Once it's confirmed to be correct, you can wait for the barcode creation, which takes approximately three business days. Once the barcode is issued by BSI, business customers can use it as a payment method for their businesses. And for customers who already have a BSI account and wish to register online, they can do so by completing the requirements listed on the online website. After the requirements are met and successfully verified, the QRIS code will be sent via email. Therefore, this is also in line with the theory put forward by Basu and Swastha that product factors can be seen thru the characteristics of the product itself and the

promotional strategies chosen for use in a company.

**d) Product Life Cycle Stage Factor**

In the research on the product life cycle stage factors influencing promotional strategies by BSI KCP Pare, it was found that the processes of introduction, growth, maturity, saturation, and decline are present. Starting from the introduction stage, BSI actively introduced this QRIS product to business owners thru seminars or socialization events. This aims to increase public literacy regarding digital payment products or improve understanding.

It didn't stop there; during the growth and maturity process, QRIS development was also carried out using a personal selling approach, directly visiting customers or business owners to explain the QRIS product. This personal selling strategy was chosen because it can build two-way communication, as business owners still face obstacles that can be addressed directly by the bank. Then, at the saturation stage, what BSI KCP Pare did was set targets that continued to increase or were maintained year after year, which BSI had to achieve. The larger the target, the more customers or business owners would want to become BSI QRIS merchants. BSI KCP Pare also did not experience a decline, but rather continued to increase, driven by the larger targets. This is also in line with Basu and Swastha's theory that BSI has well established the life cycle stage factors of introduction, growth, maturity, and saturation.

**3. The Impact of BSI KCP Pare's Promotion Strategy on Increasing the Number of QRIS Merchants**

In the research on the impact of BSI KCP Pare's promotion strategy, it was found that after the implementation of the promotion strategy, there was an increase in the number of merchants each year. The number of QRIS customers and merchants from 2021 to 2024 is as follows: Based on this data, it can be seen that the number of merchants and customers has consistently increased each year from 2021 to 2024. Starting with a target of two merchants per day, the total number of QRIS merchants would reach 50 in one month. The marketing team also has high individual targets, around 8 to 10 customers per day, so if they can achieve 250 QRIS issuances in one month. Similarly, the number of customers continues to increase by 80 to 100% each year.

This is supported by the consistently increasing targets of BSI KCP Pare, followed by quite high individual targets. However, that's not all; the impact also includes positive

testimonials from customers that are shared thru the central BSI Instagram social media. The testimonials are customer comments expressing how helpful QRIS is, such as not needing to carry too much cash, reducing exposure to counterfeit money, and being more practical, easy, and fast, which can influence other hesitant members of the public to become interested in using it. And most importantly, it makes it easier for business owners to conduct digital transactions for their businesses. Therefore, it can be concluded that the strategy implemented by BSI KCP Pare has had a positive impact in terms of convenience, security, positive testimonials, and an increase in the number of QRIS merchants.

## **E. CONCLUSION**

This research indicates that the QRIS promotion strategy implemented by BSI KCP Pare does not fully adhere to the promotion theory according to Anisatun Nurul, which includes advertising, personal selling, public relations, direct marketing, and sales promotion. In practice, BSI KCP Pare only implements three main strategies: personal selling, public relations, and direct marketing. The personal selling strategy is carried out by directly visiting business owners in markets and shops to offer the use of QRIS. The public relations strategy is realized thru socialization activities, seminars, and events involving the community and local business owners. Meanwhile, direct marketing strategies are carried out by disseminating information and promotions thru social media such as WhatsApp and Instagram. As for the forms of advertising and sales promotion, they are not used because they are considered unsuitable for the needs and characteristics of the BSI KCP Pare market. The factors influencing BSI KCP Pare's promotion strategy also do not fully align with Basu and Swastha's theory, which includes budget factors, market nature, product, and product life cycle stage. The research results show that only three factors are influential: market nature, product factors, and product life cycle stage, while the budget factor is not a primary consideration in implementing the promotion strategy. The implementation of this promotion strategy has a significant positive impact on increasing the number of QRIS merchants in the BSI KCP Pare service area. Each year, there is an increase in the number of merchants ranging from 80% to 100%, demonstrating the effectiveness of the approach used. Additionally, merchants provided positive testimonials regarding the ease and benefits of using QRIS in supporting their business activities. This indicates that the promotional strategies implemented successfully drove widespread adoption of QRIS among local

business owners.

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