

ACCELERATING THE EVOLUTION OF MSME BUSINESS TRANSACTIONS THROUGH ONLINE MARKETING, QRIS, AND GOOGLE MAPS

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Abstract. Digital transformation has reshaped marketing, payment systems, and business visibility within micro, small, and medium enterprises (MSMEs). In rural areas, however, such transformation is often constrained by low digital literacy, limited devices, and a persistent reliance on conventional transactions. This community service program aimed to accelerate the evolution of MSME business transactions in Karanganyar Village, Karanganyar District, Klaten Regency, through online marketing training, QRIS payment assistance, and Google Maps optimisation. The implementation employed a participatory approach that included preliminary observation, problem identification, socialisation, training, direct mentoring, and evaluation. The findings indicate improved understanding among MSME actors regarding digital promotion, cashless payment, and the importance of digital business visibility. Several businesses started using social media for promotion, accepting QRIS-based payments, and registering their locations on Google Maps. Key constraints included low initial technical capability, limited devices and internet access, and weak post-program sustainability mechanisms. The program confirms that collaboration among universities, village governments, and communities can function as a catalyst for MSME digitalization and local capacity building. Its main implication is the need for gradual, sustained mentoring to ensure that technology adoption progresses beyond training and becomes embedded in business behaviours and village service practices.

Keywords: digitalization, google maps, MSME, QRIS

Abstrak. Transformasi digital telah mengubah pola pemasaran, pembayaran, dan visibilitas usaha pada sektor usaha mikro, kecil, dan menengah (UMKM). Di wilayah perdesaan, perubahan tersebut sering terhambat oleh rendahnya literasi digital, keterbatasan perangkat, dan kebiasaan transaksi konvensional. Kegiatan pengabdian kepada masyarakat ini bertujuan mempercepat evolusi transaksi bisnis UMKM di Desa Karanganyar, Kecamatan Karanganyar, Kabupaten Klaten, melalui pelatihan pemasaran online, pendampingan penggunaan QRIS. Program ini juga dipadukan dengan optimalisasi Google Maps agar dampak pengabdian lebih inklusif. Metode pelaksanaan menggunakan pendekatan partisipatif yang meliputi observasi awal, identifikasi masalah, sosialisasi, pelatihan, pendampingan langsung, dan evaluasi. Hasil kegiatan menunjukkan adanya peningkatan pemahaman pelaku UMKM terhadap promosi digital, pembayaran non-tunai, dan pentingnya keterlacakan lokasi usaha di platform digital. Sejumlah pelaku usaha mulai memanfaatkan media sosial untuk promosi, menerima pembayaran cashless melalui QRIS, dan menampilkan titik usaha pada Google Maps. Kendala utama yang masih ditemukan meliputi rendahnya kemampuan teknis awal, keterbatasan perangkat dan internet, serta belum kuatnya mekanisme keberlanjutan pasca-program. Kegiatan ini menegaskan bahwa kolaborasi perguruan tinggi, pemerintah desa, dan masyarakat dapat menjadi katalis bagi digitalisasi UMKM dan penguatan kapasitas sosial desa. Implikasi utamanya adalah perlunya model pendampingan bertahap dan berkelanjutan agar adopsi teknologi tidak berhenti pada tahap pelatihan, tetapi berlanjut menjadi perubahan perilaku usaha dan tata kelola layanan desa.

Kata Kunci: digitalisasi, google maps, MSME, QRIS

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in Indonesia's economy, not only as major employers but also as important drivers of local economic development (Saputra & Darmawan, 2023; Dewi et al., 2023). In recent years, digital transformation has become a key priority for strengthening MSME competitiveness and



resilience in an increasingly digital economy (Jurnalita, 2024). The Government of Indonesia and Bank Indonesia have actively promoted digitalisation as a pathway to accelerate financial and economic inclusion, particularly by implementing the Indonesian Quick Response Code Standard (QRIS) as a national standard for QR-based payment systems (Waris et al., 2025). The rapid growth of QRIS merchants demonstrates strong MSME participation in the digital payment system, with most registered merchants coming from the MSME sector (Taufiequrahman & Pamikatsih, 2024).

From an academic perspective, digitalisation significantly improves MSME performance through enhanced market access, transaction efficiency, and stronger competitive positioning (Mahmudah & Muhtarom, 2024). Several studies indicate that digital transformation and digital business strategies are positively associated with business growth and improved operational performance among MSMEs (Teng et al., 2022). Digital tools enable entrepreneurs to expand market reach, streamline transactions, and improve customer engagement through digital platforms (Sudewa et al., 2023). Empirical studies in Indonesia further demonstrate that the adoption of digital marketing and the integration of digital payments significantly influence MSME income growth and business sustainability (Gao et al., 2023).

