

# The developing of Marketing Mix Strategy & Using of QRIS As Supporting Purchasing Intention : A Systematic Literature Review

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**Abstract:** The Marketing Mix strategy is a combination of various marketing elements that include product, price, distribution place, and promotion. The Marketing Mix strategy, also known as the marketing mix is a concept in marketing that explains four main elements that must be managed in an integrated manner to achieve marketing objectives. In general practice, the using of QRIS is a payment standard using a QR code developed by Bank Indonesia and the Indonesian Payment System Association to simplify and accelerate digital transactions. Through VOSviewer analysis, the implementation of QRIS can have a positive impact on the operations and business performance of MSMEs, and the marketing mix strategy in the context of business digitalization becomes an important approach to maintaining MSME competitiveness. The results of the VOSviewer visual map analysis and the review of previous State of the Art research indicate that most existing studies still focus on aspects of QRIS adoption and transaction efficiency alone. These studies generally highlight how digital payment system is able to improve the speed, security, and convenience of transactions but have not yet widely linked them directly to marketing mix strategies and consumer purchasing decisions. This indicates a research gap in understanding the role of QRIS is not only as a transaction tool but also as part of the marketing strategy that influences consumer behaviour.

**Keywords:** Consumer Behavior; Marketing Mix; QRIS; Systematic Literature Review (SLR); VOSviewer.

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## 1. Introduction

The adoption of QRIS digital payment systems has become an important driver of business transformation among MSMEs, particularly in highly competitive sectors such as coffee shops. Recent studies show that QRIS contributes to operational efficiency by accelerating transactions, reducing cash-handling risks, and improving customer convenience, which in turn supports increased sales performance (Silvia et al., 2024; Sinaga et al., 2023; Wardhani et al., 2023). Research also highlights that the integration of QRIS can strengthen MSME financial performance and enhance customer loyalty because consumers increasingly prefer fast, secure, and flexible payment options (Alifiyah & Purwanti, 2024; Zalukhu & Lattu,

2023). In the context of coffee shop businesses—where younger consumers dominate and digital behavior is rising—QRIS adoption is seen as a strategic element that aligns well with current market expectations and purchasing behaviors (Alzura & Dewi, 2024; Nur Nisa & Dewi, 2024).

Alongside digital payment innovation, the implementation of an effective Marketing Mix strategy remains essential for influencing purchasing decisions and sustaining competitive advantage. Elements such as product uniqueness, competitive pricing, strategic store placement, and promotional creativity are crucial for attracting and retaining customers in the coffee shop industry (Pamungkas et al., 2024). However, existing research indicates that while QRIS is often examined in terms of transaction efficiency, its role as part of a broader marketing strategy—particularly in shaping purchase intentions—has been less explored (Sari & Putri, 2023). Recent findings suggest that digital payment systems can indirectly support marketing effectiveness by enhancing consumer experiences and increasing perceived value, which ultimately boosts purchase decisions (Jiang, 2022). Therefore, combining a well-designed Marketing Mix with QRIS adoption offers MSMEs a more holistic approach to improving purchasing decisions and strengthening market competitiveness.

## **2. Theory Review**

### **Marketing MIX Strategy**

Marketing MIX strategy is a combination of various marketing elements that include product, price, place of distribution, and promotion. Marketing Mix strategy, or commonly called marketing mix, is a concept in marketing that describes four main elements that must be managed in an integrated manner to achieve marketing objectives. This model was originally introduced by Jerome McCarthy in 1968. These four elements must be managed in an integrated manner in order to meet customer needs and desires while encouraging product or service purchase decisions (Kotler & Keller, 2016). In coffee shop MSMEs, quality products, competitive prices, strategic locations, and appropriate promotions will determine success in attracting consumers.

