

Circular Economy: Product Recycling and Social Effects Case Study: Safina Quilt Balikpapan

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Abstract: This study explores the implementation of circular economy principles within Safina Quilt, an MSME in Balikpapan that transforms textile waste—such as fabric scraps and discarded clothing—into value-added products. Safina Quilt applies the concepts of reduction, reuse, and upcycling throughout its production processes using quilting techniques, while simultaneously establishing an inclusive supply chain that engages local tailors, individuals with disabilities, and homemakers. This business model not only delivers economic gains by increasing profit margins and expanding market reach but also generates substantial social benefits by empowering vulnerable community groups. Although challenges remain, including limited access to supporting materials, constraints in production capacity, and insufficient digital marketing efforts, Safina Quilt demonstrates how MSMEs can successfully integrate environmental, economic, and social sustainability. Strengthening supply chain mechanisms, enhancing production capabilities, and improving digital marketing strategies are essential for scaling up and ensuring long-term business sustainability.

Keywords: Circular Economy; MSMEs; Quilting; Sustainability; Textile Waste

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1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are anticipated to form the foundational backbone of Indonesia's economic structure by 2025, encompassing approximately 97% of the labor force and contributing more than 60% to the nation's Gross Domestic Product (GDP). Predominantly composed of micro and home-based enterprises, these entities frequently confront perennial challenges including constrained financial resources, rudimentary management frameworks, and a limited incorporation of sustainability practices within their operational modalities. In recent years, the circular economy paradigm has garnered increasing attention as a critical strategic approach to diminish industrial waste and stimulate innovation, particularly within the MSME sector, which is integrally connected to production and consumption processes. The government has proactively promulgated multifaceted policy measures aimed at facilitating the enhancement, modernization, and technological assimilation of MSMEs, thereby reinforcing

their competitive capacity and economic resilience amidst burgeoning global adversities and the accelerating digital transformation.

The textile and fashion industry in Indonesia is a major contributor to the country's overall waste generation, producing approximately 2.3 million tonnes of textile waste annually, as reported by the National Waste Management Information System (SIPSN) in 2022. A significant portion of this waste remains inadequately managed. The prevalent fast fashion trend, alongside small-scale garment manufacturing and elevated consumer demand, has resulted in considerable accumulation of textile waste in landfills. In response, innovative entrepreneurs have begun to devise business models that not only aim for profitability but also repurpose waste as valuable resources, thereby promoting sustainable development within the sector.

Safina Quilt, a small and medium enterprise (SME) based in Balikpapan and established by Lily Handayani in 2012, repurposes textile waste such as fabric scraps and used garments to manufacture a diverse range of commercially valuable products. These offerings include bags, dolls, pouches, tablecloths, and souvenirs distinctive to Balikpapan and the Capital City of Nusantara (IKN). The production process incorporates quilting and patchwork techniques, resulting in unique patterns crafted by combining various fabric remnants. Beyond its commitment to the zero-waste principle, Safina Quilt also actively involves the disabled community in its manufacturing activities. Its products are marketed both online and offline, receiving support from multiple stakeholders, including assistance from PT Pertamina's mentoring program, which encourages the growth of enterprises focused on textile waste utilization.

Safina Quilt employs a business model that holistically integrates environmental, economic, and social dimensions. The company sources textile waste in the form of scraps or small reusable pieces, establishing an inclusive supply chain that engages local tailors, collectors, scavengers, as well as individuals with disabilities and housewives from the surrounding community. Each participant receives foundational sewing training and is empowered to contribute actively to the production process. This approach not only results in marketable recycled products but also produces significant social outcomes, including increased income, skill development, and more equitable employment opportunities within the communities linked to Safina Quilt. This model exemplifies a sustainable practice that harmonizes economic gains with social welfare and environmental preservation.

