

Analysis of Digital Marketing to the Use Digital Payment in QRIS Mobile Banking

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ARTICLE INFO

Keywords: Digital Marketing, Digital Payment, QRIS, Mobile Banking

Received : 16, January

Revised : 30, January

Accepted: 25, February

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ABSTRACT

This research is related to digital marketing and digital payments which are widely used in the business world today. The aim of this research is to determine the influence of digital marketing on the use of digital payment QRIS mobile banking. With several indicators from the independent variable, namely digital marketing and the dependent variable, namely digital payment. The research method used is the Quantitative method. The survey was carried out using a questionnaire distributed online to ask about digital marketing and digital payments to respondents consisting of workers, students and students in Surabaya. Based on research that has been carried out through several stages, such as data collection to data analysis regarding influence digital marketing regarding the use of digital payment QRIS mobile banking, it can be concluded that the results of the test analysis show that variables digital marketing (X) influences the use of digital payment (Y) QRIS mobile banking.

INTRODUCTION

Globalization has brought major changes in various aspects of life, including in the business world. The disappearance of geographical boundaries due to international market integration means that business actors have greater opportunities to reach global consumers. This phenomenon is also supported by the development of information and communication technology which allows the exchange of information and cross-border transactions to be carried out quickly and efficiently. In this modern era, globalization has encouraged the emergence of various innovation opportunities in business models (Kusumaningtyas et al., 2021)

Digital marketing offers various advantages compared to traditional marketing strategies. First, through digital marketing, companies can reach a wider and more segmented audience at a more cost efficient rate. The internet and social media allow companies to reach potential consumers in various geographic locations, without time and space limitations (Ahmas et al., in Rudy et al 2024). Additionally, by leveraging digital data and analytics, companies can better understand consumer behavior, preferences and needs, thereby optimizing marketing strategies and improving consumer experience.

Digital Payment Adoption: A Conceptual Model and Empirical Study" (Al-Hinai & Hartnett in Kinan 2023) explores the factors that influence digital payment adoption in Oman. This research shows that the perception of security and convenience of digital transactions, as well as ease of use and user trust in digital technology, are the main factors influencing digital payment adoption. Second, digital marketing allows two-way interactions between companies and consumers. In contrast to traditional marketing strategies which tend to be one-way, digital marketing facilitates active communication between companies and consumers. Third, digital marketing has flexibility high in terms of changing and adapting marketing strategies.

The presence of several non-cash payment tool applications is quite confusing for merchants because they have to provide many tools for reading electronic money payments from different consumers. Before the emergence of QRIS, various types of QR Codes were lined up around the cashier to accept non-cash payments. Therefore, on the anniversary of the 74th independence day of the Republic of Indonesia which falls on 17 August 2019, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) as a standard for integrating all QR Code-based payment applications (Khairina.2023).

This research is related to digital marketing and digital payments which are widely used in the business world today. The aim of this research is to determine the influence of digital marketing on the use of digital payment QRIS mobile banking. With several indicators from the independent variable, namely digital marketing and the dependent variable, namely digital payment.

LITERATURE REVIEW

Digital Marketing

Digital Marketing is an effort to introduce a brand or brands by using social media to reach consumers in a relevant way (Vincent Didiek Wiet Aryanto, 2020). Digital marketing refers to any marketing activities backed by the use of

electronic technologies and the internet, including numerous methods and channels, such as the use of search engines with SEO and SEM, social media, content in marketing, email, and so on, in order to connect with existing and potential customers. Digital marketing indicators according to Fandy Tjiptono quoted by (Solikhah et al., 2023) consist of four main components used to assess the success of a digital marketing strategy:

1. Trust
Refers to consumer confidence in the product or service they want to buy. This involves a level of trust in the seller, which includes reputation, ability and transparency in providing information and meeting consumer expectations.
2. Convenience
Refers to the level of accessibility and convenience in obtaining the product. This convenience includes consumers being able to communicate smoothly with sellers, obtain product information, and carry out transactions through supporting technology.
3. Information Quality
Good information is very important to support consumers in making purchasing decisions. The information must be reliable, timely, relevant, and provide an in-depth understanding of the product or service.
4. Price
As an important element, price functions as a reference in the purchasing process. Clear and competitive price information can influence consumers' perceptions of product value, as well as determine the effectiveness of the marketing strategy implemented.