In the context of digital payments, the adoption of QRIS among MSMEs can be analysed through the Technology Acceptance Model (TAM), which posits that perceived usefulness and perceived ease of use are the primary determinants of technology adoption (Asmara et al., 2023). Numerous studies on QR-based payment systems confirm that these variables significantly influence user intention to adopt digital payment technologies. Research on MSMEs in Indonesia shows that perceived usefulness, subjective norms, and digital literacy significantly influence the intention to adopt QRIS, while perceived risk and trust also play an important role in shaping adoption decisions (Ikwanto & Indriani, 2024).

Beyond payment systems, business visibility is another critical component of digital transformation, particularly in location-based marketing. Digital mapping platforms such as Google Maps allow microenterprises to enhance visibility, improve discoverability by consumers, and gain digital exposure that is often unavailable through traditional marketing channels (Hussain-Khan et al., 2026). The integration of digital location services into business promotion strategies has been found to strengthen MSME marketing effectiveness and expand local market accessibility, especially for small enterprises operating in rural or semi-urban areas (Jaya et al., 2026). From a community empowerment perspective, interventions to promote MSME digitalisation should not focus solely on transferring technical knowledge. Instead, such programs should be designed as capacity-building processes that strengthen participation, develop digital literacy, and create sustainable, community-based innovation ecosystems (Kotturi et al., 2024). Studies on rural digital empowerment emphasize that contextual mentoring, community participation, and digital literacy development significantly improve socio-economic outcomes when implemented through participatory and sustainable approaches (Mosobalaje et al., 2024).

Karangan Village, located in Karanganom District, Klaten Regency, possesses considerable economic potential rooted in agriculture, trade, and the development of microenterprises based on processed agricultural products. The village also benefits from strong social capital, characterised by active community participation, cooperative practices, and functioning village institutions. However, these potentials have not been fully supported by adequate digital capabilities among MSME actors. Many entrepreneurs still face barriers in adopting online marketing strategies, utilizing QRIS payment systems, and integrating location-based digital platforms for business promotion (Trianto et al., 2025). At the same time, the urgency of business digitalization is increasing as future economic ecosystems are expected to be dominated by Generation Z and Generation Alpha generations that are inherently familiar with digital technologies and cashless economic systems (Zaelani et al., 2025).

Based on these conditions, this article aims to analyse the outcomes of a community service program focused on MSME digitalisation through online marketing, QRIS adoption, and the use of Google Maps in Karangan Village. The study also emphasises that digital

transformation in rural MSMEs is more effective when framed within a community empowerment model rather than implemented merely as short-term technical training.

METHOD

The community service program was implemented as part of the mission of the Tri Dharma of Higher Education at Universitas Slamet Riyadi. It was conducted in 2025 in Karanganyar Village, located in Karanganyar District, Klaten Regency, Indonesia. The primary target groups of the program were members of the local community and micro, small, and medium enterprise (MSME) actors operating in the village. Community engagement initiatives such as this are widely recognised as important mechanisms for bridging academic knowledge and local socio-economic development, particularly in the context of MSME empowerment and rural digital transformation (Etzkowitz & Zhou, 2021; OECD, 2022).

The approach adopted in this program was participatory and collaborative. In the first stage, field observations and needs assessments were conducted together with village officials and community members. This stage aimed to identify local economic potential, the characteristics of MSME actors, barriers to digital adoption, and the need to introduce digital market access. Participatory approaches are commonly used in community empowerment programs because they enable stakeholders to actively contribute to identifying local challenges and solutions, thereby increasing program relevance and sustainability (Chambers, 2020; Cornwall & Pratt, 2011). The second stage involved designing intervention programs based on the findings of the initial assessment. Program planning focused on strengthening MSMEs' digital capacity through accessible, context-appropriate strategies. Previous studies indicate that effective digital empowerment programs for MSMEs require adaptive training models that consider local capabilities, technological readiness, and socio-economic conditions (Nambisan et al., 2021; Li et al., 2022).

The third stage consisted of program implementation. In the MSME digitalisation program, activities included socialisation sessions on online marketing, mentoring on using the Indonesian Standard QRIS (QRIS) digital payment system, and assistance with creating and strengthening business location points on Google Maps. The training materials were designed to emphasise practical, easy-to-apply knowledge aligned with participants' initial level of digital literacy. Examples included social media promotion strategies, the importance of cashless transactions, and the benefits of digital business traceability. Such practical digital literacy interventions have been shown to significantly improve the adoption of digital tools among small businesses and enhance market accessibility (Verhoef et al., 2021; Kraus et al., 2022).