The transformation of MSMEs into catalysts for social and environmental change through the adoption of circular economy principles continues to face considerable challenges. Key obstacles include the inconsistency in the supply of textile waste as raw material, limited production capacities, lack of standardized product quality, and poorly documented supply chain management. Furthermore, MSMEs generally have limited understanding of cost efficiency and profitability derived from waste-based processes, while their utilization of digital marketing for market expansion remains nascent. Policy support specifically targeted at promoting the circular economy within MSMEs is still inadequate. Consequently, cross-sector collaboration and capacity-building initiatives—such as training programs and the development of digital infrastructure—are critical for enabling MSMEs to adapt to and advance within a sustainable circular economy framework.

Despite Safina Quilt's evident contribution to social inclusion by empowering vulnerable groups, including people with disabilities, the mentoring processes and the actual impact of this empowerment require more comprehensive evaluation. Such investigation is crucial to enable the effective replication of this inclusive business model across other MSMEs. Sustainable mentoring practices and robust social impact assessments are essential to ensure that the empowerment of vulnerable populations transcends symbolism and genuinely enhances their quality of life and economic prospects. Additionally, further research can inform the formulation of more precise guidelines and supportive policies aimed at fostering the growth of SMEs rooted in social inclusion.

This research is crucial for examining how Safina Quilt applies circular economy principles by transforming textile waste into valuable products, emphasizing an inclusive supply chain involving stakeholders from local tailors to vulnerable groups such as people with disabilities and housewives. It investigates how this sustainable business model not only targets profit but also fosters environmental sustainability and empowers local communities socially and economically. Safina Quilt exemplifies how MSMEs can operationalize circular economy concepts effectively, highlighting the potential for waste reduction, product lifecycle extension, and social inclusion.

The study aims to provide empirical evidence on the social and economic impacts of such inclusive circular economy practices, offering valuable insights and a practical reference model for other MSMEs in Indonesia. This is particularly important as textile waste is a significant environmental issue in Indonesia, with national efforts by government and industry to promote circular textile ecosystems, capacity building, and innovative waste management. Safina Quilt's model reflects how circular economy adoption at the MSME level can drive broader sustainable development goals—combining economic growth, social equity, and environmental stewardship. Ultimately, the study is expected to contribute to the growing body of knowledge supporting circular economy transitions in Indonesian MSMEs, encouraging replication and policy support for sustainable, inclusive business models that address environmental challenges while empowering marginalized communities

2. Theory Review

MSMEs (Micro, Small and Medium Enterprises)

MSMEs (Micro, Small and Medium Enterprises) are productive economic activities carried out by individuals or business entities with asset and turnover limits in accordance with Law No. 20 of 2008. MSMEs play an important role in the national economy, employing more than 97% of the workforce and contributing more than 60% to Indonesia's GDP (Ministry of Cooperatives and SMEs, 2023). However, MSMEs still face obstacles such as limited capital, simple technology, local marketing, and suboptimal management and financial record-keeping (Tambunan, 2019). Therefore, adaptive and sustainable business model innovation is crucial to enhance the competitiveness of SMEs, as demonstrated by Safina Quilt with its sustainable business model based on a circular economy that processes textile waste into valuable products while empowering local communities, including vulnerable groups. This approach serves as an example of innovation that drives SMEs to grow not only economically but also socially and environmentally. Circular Economy