Digital Payment

Digital payment is a technology that gives the public a fresh perspective on non-cash payments, making transactions considerably more practical and safe. Some people associate digital payment with a digital wallet or mobile money that may be used to pay for a variety of purchases (Khoyatu Rizkiyah in Kintan 2024). Digital payment is a discovery that contains innovation in payment transactions in the current era and has gone viral in all circles of society. The various advantages of digital payments are time efficiency, ease of access, increased loyalty, low administration costs. Meanwhile, the disadvantages of digital payments are misuse, exposure to privacy, dependence on the internet and application systems. The presence of digital payments as an alternative transaction service in the digitalization era is the most advanced artificial intelligence product, because of its adaptation to various activities and various needs, especially in the payment process in a transaction using the term digital payment in Nurriski (2024).

Digital payment indicators include:

1. Ease of access

Ease of Access can be interpreted as the extent to which someone is able to use certain online services without experiencing significant obstacles, whether due to the network or other technical problems. Davis (2022) defines convenience as a

person's belief that utilizing a specific system will increase their predicted performance at work. Because the high system utilized is thought to be beneficial in determining the presence of a good performance link. Ease of access includes being easy to understand or learn, easy to manage or control, and can be used at any time.

2. Security is a feature

Every website, e-commerce application, and digital payment application must include a security element. Hua in Irham (2022) defines security as the ability to protect against potential hazards or threats. Security is an essential aspect of all online services, whether they be websites or applications. Security includes the level of security confidence, confidentiality of company and user data, guaranteed level of security.

QRIS (Quick Response Code Indonesia Standart)

Non-cash payments in the modern period are quickly increasing, prompting Bank Indonesia to innovate in order to improve the non-cash payment system. Bank Indonesia has developed two products that are currently heavily marketed in the community, one of which is the Quick Response Code Indonesian Standard (QRIS). The presence of QRIS garnered a positive response from a number of stakeholders. QRIS is expected to help expand Indonesia's digital economy (Khaterine, 2021).

QRIS is a QR code standard that enables digital payments using server-based electronic money apps, electronic wallets, and mobile banking. The goal of QRIS is to make digital payments easier for the public and monitorable by a single authority due to its standards. QRIS supports three forms of payments: static merchant presented mode (MPM), dynamic merchant presented mode (MPM), and customer presented mode (CPM).

The increasingly rapid development of the use of digital payments in human life in this digitalization era provides various choices to the public as digital payment users, including the decision to use them. The factors believed to occur in the decision to use digital payments in this research are due to digital marketing. When this independent variable also uses indicators that according to the researcher are very appropriate, it is hoped that the research results will conform to the hypothesis with the tests carried out. The following is the conceptual framework used as a line of thought in this research:



Figure 1. Conceptual Framework

Hypothesis

Ha (Alternative Hypothesis): digital marketing has a positive influence on digital payment users in QRIS mobile banking.

H0 (Null Hypothesis): digital marketing has no influence on digital payment users in QRIS mobile banking

METHODOLOGY

The research method used is the Quantitative method. The survey was carried out using a questionnaire distributed online to ask about digital marketing and digital payments to respondents consisting of workers, students and students in Surabaya.

Research data is a collection of information obtained to analyze and draw conclusions in research. The type of data in this research is quantitative. Data in quantitative research is the result of measuring a variable that describes the symptoms or phenomena that are the main focus of the research. This data is in the form of numbers processed using statistical methods to identify relationships between the variables studied.

Data collection methods are methods used to collect information or facts found in the field. This research uses a questionnaire as a data collection method, which consists of a series of questions designed to obtain information from respondents. Questionnaires are distributed online via *social media* by using *Google Form* which allows respondents to fill in easily and quickly.