### **QRIS (Quick Response Code Indonesian Standard)**

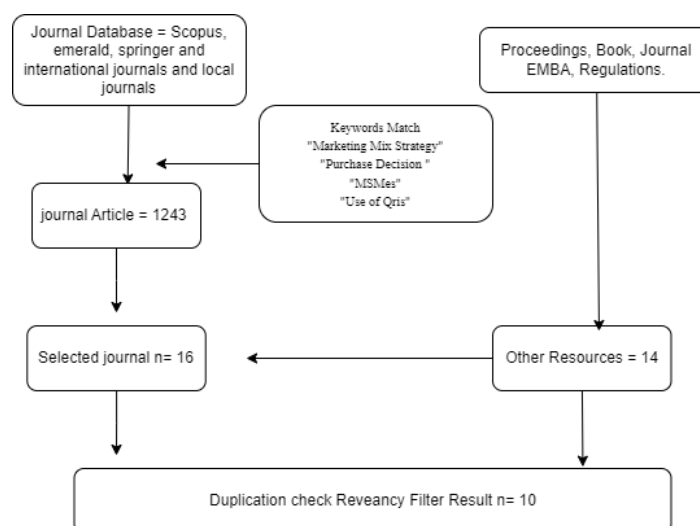
QRIS is a payment standard using QR codes developed by Bank Indonesia and the Indonesian Payment System Association to simplify and accelerate the digital transaction process. QRIS allows MSMEs to accept various electronic payments with just one QR code, reducing the cost and risk of cash management. QRIS also facilitates transaction recording and increases convenience for customers in shopping, including the younger generation who prefer digital payment methods (Bank Indonesia, 2020; Alifia et al., 2024)..

### **Purchase Decision**

A purchase decision is the process consumers go through in determining whether to buy a product or service. Factors such as product quality, appropriate price, ease of transaction, and attractive promotions greatly influence purchasing decisions. In the context of MSME coffee shops, purchasing decisions will be more positive if consumers feel comfortable in making transactions, including the ease of payment through QRIS (Priyanto, 2023).

### 3. Methodology

This research uses a descriptive qualitative approach with data collection techniques from academic literature, scientific journals, and trusted sources related to Marketing MIX strategies, QRIS usage, and MSME consumer behavior. Data analysis is carried out systematically using the vosviewer analysis tool to reveal the relationship between the influence of marketing strategies and the use of QRIS on consumer purchasing decisions (Moleong, 2017; Alifia et al., 2024).



**Figure 1** Flowchart of the literature selection process based on keywords and relevance filters in research.

### 4. Results and Discussion

#### Descriptive Analysis of Systematic Literature Review (SLR) Research Results

##### a. Marketing Mix Strategy for Coffee Shop MSMEs

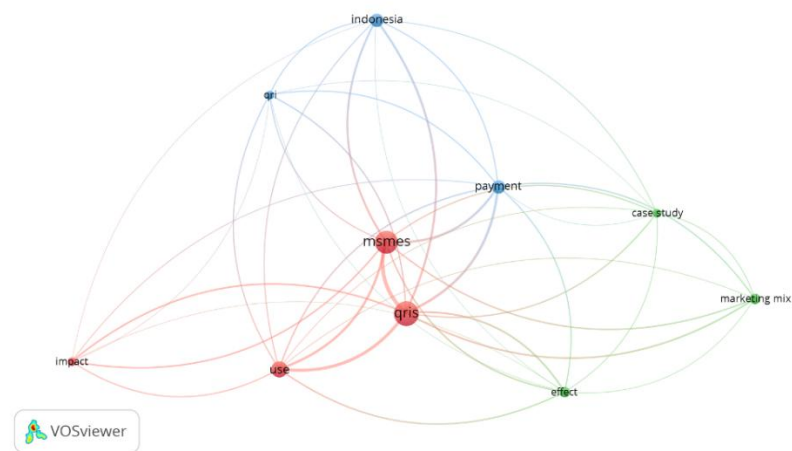
The results showed that the application of the Marketing MIX strategy in coffee shop MSMEs is still diverse. In some cases, coffee shop products have good quality, but less than optimal promotion and selection of locations that are not yet strategic are obstacles. Digital promotion through social media such as Facebook is still the main choice, although its use has not been maximized. Competitive price management and product variety are also important factors to attract customers.

##### b. QRIS Usage

The use of QRIS among coffee shop MSMEs is proven to provide faster, safer transactions, as well as reduce the risk of counterfeit money and the need for cash refunds. QRIS adoption increases customer convenience, especially the younger generation who tend to prefer digital payment methods. Data shows an increase in daily income of coffee shop MSMEs between 5-10% after the use of QRIS. QRIS also helps MSMEs expand their market by accommodating cashless consumers (Alifia et al., 2024).