- a. The Concept of Circular Economy. The circular economy, according to the Ellen MacArthur Foundation (2015), has three main principles that form the basis of this economic model. First, minimising waste and pollution through product design that eliminates sources of waste from the outset. Second, keeping products and materials functional and in use for as long as possible through recycling, reuse, or extension of their useful life. Third, restoring natural systems by ensuring that economic processes support environmental regeneration, such as through sustainable production practices and the use of resources that do not harm nature. These principles contrast with the traditional linear economic model that follows a "take → make → waste" pattern, which tends to generate a lot of waste and degrade natural resources. By adopting a circular economy, it is hoped that resource use will become more efficient and sustainable, while reducing negative impacts on the environment.
- b. Circular Economy in MSMEs. The implementation of the circular economy in MSMEs in Indonesia is realised through the use of waste as raw materials, production efficiency, and value-added innovations that combine economic and environmental aspects. These practices include waste management, the use of sustainable raw materials, environmentally friendly packaging, and supply chain optimisation to reduce waste and maximise product life cycles. This circular economy model supports MSMEs in increasing competitiveness by reducing production costs and opening up new market opportunities based on sustainable products. However, challenges such as consistency of implementation, access to technology, and policy support still need to be overcome in order for the circular economy to be more widely adopted in the MSME sector. Collaborative efforts between businesses, the government, and the business community are crucial to accelerating this transformation, while maintaining environmental sustainability and social inclusion in SME development.

Inclusion in MSME Business Models.

Social inclusion in the context of MSMEs means providing equal economic access and opportunities for vulnerable or marginalised groups so that they can actively participate in economic activities. According to the World Bank (2013), social inclusion is an effort to expand such access. A business model that promotes this is called Inclusive Business, which involves low-income communities in the value chain as suppliers, workers, and consumers (Gradl & Jenkins, 2011). MSMEs with social inclusion principles not only increase the economic capacity of the community but also strengthen social cohesion and create meaningful employment opportunities. For example, MSMEs can be a tool for empowering women, people with disabilities, and other marginalised groups by providing training, access to capital, and decent job opportunities. As a social network, MSMEs build bonds between citizens from various backgrounds, thereby creating a more inclusive and harmonious society).

Sustainability of MSMEs Based on the Triple Bottom Line

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

Research Types and Approaches

Research using a qualitative approach with the case study method is an effective way to gain an in-depth understanding of the application of circular economy business models and social inclusion in MSMEs such as Safina Quilt in Balikpapan. The qualitative approach was chosen because its focus is not on statistical hypothesis testing, but rather on exploring the meaning, experiences, dynamics of processes, and business practices that occur naturally in the field (Creswell & Poth, 2018). The case study method provides flexibility in exploring the social and business environment context and the relationships between actors in the textile waste supply chain. Data collection techniques typically include in-depth interviews, observations, and documentation that allow researchers to explore the perspectives of MSME actors and view business practices holistically. Data analysis is conducted descriptively and thematically to formulate patterns and a comprehensive understanding of this inclusive and sustainable business model. The case study method was chosen to examine Safina Quilt because this business is a specific and unique unit of analysis, allowing for intensive and comprehensive research. Safina Quilt is considered an example of an SME that has successfully integrated the use of textile

waste with the empowerment of vulnerable community groups, thus differing from conventional textile SMEs. Case studies allow researchers to examine this phenomenon in a "bounded system" limited by location (Balikpapan), time, and specific business activities, as described by Yin (2018) and Stake (1995). This approach facilitates a holistic and in-depth understanding of the social context, operational process dynamics, and interactions among stakeholders in the textile waste supply chain centred on Safina Quilt.

Research Location and Time

The research was conducted at Safina Quilt SME, located in Balikpapan City, East Kalimantan. The research period was planned to last for.

Research Subjects and Information

The research subject is Safina Quilt SME as the main actor in the utilisation of textile waste.

4. Results and Discussion

Overview of Safina Quilt Balikpapan MSMEs

Safina Quilt is a micro, small, and medium enterprise (MSME) based in Balikpapan specialising in textile crafts through the utilisation of fabric waste, employing upcycling techniques. Established in 2012 by Lily Handayani, who initially pursued sewing as a hobby, the enterprise has since evolved into a productive business venture. Safina Quilt manufactures a variety of creative products including bags, pouches, outerwear, decorative pillows, and quilted bedcovers, utilizing scrap fabric, sewing remnants, and recycled uniforms. In addition to its commitment to environmental sustainability, Safina Quilt incorporates a social dimension by actively involving individuals with disabilities in the production process; these individuals receive regular training and contribute substantially to

product creation. The enterprise benefits from support provided by multiple government agencies and state-owned enterprises, such as Pertamina and the SME Agency, which enhance its production capacity and market presence. The distinctiveness of Safina Quilt's products stems from its quilting and patchwork craftsmanship, which utilises small fabric remnants to create unique patterns characterised by a high aesthetic value.