In quantitative research, according to (Sugiyono, 2020) data analysis in quantitative research is the process of collecting data from all respondents or other data sources. This research uses descriptive statistical analysis techniques. Descriptive analysis is a statistical tool used which has the aim of analyzing data by providing a description or description of the data that has been collected. SPSS Statistics is used as a software tool to analyze the data in this research.

RESEARCH RESULT

An important part of scientific work or research. At this point, researchers provide an in-depth overview of the information they collected. This process involves data analysis. Data description includes an explanation of the characteristics of the variables used, including descriptive statistics such as mean, median, and standard deviation. To make it easier to understand, the description also includes displaying the data in the form of tables, graphs, or diagrams. The main goal is to provide readers or other researchers with clear, systematic, and comprehensive information about the data used in research so that they can understand it well and make appropriate conclusions.

Grouping respondents by gender can provide deep insight into how each group responds to or views a topic, making it possible to tailor more specific and effective approaches to decision making or strategy development. The following are the results of the characteristics of respondents based on gender:

Table 1. The characteristics of respondents based on gender

Gender	Amount	Percentage
Male	42	42 %
Female	58	58 %
Total	100	100 %

Source: Data Processed (2025)

The table above shows characteristics based on gender which can be seen in table 1. It can be seen that the number of male respondents is 42% and the number of female respondents is more, namely 58%.

The characteristics of respondents based on work are an important element in research data analysis because of the differences in types of work. The following are the results of the characteristics of respondents based on their work:

Table 2. The characteristics of respondents based on their work

Job	Amount	Percentage
Student	56	56 %
Self - employed/entrepreneurs	20	20 %
employes	21	21 %
others	3	3 %
Total	100	100 %

Source: Data Processed (2025)

In the table above, characteristics based on work can be seen in table 2. It can be seen that the number of student respondents is 56%, self-employed/entrepreneurs are 20%, employees are 21%, and others are 3%.

Validity test is a measuring tool used to test whether or not research instruments are valid for variables. This validity test is calculated using SPSS with statistical truth, the calculated r number must be compared with the r table at a significance level of 5% or 0.05. If the calculated r value for each statement item is $\geq r$ table, namely 0.1966 ($df = n-2 = 100-2 = 97$) then the statement item is said to be valid.

Table 3 Validity Test

Variable	Statement	R_{test}	R_{table}	Information
Digital Marketing (X)	X1.1	0,787	0,196	Valid
	X1.2	0,681	0,196	Valid
	X1.3	0,747	0,196	Valid
	X1.4	0,783	0,196	Valid
	X1.5	0,742	0,196	Valid
	X1.6	0,736	0,196	Valid
	X1.7	0,891	0,196	Valid
	X1.8	0,683	0,196	Valid
	X2.1	0,782	0,196	Valid
	X2.2	0,680	0,196	Valid

Digital Payment (Y)	X2.3	0,754	0,196	Valid
	X2.4	0,689	0,196	Valid
	X2.5	0,794	0,196	Valid
	X2.6	0,694	0,196	Valid
	X2.7	0,893	0,196	Valid
	X2.8	0,752	0,196	Valid

Source: Data Processed (2025)

Based on the variable validity test table (digital marketing) and Y (digital payment) above, it shows that each statement item in this questionnaire has a value of $R_{count} \geq R_{tabel}$ so that all of them are valid.

Reliability testing aims to measure the extent to which the results are consistent if measured repeatedly in measuring the same symptoms and shows the level of reliability of the results. Reliability testing is carried out using statistical tests *Cronbach's alpha*. When the value *Cronbach's alpha* > 0.6 then the research instrument is said to be reliable. The following are the results of the reliability test of the variables *digital marketing* (X) dan *digital payment* (Y).

Table 4 Reliableel Test

No	Variable	<i>Cronbach's alpha</i>	N of Items	Information
1	Digital Marketing (X)	0,876	8	Reliabel
2	Digital Payment (Y)	0,868	8	Reliabel

Source: Data Processed (2025)

Based on the results of the reliability tests that have been carried out, the results obtained are that the value *Cronbach's alpha* for each variable is greater than *Cronbach's alpha* minimum (limit value) is 0.6. So it can be said that the questionnaire research instrument in this study is reliable.

