

**STRATEGI PEMASARAN QRIS KEPADA UMKM
BANK BJB KANTOR CABANG BUAHBATU**

Ditulis Oleh :

Amilia

Pembimbing :

Dr. Dodi Supriyanto, Drs, M.M, CIRBD., CRBD

ABSTRAK

Perkembangan teknologi digital mendorong sistem pembayaran di sektor perbankan menjadi lebih modern, salah satunya melalui QRIS (Quick Response Code Indonesian Standard). Namun, adopsi QRIS oleh pelaku UMKM masih tergolong rendah karena berbagai kendala seperti kurang pemahaman, persepsi rumit, serta keberatan terhadap biaya MDR. Hal ini menjadi latar belakang penting dalam penelitian ini, karena hambatan tersebut dapat menghambat target inklusi keuangan nasional.

Penelitian ini bertujuan untuk mengetahui strategi pemasaran QRIS kepada UMKM, mengidentifikasi kendala yang dihadapi bank, serta mengevaluasi solusi yang diterapkan. Metode yang digunakan adalah deskriptif kualitatif dengan teknik pengumpulan data berupa studi pustaka, observasi, wawancara dengan staf bank dan pelaku UMKM, serta praktik kerja langsung di bank bjb Kantor Cabang Buahbatu.

Hasil penelitian menunjukkan bahwa strategi pemasaran dilakukan melalui pendekatan langsung dan kolaboratif, seperti cross-selling, edukasi personal, dan keikutsertaan dalam event UMKM. Kendala utama yaitu persepsi negatif pelaku usaha dan keterbatasan sumber daya. Solusi yang diterapkan berupa edukasi mendalam, penggabungan layanan, serta pendekatan personal yang dinilai cukup efektif meningkatkan adopsi QRIS.

Kata kunci : Strategi Pemasaran, QRIS, UMKM

**QRIS MARKETING STRATEGY TO UMKM
BANK BJB BUAHBATU BRANCH OFFICE**

Written By :

Amilia

Advisor :

Dr. Dodi Supriyanto, Drs, M.M, CIRBD., CRBD

ABSTRAC

The development of digital technology encourages payment systems in the banking sector to become more modern, one of which is through QRIS (Quick Response Code Indonesian Standard). However, the adoption of QRIS by MSME players is still relatively low due to various obstacles such as lack of understanding, perceptions of complexity, and objections to MDR fees. This is an important background in this study, because these obstacles can hinder the national financial inclusion target.

This research aims to find out the QRIS marketing strategy to MSMEs, identify obstacles faced by banks, and evaluate the solutions applied. The method used is descriptive qualitative with data collection techniques in the form of literature study, observation, interviews with bank staff and MSME players, as well as direct work practices at bank bjb Buahbatu Branch Office.

The results showed that marketing strategies were carried out through direct and collaborative approaches, such as cross-selling, personal education, and participation in MSME events. The main obstacles are negative perceptions of business actors and limited resources. The solutions applied in the form of in-depth education, service combinations, and personal approaches are considered quite effective in increasing QRIS adoption.

Keywords: Marketing Strategy, QRIS, MSMEs