Implementation of the Circular Economy Concept in the Textile Recycling Production Process

The implementation of the circular economy at Safina Quilt is realised through the use of textile waste as the main raw material, such as scrap fabric obtained from fellow tailors and MSMEs, as well as used uniform waste obtained through collaboration with Pertamina. Safina Quilt applies the principles of reduce, reuse, and upcycle to extend the life of materials and reduce waste. In the production process, various steps are taken in accordance with the principles of the circular economy, starting from the selective collection of waste raw materials, creative processing to produce value-added products such as bags, pillows, and pouches, to the use of quilting designs that maximise the use of leftover fabric. This model provides a concrete example of how MSMEs can integrate environmental sustainability through efficient resource management while empowering local communities:

The sorting and separation of textile waste at Safina Quilt is carried out by separating materials based on texture, fabric type, thickness, and colour. This separation includes slippery, velvety, or cotton materials to facilitate further processing. Sorting is important to ensure product quality is maintained even though the materials used come from waste. This step enables Safina Quilt to produce products with consistent quality and attractive aesthetics, even when using recycled materials such as scrap fabric and used uniforms. This process also supports the principles of the circular economy by maximising the efficient reuse of available materials.

The colour and design matching process at Safina Quilt is carried out by arranging sorted fabric scraps based on specific colour themes, such as "pink" or "earth tones". This colour-based arrangement aims to ensure that the final product has an attractive aesthetic and does not appear to be recycled. This design approach is crucial and aligns with the principles of the circular economy, which emphasises that recycled products must retain their aesthetic value to remain competitive in the market. Safina Quilt employs quilting and patchwork techniques, where fabric pieces are carefully combined according to pre-designed patterns and layouts, resulting in unique, high-artistic-value products that maintain both quality and beauty.

The main technique used by Safina Quilt in processing textile waste is quilting, which is the technique of combining pieces of fabric into a new product. This technique requires intermediate to advanced sewing skills, resulting in products with a premium handmade character. Quilting has its historical roots in the tradition of reusing military clothing during wartime, where leftover fabric was sewn into blankets. Safina Quilt adopts this technique to add artistic value while extending the lifespan of used fabric. Quilting enables the combination of small fabric pieces into high-value products with appealing aesthetics, supporting the principles of the circular economy by optimally and creatively utilising fabric waste. Quilting, patchwork, and mosaic stitching are methods that help reduce waste and create textile artworks with high market value.

Production at Safina Quilt operates on an order-based and routine production model. On the days when community training for people with disabilities is routinely conducted every Tuesday and Wednesday, Safina Quilt carries out regular production as a social empowerment activity. However, large-scale production is carried out based on orders from government agencies, state-owned enterprises such as Pertamina, and individual orders. This production model demonstrates the flexibility characteristic of SMEs that can adapt to market demand and production capacity. Safina Quilt implements circular economy principles through waste reduction, material reuse, and creative recycling that enhance product value. As a result, the products produced have a "low waste" character but command high prices in both local markets and national exhibitions. Below is the flowchart of Safina Quilt's Textile Recycling Production Process.