The linear regression test is used to test how much influence the independent variable has on the dependent variable. In this research, linear regression analysis was carried out to find the influence of digital marketing (X) on digital payments (Y). The following are the results of the linear regression test which are presented in the table below:

Table 5 Data SPSS

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.527	1.775		1.322	.202		
	Digital Marketing	.423	.078	.348	3.442	.001	.432	2.775

a. Dependent Variable: Digital Payment

Source: Data Processed (2025)

Based on the results from table 5 above, the following linear regression equation is obtained:

$$Y = a + b X$$

$$Y = 2,527 + 0,423 X$$

$$\text{Digital Payment} = 2.527 + (0.423) \text{ Digital Marketing}$$

The interpretation of the equation above is as follows:

$$a = 2.527$$

Based on the regression analysis in the table above, it can be said that the constant value is 2.527. This constant value indicates that the dependent variable *digital marketing* considered constant. This shows that there is *digital marketing* (X) has a positive value and can increase digital payments (Y) by 2,527 units.

$$bX = 0.423$$

Regression coefficient *digital marketing* (X) shows a positive result of 0.423, meaning if *digital marketing* (X) experiences an increase of 1 unit, then digital payments will experience an increase of 0.423 units. Assuming other independent variables are constant.

DISCUSSION

This research aims to determine the influence of digital marketing on people's digital payments. The discussion regarding the results of the data test analysis is explained as follows: Based on the results of the data validity test which includes validity and reliability tests, it is known that the data validity test on each variable, namely on the digital marketing variable (X) and the digital payment variable (Y), states that each question item on each variable where all question items have a Sig (2-tailed) value which is smaller than the specified error significance value or error level so that the validity test is fulfilled.

This means that every question on the digital payment variable (X) and consumer behavior variable (Y) can be declared valid or can represent a variable. Meanwhile, for the respective reliability tests [1] Each variable states the reliability test results for each question item on each variable where all question items have a Cronbach's alpha value (0.876 and 0.868). This value is greater than 0.6, which

is a fixed number referring to Sugiono's research methodology book (Khoyatu Rizkiyah, 2021) so that the reliability test is fulfilled. This means that every question on the digital payment variable (X) and the consumer behavior variable (Y) can be declared reliable. By fulfilling the validity and reliability tests, the validity of the questionnaire data has been proven and can be processed to proceed to the next stage of analysis.

Based on the results of research on hypothesis testing using the T test, namely the first hypothesis (H_1) accepted. The results of the T test obtained $t_{\text{results_count}}$ amounting to 3,442 > t_{table} amounting to 1,661. It means *digital marketing* (X) has a positive and significant effect on digital payment (Y). There are several indicators on the digital marketing variable which include trust, convenience, information quality, price, while the dependent variable, namely digital payment, has indicators for ease of access and security is a feature. Therefore it can be concluded that *digital marketing* has a significant effect on the use of digital payment QRIS mobile banking.

CONCLUSIONS AND RECOMMENDATIONS

Digital Marketing is an effort to introduce a brand or brands by using social media to reach consumers in a relevant way (Vincent Didiek Wiet Aryanto, 2020). Digital marketing refers to all marketing efforts that use electronic tools and the internet to connect with existing and potential customers, including various tactics and channels such as search engines with SEO and SEM, social media, content marketing, email, and so on.

Digital payment is a technology that gives the public a new perspective on non-cash payments, which are considerably more practical and secure in transactions. Some people understand digital payment as a digital wallet or mobile money that may be used to pay for a variety of transactions.

The research method used is the Quantitative method. The survey was carried out using a questionnaire distributed online to ask about digital marketing and digital payments to respondents consisting of workers, students and students in Surabaya

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ADVANCED RESEARCH

For future researchers, the findings in this research can be used as a reference or guide. In addition, analysis can be carried out using more complex and varied techniques, as well as using more detailed indicators so that research results are relevant and not limited to that variable alone.

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