## Topic Analysis using VOSviewer

### a. Network Visualization Analysis



**Figure 2.** VosViewer Network Visualization.

### b. Interpretation of VOSviewer Results

The keyword network image (co-occurrence map) shows several interconnected main clusters

**Table 1.** Cluster Difference Color.

Color Cluster	Main Keywords	Focus On Him
<b>Red</b>	qris, msmes, use, impact	Implementation and impact of using QRIS in the MSME sector
<b>Blue</b>	payment, qri, indonesia	Digital payment aspects and geographical context (Indonesia)
<b>Green</b>	marketing mix, effect, case study	Marketing strategies and case studies of their application in MSMEs

Based on the results of the VOSviewer analysis, there are three main interconnected clusters in the research map. The red cluster highlights that the topic of QRIS has a strong connection to MSMEs, with a focus on the "use" and "impact" aspects. This shows that many studies address how QRIS implementation can positively impact MSME business operations and performance. This finding is in line with the focus of your research, which examines the use of QRIS as a digital transaction tool in increasing consumer purchasing decisions at Coffee Shop.

The blue cluster illustrates the relationship between the payment system and the national context, namely Indonesia. This connection confirms that QRIS is an important part of the payment digitization process in Indonesia, especially in supporting the transformation of an inclusive financial system for small and medium enterprises. In the context of your research, this is relevant because Coffee Shops as a form of MSMEs also feel the positive impact of easy transactions through QRIS which improves efficiency and customer experience.

The green cluster shows the connection between marketing mix, effect, and case study. This cluster indicates a research trend that examines how marketing mix strategies-including aspects of product, price, place, and promotion-can influence consumer

behavior through more specific case studies. In this case, your research that focuses on Kopi Rumah Mantan Coffee Shop in Balikpapan City has a strategic position because it combines the marketing mix approach with digital innovation in the form of using QRIS as part of the marketing strategy to increase consumer purchasing decisions.

**c. Relevance to State of the Art Research**

In the research, there are two main directions that complement each other. First, the adoption of digital payments in MSMEs, where QRIS acts as a financial technology variable that drives efficiency and ease of transactions. Various studies show that the use of digital payment systems such as QRIS not only speeds up the transaction process, but also increases the sense of security, comfort, and customer trust in businesses. This becomes even more relevant in the context of the Coffee Shop business which is favored by young generation consumers, such as Gen Z and millennials, who have a preference for cashless and digital payment systems.

Second, the marketing mix strategy in the context of business digitalization is an important approach in maintaining the competitiveness of MSMEs. Recent studies confirm that an adaptive marketing mix strategy-including unique product development, competitive pricing, digital-based promotions, and ease of location access-contributes significantly to increasing consumer purchasing decisions. In this case, the integration of QRIS into the place and promotion elements not only facilitates transactions, but also strengthens the overall customer experience. Thus, the implementation of QRIS can be viewed as part of a modern marketing strategy that combines the efficiency of financial technology with the effectiveness of marketing communications.

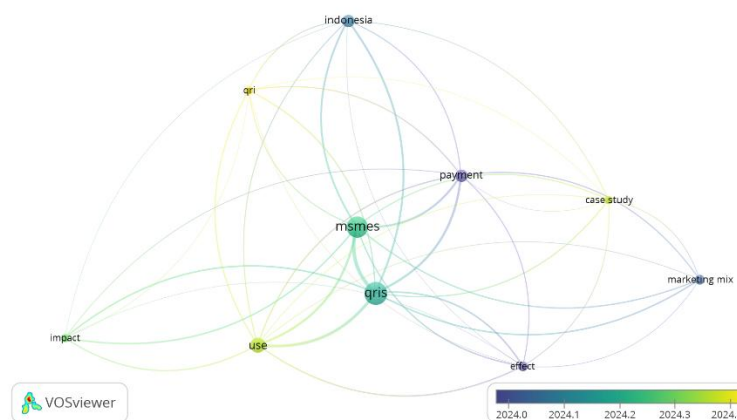
The results of analyzing the VOSviewer visual map and reviewing the State of the Art of previous research, it can be identified that most of the existing studies still focus on the aspects of QRIS adoption and transaction efficiency alone. These studies generally highlight how digital payment systems can improve transaction speed, security, and convenience, but not many have directly linked them to marketing mix strategies and consumer purchasing decisions. This shows a research gap in understanding the role of QRIS not only as a transaction tool, but also as part of a marketing strategy that influences consumer behavior.