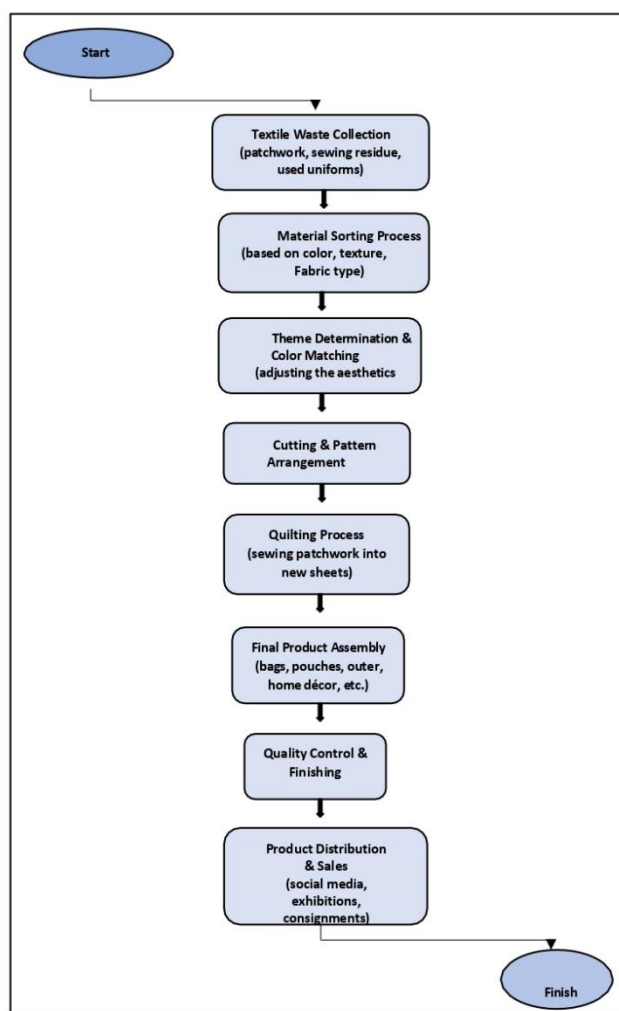


Figure 1. Flowchart of Safina Quilt's Textile Recycling Production Process.

Through textile waste recycling practices, Safina Quilt is able to process fabric scraps and used uniform waste into high-value products such as bags, pouches, decorative pillows, and tablecloths using quilting techniques that produce distinctive and unique works of art. This practice not only reduces the potential for textile waste that pollutes the environment, but also provides significant economic added value. Safina Quilt has successfully integrated the principles of circular economy with waste reduction, reuse, and creative recycling, so that its products have a "low waste" character and are in demand in local markets and national exhibitions. Beyond environmental aspects, this initiative also has a social impact by

empowering the disabled community. Thus, Safina Quilt serves as a concrete example of how SMEs can contribute to environmental sustainability while enhancing local community well-being through textile waste-based business innovation.

Inclusive Supply Chain in Textile Waste Utilisation

The Safina Quilt supply chain is unique because it is built on collaboration and social values, rather than purely commercial transactions. Several parties play a role in this supply chain, including:

- a. MSME Suppliers and Local Tailors. Textile waste is obtained from fellow MSMEs and local tailors who regularly donate their production fabric scraps. This system operates based on a network of friendships and solidarity among fellow creative entrepreneurs. Safina Quilt does not purchase raw materials, enabling it to reduce production costs by more than 50%.
- b. Material Contributors from Institutions (Pertamina). Through Pertamina's CSR programme, Safina Quilt receives supplies of used company uniforms that are processed into new products. This programme not only reduces industrial textile waste but also opens up business opportunities for MSMEs under its guidance.
- c. Disability Community. The disability community plays a vital role in the supply chain. They participate as production workers and training participants, including some who own their own sewing machines, enabling production to be expanded at their respective homes. This approach makes Safina Quilt's supply chain inclusive, equitable, and socially empowering.

