

## **Developing Digital Marketing through Instagram Social Media and Promoting QRIS as a Payment Tool for UMKM Dapoermamaminie**



**Irma Sari Permata<sup>1</sup>, M. Nuruddin Subhan<sup>2</sup>, Murthada Sinuraya<sup>3</sup>, Amalia Anggraini<sup>4</sup>**

<sup>1,2,3,4</sup> Universitas Pancasila, Jln Srenggseng Raya Lenteng Agung, Jakarta-Indonesia

**ABSTRACT:** Digital marketing is the application of digital technology to connect, interact, and communicate with customers to meet their needs and desires. Not a few business people do digital marketing to introduce their business. One place to do digital marketing is Instagram social media. The use of social media for digital marketing strategies is very important to be able to help MSMEs in expanding consumer networks in marketing their products that can increase their competitive advantage. Rapid technological developments can make it easier for MSME players to carry out their business activities. One of these technologies is Quick Response Code Standard (QRIS), which is a technology issued by Bank Indonesia (BI) that is used to facilitate UMKM payment transactions, so that it can raise the UMKM class. The purpose of this research is to assist MSMEs in utilizing technology. This study used three parts including; (1) interview method, (2) direct application method, and (3) socialization method. This research was conducted at UMKM Dapoermamaminie.

**KEYWORDS:** Digital Marketing, Techology, QRIS, UMKM.

### **I. INTRODUCTION**

Based on data released by the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UMKM) throughout 2022, MSMEs in the country were recorded to have grown well, reaching 8.71 million units. In Indonesia, MSMEs receive serious attention because they are believed to be able to help stabilize the national economy in facing the threat of recession, which is still a terrible thing. Based on data submitted by the Ministry of Finance, MSMEs have managed to contribute 90% of business activities and contribute more than 50% of jobs worldwide (Reported from [cnbcindonesia.com](http://cnbcindonesia.com)). With the high number of MSMEs in Indonesia, it is also inseparable from the existing challenges. One of the challenges faced by MSME actors is their limited ability as business actors to implement technology in their business activities.

Technology has become a very important thing nowadays. Technology can help entrepreneurs in carrying out their activities, one of which is online marketing or digital marketing. Digital marketing is one of the media used because of the ability of today's consumers to follow the flow of digitalization in everyday life. With digital marketing, communication and transactions can be done at any time in real time and can be accessed anywhere. According to Philip Kotler et al (2017), digital marketing is the application of technology to connect, digitally interact, and communicate with customers to meet their needs and desires. The use of social media for digital marketing strategies is very important because it can help MSMEs to expand their consumer networks in marketing their products, thereby increasing competitive advantage for MSMEs themselves. It was proven that during the Covid-19 period which changed the face of the business sector, including MSMEs, 40% of MSMEs have utilized digital technology to market their products and have felt an increase in income from their sales.

The rapid development of technology makes everything use various technologies to facilitate activities. Therefore, Financial Technology (Fintech) emerged as a technological innovation in the field of financial services. Fintech is the result of a combination of financial services and technology that ultimately changes the business model from conventional to moderate, which initially paid face to face and carried a certain amount of cash, now can make long-distance transactions by making payments that can be done in seconds (Reported from [bi.go.id](http://bi.go.id)).

Bank Indonesia (BI) finally issued the Quick Response Code Standard (QRIS) as a payment standard in the form of a QR Code. This was done considering the increasing number of business actors who apply technology in carrying out their business activities. Bank Indonesia stated that QRIS can help micro, small and medium enterprises (MSMEs) to move up a class. Through QRIS, MSME transaction activities will be visible and show the development of their business. In this way, banks that are trusted by MSMEs will

# Developing Digital Marketing through Instagram Social Media and Promoting QRIS as a Payment Tool for UMKM Dapoermamaminie

certainly find it easy to monitor transaction activities for additional working capital or capacity expansion along with the increase in the scale of the business that has been recorded and can also facilitate consumers in payments who are now starting to rarely use cash in their transactions (Rahmat, Head of the Central Java Provincial Representative Office - Reported from [ekonomi.republika.co.id](http://ekonomi.republika.co.id), 2023).

## II. RESEARCH METHODS

The method used in this study consists of 3 parts, including:

### 1. Interview Method

This interview method is carried out to collect data through questions and answers with data sources directly. Interviews are conducted verbally by utilizing Google Meet technology. The informants in this study are the owners of the Dapoermamaminie UMKM. This interview aims to obtain information on the Dapoermamaminie UMKM which will later be known about the problems faced and will be given solutions to the problems faced.

**Table 1: Initial Interview Questions for UMKM**

No	Questions
1	When was this UMKM formed?
2	How are UMKM product sales?
3	How is marketing done?
4	What are the best selling products?