The fourth stage involved evaluating both the process and outcomes of the program. Evaluation was conducted using a descriptive qualitative approach based on field observations, participant engagement during program activities, community feedback, and observable initial changes in technology use behaviour, digital literacy activities, and community participation. This article emphasises implementation-oriented analysis and reflective evaluation of community empowerment practices. Qualitative assessment methods are frequently applied in community-based programs to capture contextual learning processes, behavioural changes, and social impacts that may not be easily quantified through experimental methods (Creswell & Poth, 2018; Patton, 2021).

The Stages explain that the digital empowerment of Micro, Small, and Medium Enterprises (MSMEs) originates from the existing village potential, which includes MSMEs, the agricultural sector, local institutions, and social capital. These potentials are subsequently confronted with several key challenges, namely low levels of digital literacy, limited business promotion, and the predominance of cash-based transactions. To address these challenges, a series of interventions was implemented, including training in online marketing, adopting the Indonesian Quick Response Code (QRIS) as a digital payment system, and using Google Maps to enhance business visibility. These interventions were further strengthened through continuous mentoring, practical exercises, and field assistance to ensure that MSME actors not only understand the conceptual aspects of digitalisation but also apply them in their business practices. The

implementation of this process yields immediate outcomes, including increased understanding and initial adoption of digital technologies among MSME actors. In the long term, this model is expected to produce broader outcomes, particularly strengthening MSME competitiveness and improving the overall quality of life for rural communities.

RESULT AND DISCUSSION

The results of the community service program indicate that the MSME digitalisation initiative produced observable initial impacts on entrepreneurs' understanding of the importance of transforming business transactions. MSME actors began to recognise that digital promotion does not merely replace traditional marketing but rather expand consumer reach and market access (Witi et al., 2025). This shift is consistent with previous literature emphasising that digitalisation improves MSME performance and competitiveness through digital strategies, innovation, and greater market access (Kraus et al., 2022; Verhoef et al., 2021).

Assistance with the adoption of the Indonesian Quick Response Code Standard (QRIS) emerged as the most relevant factor in accelerating the evolution of transaction practices. From a practical perspective, QRIS simplifies cashless transactions, reduces dependence on exact cash, and improves service efficiency for both sellers and customers. From a policy perspective, QRIS was specifically designed to promote financial inclusion and support merchant activities, particularly among MSMEs. Field observations revealed that some business actors began accepting cashless payments following the mentoring sessions. This finding aligns with Bank Indonesia's policy direction and with previous studies showing that the intention to adopt QRIS is strongly influenced by perceived usefulness, digital literacy, and business readiness (Alwi et al., 2023; Setiawan et al., 2022).

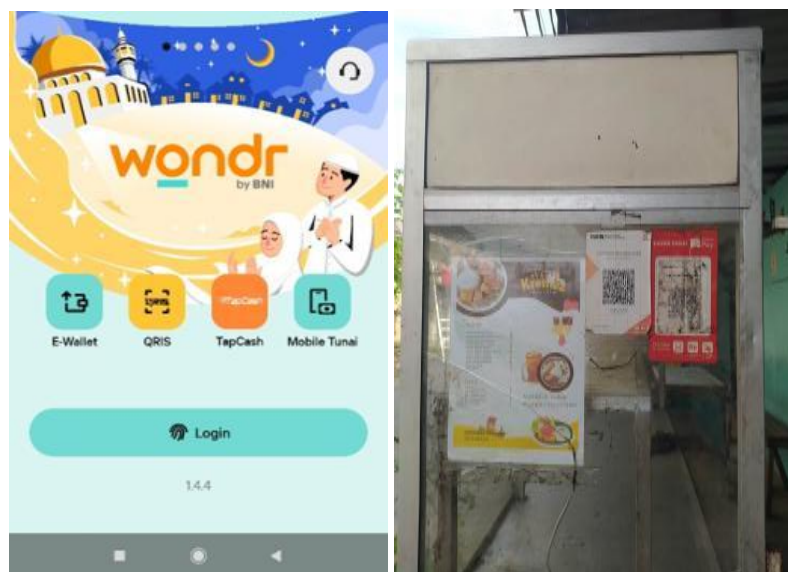


Figure1. QRIS as a mobile banking feature and QRIS code MSME product

Mentoring in the use of Google Maps enhanced business visibility. For village-scale MSMEs, a registered business location on location-based digital platforms is essential because it helps new customers find businesses more easily and enhances business credibility. In the case of Karangan Village, the utilisation of Google Maps served not only as a navigation tool but also as a basic form of digital promotion that is relatively easy for entrepreneurs to understand and adopt (Memarista et al., 2025). This finding is consistent with several community service reports and applied studies showing that the use of digital mapping platforms can significantly improve MSME promotion and broaden consumer accessibility (Nambisan et al., 2021; OECD, 2022; Dewi et al., 2023).