Overall, this supply chain model reinforces Safina Quilt's character as an SME that implements circular economy and social inclusion, with the support of various stakeholders and close relationships between creative businesses in Balikpapan. The following is Safina Quilt's Inclusive Supply Chain Flow Chart

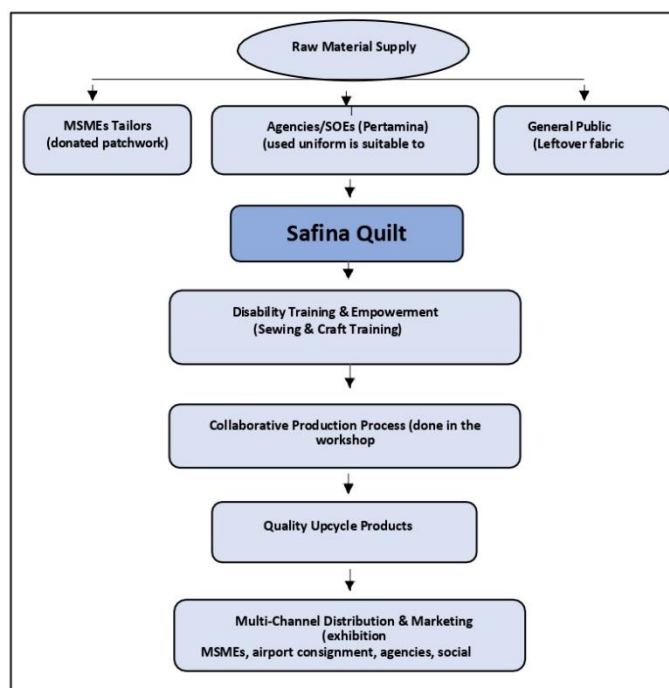


Figure 2. Safina Quilt's Inclusive Supply Chain Flow Chart.

The supply chain model implemented by Safina Quilt is in line with the Inclusive Supply Chain theory, in which vulnerable groups, such as people with disabilities, are given access to work, skills training, and meaningful economic opportunities. This approach not only creates an operationally efficient supply chain, but is also socially oriented by empowering communities that are usually underserved. This inclusive supply chain model strengthens the holistic sustainability of Safina Quilt's business, combining economic efficiency and social empowerment, thus serving as a concrete example of how MSMEs can integrate social aspects into their supply chain strategies to create broader social impact while maintaining business continuity.

Economic Benefits and Social Impact of Implementing a Circular Economy.

The implementation of the circular economy at Safina Quilt provides two main benefits, namely economic benefits and social impacts.

- a. **Economic Benefits.** The implementation of the circular economy at Safina Quilt provides significant economic benefits. First, there is an increase in business margins because the raw materials come from waste, so profit margins can increase by more than 50%. The products produced vary from small items sold for between Rp5,000 and Rp10,000 to premium products such as quilted bedcovers that can reach prices of Rp1,000,000. Second, Safina Quilt has successfully expanded its market access through MSME exhibitions, cooperation with relevant agencies, and consignment sales at airports, so that marketing is not limited to Balikpapan. Thirdly, stable revenue is derived from orders from institutions such as Pertamina, the Ministry of Law and Human Rights, and the SME Department, which provide a steady income stream with a minimum order of 50 pieces per product. As a result, Safina Quilt has not only achieved economic success but also contributes to environmental sustainability and social empowerment through the utilisation of textile waste.
- b. **Social Impact**
 - 1) **Empowerment of Persons with Disabilities.** Regular training and honorary-based employment help increase their income and skills.
 - 2) **Creating an Inclusive Learning Environment.** Safina Quilt serves as a training space where persons with disabilities learn to sew, make accessories, and create macramé crafts through collaboration with other MSMEs.
 - 3) **Enhancing Self-Confidence and Economic Independence.** Opportunities to work and create have a significant impact on the psychosocial well-being of community members.

Thus, Safina Quilt not only functions as an environmentally-based creative SME but also as a model of social entrepreneurship that delivers tangible benefits to the community.

Barriers and Challenges in Implementing the Circular Economy Business Model

Despite successfully implementing a circular economy, Safina Quilt still faces several obstacles, including:

- a. **Difficulty in obtaining production materials,** such as zippers, webbing, and other accessories, due to the limited availability of local shops.
- b. **Dependence on deliveries from outside the region,** which leads to high costs and uncertainty regarding the arrival time of goods.