### 2. Direct Implementation Method

This method is carried out after obtaining information from informants. This direct application method is carried out in the form of creating a digital marketing plan on social media Instagram owned by UMKM Dapoermamaminie. Researchers also made a strategy plan for posting on social media Instagram for approximately one week. The material that will be posted on Instagram includes; Flyer Postingan Popcorn, Eat me Now, Pricelist, Fun Fact, Best Seller Produk, Testimoni, Fun fact, This or That, Fav flavor, Myth or Fact, Reasons Popcorn Healthy Snack, Testimoni Customer, Fav Flavor Customer, Fun Fact, Testimoni, Myth or Fact.

### 3. Socialization Methods

This method is carried out directly to the object of research Dapoermamaminie. Researcher wider sales of mushroom popcorn through digital marketing. Currently Dapoermamaminie already has several resellers through co-workers. In the process of conducting socialization related to digital marketing and also socialization Qris as a payment tool that might be implemented by UMKM

## III. DISCUSSION RESULTS

### A. History of Dapoermamaminie UMKM

UMKM Dapoermamaminie is a distributor of businesses in the F&B sector whose activities focus on the distribution of snacks. Established since 2018, Dapoermamaminie has a number of products that are sold offline and online, with a pre-order sales system. The marketing process carried out is also still relatively conventional, namely in marketing management science it is known as "word of mouth". However currently, Dapoermamaminie is focusing its product sales on popcorn mushroom because of the high demand for this product, so Dapoermamaminie wants to try Dapoermamaminie wants to strive for wider sales of popcorn mushroom through digital marketing. Currently Dapoermamaminie already has several resellers through co-workers. In the payment process, Dapoermamaminie currently still uses cash and bank transfers.

### B. Activity Results

a. Implementation of digital marketing strategies in increasing sales of Dapoermamaminie UMKM products.

Marketing strategy is an activity that must be done to introduce products widely to the public. In addition to maintaining product quality, business actors also need to implement marketing strategies to increase sales.

In today's online era, marketing is also done digitally through social media such as Instagram. Social media itself is the most powerful marketing tool because almost all groups currently use social media.

Promotional strategies can be done directly by using marketing techniques on social media. With social media, micro-level business actors can interact widely with various groups, at low cost and high visibility or reach. Therefore, researchers try to apply marketing strategies for Dapoermamaminie UMKM products through Instagram social media.

By developing the Instagram social media owned by UMKM Dapoermamaminie starting from making funfact posts, testimonials,

## Developing Digital Marketing through Instagram Social Media and Promoting QRIS as a Payment Tool for UMKM Dapoermamaminie

and video reels to attract and introduce UMKM Dapoermamaminie products so that more and more people know and buy.

b. Socialization of QRIS as a payment tool.

Quick Response Code Indonesian Standard or QRIS is a unification of various QR codes from various Payment System Service Providers (PJSP). QRIS aims to make digital payments easier for the public and can also reduce physical contact with cash which has the potential to spread bacteria. Therefore, researchers conducted outreach to UMKM Dapoermamaminie to provide an understanding of the use of QRIS as a non-cash payment tool. From the explanation given, UMKM Dapoermamaminie was enthusiastic and interested in using QRIS as a non-cash payment tool.

### CONCLUSIONS

Based on the discussion above, it can be concluded that digital marketing can be a platform for marketing easily. One of the places to do digital marketing is Instagram social media. By continuing to do good marketing and regularly, the product will be easily recognized by consumers, considering that currently there are many Instagram social media users. Technology is currently experiencing rapid development, technology has benefits to make it easier for humans to carry out activities. One of the benefits is the MSME business actors. Responding to the acceleration of technology, Bank Indonesia (BI) issued a payment standard with a QR code used to make payment transactions. This QR code is in the form of QRIS which is very useful for MSME actors. Dapoermamaminie will also apply it to his business to facilitate transactions after being socialized by researchers.

### REFERENCES

- 1) Ekon.go.id. 2021. UMKM Menjadi Pilar Penting dalam Perekonomian Indonesia. Jakarta
- 2) Kotler, Philip et al. 2017. Marketing 4.0: moving from traditional to digital. New Jersey
- 3) Departemen Komunikasi Bank Indonesia. 2018. Financial Mengenal Teknologi. [https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial Teknologi.aspx](https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial%20Teknologi.aspx)
- 4) Bank Indonesia. QRIS. <https://www.bi.go.id/QRIS/default.aspx>
- 5) Yolandha, Friska. 2023. BI: QRIS Alat Efektif Bantu UMKM Naik Kelas. <https://ekonomi.republika.co.id/berita/rpwcoc370/bi-qr-is-alatefektifbantu-umkm-naik-kelas>



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.