However, the program outcomes also revealed common barriers to rural digitalisation. Low initial levels of digital literacy meant that some participants required repeated assistance, particularly when operating smartphones, registering digital accounts, and understanding technical procedures (Dimitrakopoulou, 2022). Some entrepreneurs also remained sceptical about the effectiveness of online marketing and cashless payments because they had long been accustomed to conventional transaction patterns. These challenges align with previous research indicating that MSME digital transformation is often constrained by human resource capacity, digital culture, adoption costs, and the level of organisational and environmental support (Li et al., 2022; Kraus et al., 2022).



Figure 2. *Learning by doing programs strengthens the digital capacity of MSMEs*

Therefore, the results of the MSME digitalization program can be interpreted through the lenses of the Technology Acceptance Model (TAM) and community empowerment theory. TAM explains that behavioural change occurs when business actors begin to perceive the direct benefits and practical ease of using new technologies (Davis, 1989; Venkatesh et al., 2021). Meanwhile, the community empowerment approach highlights that one-time training is insufficient; sustainable adoption requires gradual learning, hands-on practice, and social support systems that enable technology to become embedded in everyday business practices (Chambers, 2020; Cornwall & Pratt, 2011).

When implemented in an integrated manner, the program simultaneously strengthened two key dimensions: the digital economic capacity of MSMEs and the social capacity of the village community (Wibowo et al., 2026). From an economic perspective, MSME digitalisation interventions encouraged a gradual shift from conventional transaction models toward more open and adaptive practices, including online promotion, QRIS-based payments, and digital business traceability (Fitriani et al., 2026). This pattern aligns with community empowerment approaches that conceptualise community development as a combination of capacity building, participation, and sustainability (Etzkowitz & Zhou, 2021). The program's main strength lies in the relevance of the identified problems to the village community's actual needs and in the use of direct mentoring during implementation. However, the primary limitation concerns post-program sustainability (Saadah & Chaidaroh, 2026). Consequently, this study emphasises that indicators of success for community service programs should not be measured solely by the completion of training activities. Instead, success should be evaluated based on behavioural change among MSME actors, the strengthening of local institutional support, and the sustainability of technical assistance mechanisms that enable continued digital adoption (Sutawijaya, 2022).

These findings reinforce previous studies highlighting that the success of MSME digitalisation depends not only on technological availability but also on human capacity, institutional support, and gradual learning processes that enable sustainable adoption of digital tools (Li et al., 2022; Verhoef et al., 2021). In addition, digital literacy initiatives should be

strengthened through collaborative partnerships involving village authorities, higher education institutions, and digital literacy volunteers to ensure long-term sustainability of digital capacity building (OECD, 2022). At the same time, the program illustrates that effective community engagement initiatives should not only focus on economic outcomes but also on strengthening social capacity and collective learning processes within rural communities (Etzkowitz & Zhou, 2021; Kraus et al., 2022). The theoretical implication of this study is to reinforce the argument that MSME digitalisation in rural areas can be effectively addressed by integrating the Technology Acceptance Model (TAM) and community empowerment frameworks. TAM helps explain how perceived usefulness and ease of use influence technology adoption behaviour among entrepreneurs (Davis, 1989; Venkatesh et al., 2021), while community empowerment perspectives highlight the importance of participatory processes, capacity development, and social support systems in sustaining behavioural change (Chambers, 2020).

CONCLUSION

The community service program conducted in Karangan Village demonstrated that accelerating the evolution of MSME business transactions can begin with relatively simple yet contextually relevant interventions, namely online marketing training, adoption of the Indonesian Standard for Quick Response Codes (QRIS), and optimisation of Google Maps for business visibility. These interventions improved MSME actors' initial understanding of the importance of digital transformation and gradually encouraged the practical use of digital technologies in business activities. Substantively, the findings suggest that digital transformation among rural MSMEs is more successful when conceptualised as a process of community empowerment rather than merely as a transfer of technological knowledge. Several barriers were identified during the implementation process, including limited digital literacy, inadequate technological devices, scepticism toward non-cash payment systems, and weak mechanisms for program sustainability.

Based on these findings, the article recommends the establishment of continuous village-based mentoring programs for MSMEs that have begun adopting digital marketing, QRIS payments, and location-based digital platforms such as Google Maps. Village governments could facilitate the formation of MSME learning groups or appoint local facilitators to ensure that the technology adoption process continues beyond the initial intervention phase. From a practical standpoint, universities and village governments may adopt this model as a replicable framework for community service and local economic development programs. The model emphasises four key stages: identifying local needs, providing practice-based training, ensuring continuous mentoring, and strengthening local institutions so that both economic and social behavioural changes can be sustained over time.

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