- c. Limited production capacity, as the workforce relies on the disabled community, whose schedules are not always stable.
- d. Limited technology and equipment, as some processes are still carried out manually without the support of modern machinery.
- e. Digital marketing is not yet optimal, so there is a need to develop stronger online branding and sales strategies.

These obstacles indicate that although the circular economy business model is already in place, the sustainability and scalability of the business still need to be strengthened in various aspects.

Strategies for Improving the Sustainability and Scalability of the Circular Economy Model.

To improve business sustainability and expand the scale of the business, the following strategies can be implemented:

- a. Strengthening the Supply Chain. Establishing direct cooperation with complementary material distributors to ensure material availability and reduce production costs.
- b. Increasing Production Capacity
 - 1) Add modern sewing machines through CSR assistance.
 - 2) Establishing structured production units for disabled communities.
 - 3) Conducting advanced training in professional sewing techniques.
- c. Strengthening Branding and Digital Marketing
 - 1) Developing the brand identity "Upcycle Balikpapan" or "Craft by Disability".
 - 2) Strengthening marketing through marketplaces and social media.
 - 3) Optimising storytelling to attract consumers who care about sustainability.
- d. International Collaboration
 - 1) The desire to collaborate with European SMEs must be supported by: Establishing export quality standards.
 - 2) Certification of handmade or eco-friendly products.
 - 3) Development of distinctive designs as signature products.
- e. Strengthening Communities and Institutions
 - 1) Establishing an official organisation for the creative disability community to facilitate access to funding, training, and government programmes.
 - 2) This strategy is in line with the principle of sustainability, which encompasses economic, social and environmental aspects simultaneously.

Discussion

The results of the study show that Safina Quilt MSMEs are an example of the successful application of the circular economy at the small business level with an integrated approach between environmental aspects and social empowerment. Safina Quilt uses textile waste as its main raw material, in line with the concept of closing the loop in the circular economy, which focuses on reducing the use of new materials and extending the life of materials. The involvement of the disabled community demonstrates the integration of the circular economy with the theories of social entrepreneurship and inclusive development, indicating that sustainability is achieved not only through resource efficiency but also through the creation of social value.

However, there are obstacles such as limited supporting materials and production capacity, which indicate the need for a more structured MSME ecosystem, especially in the context of a regional supply chain that is still limited. Strengthening capacity and collaboration, including at the international level, is an important strategy to increase Safina Quilt's competitiveness in a broader market.

Thus, the circular economy at Safina Quilt is not merely a technical approach, but also a business philosophy that holistically combines creativity, inclusivity, and sustainability, resulting in high-value products while also generating positive social impact in Balikpapan.

5. Conclusion

Based on the results of the research and discussion, several conclusions can be drawn as follows:

1. The implementation of the circular economy at Safina Quilt has been effective, characterised by the use of textile waste as the main production material, the use of quilting techniques that reduce waste, and a production process that extends the useful life of materials. This demonstrates the successful application of the principles of reduce, reuse, and upcycle in the activities of the SME.
2. Safina Quilt builds an inclusive supply chain through collaboration with local MSMEs, tailors, institutions such as Pertamina, and communities of persons with disabilities. This supply chain not only reduces production costs but also provides social benefits to vulnerable groups, reflecting the principle of an inclusive supply chain.
3. The circular economy provides significant economic benefits, including increased profit margins, product variety, and broader market access. Additionally, the social impact created includes improved skills, income, and welfare for persons with disabilities.
4. The obstacles faced by Safina Quilt include limited complementary materials, delivery delays, limited production capacity, lack of technology, and suboptimal digital marketing. These obstacles are major challenges in efforts to expand the scale of the business.
5. A strategy to strengthen the circular economy business model must be implemented through supply chain reinforcement, increased production capacity, optimised digital marketing, international collaboration, and the establishment of community institutions. This strategy will enable Safina Quilt to achieve long- term sustainability and higher competitiveness.

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