This research occupies a strategic new position, by conducting an integrative analysis between marketing mix strategies and digital payment adoption (QRIS) to see the influence of both on consumer purchasing decisions in the context of MSME Coffee Shops in Balikpapan City. This approach not only broadens the perspective on how QRIS can be integrated into marketing elements, but also makes an empirical contribution to the literature on MSME digitalization and consumer behavior in the era of digital transformation.

Based on the results of the VOSviewer analysis, studies on MSMEs, QRIS, and marketing mix form three interrelated thematic clusters - namely digital payment system implementation, marketing strategy, and impact on consumer behavior. However, most studies still separate the dimensions of financial technology and marketing strategy. Therefore, the research on Balikpapan City's Kopi Rumah Mantan Coffee Shop offers an original contribution by integrating QRIS as part of the marketing mix strategy in

influencing consumer purchasing decisions. This approach expands the understanding of the role of transaction digitization as a modern marketing element in the MSME sector.

### Analisis Overlay Visualisation VosViewer



**Figure 3.** Overlay Visualisation.

#### a. Overlay Visualization

Based on the overlay visualization results from VOSviewer, the map shows the relationship between research keywords with color gradations that illustrate the development of publication time. The purplish blue color represents research topics that appear earlier, around the beginning of 2024, while the green to yellow color indicates newer and trending topics in the mid to late 2024. The most dominant keywords include MSMEs, QRIS, payment, marketing mix, effect, case study, Indonesia, use, and impact.

Interpretatively, keywords such as marketing mix, payment, and effect that are bluish in color indicate that the theme has been a well-established and widely researched topic before, especially in the context of marketing strategy and consumer behavior. Meanwhile, the yellowish-green QRIS, use, and impact keywords signify the direction of recent research developments that focus on digital payment system innovations and their impact on purchasing decisions in the MSME sector. The MSMEs and Indonesia keywords in the middle of the spectrum indicate that research related to MSMEs in Indonesia remains a key focus in the context of implementing digitalization and marketing strategies, making it a relevant and growing field including in case studies such as Coffee Shop Kopi Rumah Mantan in Balikpapan which integrates marketing mix strategies with the use of QRIS as part of the digital transformation of the business.

#### b. Relevance to State of the Art Research

The overlay visualization results from VOSviewer show that research on QRIS in MSMEs is developing towards a more integrative direction, combining aspects of financial technology (QRIS) with marketing strategies (marketing mix) in influencing consumer purchasing decisions. In the early stages (marked in blue), research was still dominated by studies on marketing mix and its influence on consumer behavior in general. However, recent trends (green to yellow) show that the topic of QRIS and digital payments is starting to be integrated in marketing and consumer behavior studies, in line with the acceleration of digital transformation in the MSME

sector. This signifies a shift in research focus from merely discussing traditional marketing strategies to exploring how digital payment technology plays a role in strengthening the effectiveness of marketing strategies, especially in the culinary and coffee shop industry.

Based on these results, your research is positioned in a trending area that combines two previously relatively separate fields of study, namely:

- 1) Digital Payment Adoption (QRIS) as a form of financial innovation that plays a role in increasing the efficiency and convenience of customer transactions
- 2) Marketing Mix Strategy as a classic approach in marketing that is now transformed following the dynamics of business digitalization.

The research has a clear research gap because there are still few studies that integrate QRIS into marketing mix elements, especially in the aspects of place (ease of payment access) and promotion (transaction-based digital marketing). With a focus on MSME Coffee Shops in Balikpapan City, this research provides a new contribution in understanding how the application of financial technology can strengthen modern marketing strategies and encourage consumer purchasing decisions in the digital era.

**Tabel 2 : Analisis Artikel**

No	Author	Research Title	Key Variables	Research Context	Key Findings
1	Putri, S., & Nugroho, A. (2023)	The Role of QRIS Adoption in Enhancing MSME Competitiveness in Indonesia	QRIS Adoption, MSME Performance	Ritel Msmes	QRIS improves transaction efficiency and expands digital customer access.
2	Rahmadhanti, D., Ibrahim, J. T., & Iriany, A. (2023)	Marketing Mix Effect on Consumer Preference in Choosing Modern Coffee Shop	Product, Price, Place, Promotion	Coffee Shop	Marketing mix strategy has a positive effect on consumer preferences in choosing a coffee shop.
3	Sari, M., & Lestari, R. (2022)	Digital Payment System and Consumer Purchase Decision	Digital Payment, Consumer Decision	Culinary Msmes	The use of digital payment systems accelerates young consumers' purchasing decisions.
4	Hidayat, R., & Ananda, D. (2023)	QRIS Implementation and Customer Satisfaction in Small Business Transactions	QRIS, Customer Satisfaction	Big City MSMEs	QRIS usage increases customer satisfaction and loyalty.
5	Gunawan, T., & Santoso, B. (2023)	Integration of Digital Marketing and Payment Innovation in MSMEs	Digital Marketing, QRIS, Sales Growth	MSMes Fashion	The synergy of digital marketing and QRIS encourages the growth of MSME sales.
6	Maharani, A. (2024)	Marketing Mix Analysis Regarding Customer Intention to Purchase	Marketing Mix, Purchase Intention	Coffee Shop Premium	The marketing mix has a significant effect on customer purchase intentions, especially in the aspects of products and promotions.

		Premium Coffee Shops in Jakarta				
7	Nugraha, D., & Rahmawati, E. (2023)	Digital Payment Adoption and its Impact on Consumer Behavior	QRIS, Consumer Behavior	MSMes Digital	QRIS adoption reinforces the consumptive behavior of the younger generation who tend to be cashless.	
8	Wijaya, K., & Prasetyo, L. (2022)	Effect of QRIS and Digital Marketing on MSME Growth Post-Pandemic	QRIS, Digital Marketing, MSME Growth	MSMEs Post-Pandemic	The combination of QRIS and digital marketing accelerates MSME business recovery.	
9	Syafruddin, A., & Dewi, P. (2023)	Role of Technology Adoption in Strengthening Coffee Shop Competitiveness	Fintech Adoption, Marketing Strategy	Coffee Shop	Adoption of fintech (including QRIS) improves operational efficiency and competitiveness.	
10	Lestari, F., & Hartono, D. (2024)	Impact of Marketing Mix and Digital Payment on Customer Decision	Marketing Mix, Digital Payment, Purchase Decision	Culinary MSMes	Marketing mix collaboration and digital payments strengthen purchase decisions.	
11	Ramadhan, R., & Afandi, A. (2025)	Effectiveness of Using QRIS Payment as a Digital Payment Solution in Coffee Shop Business (Case Study of Circle Coffee Medan)	QRIS, Digital Payment Effectiveness	Coffee Shop	QRIS is proven to improve transaction efficiency and customer experience.	

Based on the overlay visualization results from VOSviewer, it can be seen that the global research trend on MSMEs and QRIS is evolving towards the integration between digital marketing and fintech-based payment systems. The yellow color of the keywords "QRIS", "use", and "impact" indicates that this topic has become a new focus in the recent research period, while the bluish "marketing mix" and "effect" themes indicate that the concept of marketing mix remains a key foundation in consumer behavior studies. The combination of the two research streams confirms that research on marketing mix strategies and the use of QRIS on purchasing decisions has high academic relevance and has the potential to make theoretical and practical contributions to the development of MSMEs in the digital era, especially for Kopi Rumah Mantan Coffee Shop in Balikpapan City which is the object of this study.

## 5. Conclusion

Based on the analysis and discussion as well as the explanation above, the researcher can draw the conclusion that the marketing mix strategy and QRIS launched by Bank Indonesia as a means of payment have in fact been used by MSMEs, especially those engaged in coffee shops

and marketing mix strategies and the use of QRIS on purchasing decisions have high academic relevance and have the potential to make theoretical and practical contributions to the development of MSMEs in the digital era, especially for Coffee Shop Kopi Rumah Mantan in Balikpapan City which is the object and is supported by other research articles that both have elements of novelty. Suggestions MSMEs must be more open and follow the development of the financial world in relation to how to pay which increasingly here can be done with a variety of application platforms and other facilities that have been developed by banks. Finally, the author expresses his deepest gratitude for the knowledge and guidance that has been given, especially to the lecturers of the MSME Research Results Study course, Prof. Sudarmiatin and Prof. Agus Hermawan, who have optimally provided input and suggestions regarding this article, which this article is dedicated to the advancement of knowledge, especially in class A24 of the doctoral program in Management Science, Faculty of Economics and Business, State University of Malang..

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