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Social Construction of Traditional MSME Actors Towards QRIS Digital Payment Adoption in Surabaya

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ABSTRACT

Technological developments encourage the adoption of digital payment systems in various sectors, including Micro, Small, and Medium Enterprises (MSMEs). However, traditional MSME actors in Surabaya City show diverse responses to this change. This study aims to understand how the social construction of traditional MSME actors towards digital payments is formed. Using a qualitative approach and the social construction theory of Peter L. Berger and Thomas Luckmann, this study explores the processes of internalization, objectivation, and externalization in forming the meaning of the digital payment system. Data were obtained through in-depth interviews with five traditional MSME actors conducted between April and May 2025. Findings indicate that cash payments remain the dominant method, as they are considered easier, safer, and more in line with old habits. Low levels of digital literacy and concerns about the security and complexity of technology are the main obstacles to the adoption of digital payments. However, trust in the digital system has begun to grow gradually, mainly influenced by positive experiences and support from the community, family, and customers. The social construction of MSME actors towards digital payments is formed through ongoing social interactions, so that the adoption of this technology cannot be separated from the social and cultural contexts that surround it.

Keywords: Digital Payment; Digitalization of the Economy; MSMEs; QRIS; Social Construction.

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INTRODUCTION

The development of information technology has driven digital transformation in various sectors of life, including economic and trade activities. One real form of this transformation is the emergence of a digital payment system that has begun to replace conventional cash transactions. In Indonesia, this phenomenon has become stronger, especially since the COVID-19 pandemic, which has forced people to reduce physical contact and seek more hygienic and efficient transaction alternatives (Bank Indonesia, 2021). This concept emphasizes the importance of digitalization in the payment system to reduce dependence on cash and increase transaction efficiency. Changes in information technology in the digital era have brought significant changes in various sectors of life, one of which is in the economic and business sectors. One aspect that has experienced rapid development is the payment system, which has begun to shift from cash methods to digital payments. Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) in 2019 as an effort to simplify digital transactions so that they become faster, safer, and more efficient. The presence of QRIS allows micro, small, and medium enterprises (MSMEs) to accept payments from various digital wallet applications with just one QR code, without the need to provide many different codes for each service provider (Nurqamarani et al., 2024).

MSMEs play an important role in the Indonesian economy, especially in their contribution to gross domestic product (GDP) and job creation. Therefore, digital transformation, especially in the payment system, is expected to improve operational efficiency and expand market access for MSMEs. The use of QRIS can help MSMEs increase their income by providing a more practical payment method than cash transactions. In addition, digital payments also offer transparent transaction recording, making it easier for business actors to manage their finances better (Cahyani, 2024).

The Indonesian government, through Bank Indonesia and various ministries, is actively encouraging the acceleration of economic digitalization, especially in the Micro, Small, and Medium Enterprises (MSMEs) sector, as the backbone of the national economy. The city of Surabaya, as one of Indonesia's metropolitan cities and the country's second-largest economic centre, is also not immune to this digitalization flow. However, amid the spirit of modernization, many traditional MSMEs have yet to adopt or accept the digital payment system fully. Although QRIS offers various benefits in terms of transaction efficiency and security, its implementation in the market still faces various obstacles, one of which is that many traders still do not understand how to use the non-cash payment system (Prasetia & Lestari, 2023). Besides, the current use of QRIS is still not fully effective due to the slow disbursement process, so that MSME actors prefer to make transactions in cash or via direct transfer (Kudu et al, 2023).

This condition suggests that the adoption of digital technology among MSMEs extends beyond infrastructure and digital literacy. However, it is also closely related to the social construction formed in their community. This social construction encompasses perceptions, beliefs, cultural values, and social interactions that collectively shape individuals' perspectives on new technologies. Berger and Luckmann (1966), in their social construction theory, explain that social reality is formed through the process of interaction and institutionalization carried out collectively by individuals in society. In other words, acceptance or rejection of digital payments is not just an individual decision, but is the result of a complex social process.

New understanding of digital technology and education levels plays an important role in shaping social construction among MSMEs. Those with a good understanding of the benefits and how digital payment systems work are more likely to adopt the technology. In addition, support from the community, friends, and family also greatly influences the decision of MSMEs to switch to digital payment methods.

For traditional MSMEs in Surabaya, the digital payment system can be considered something foreign and contrary to old habits that rely on cash transactions, direct bargaining, and interpersonal trust. Some of them may have concerns about transaction security, limitations in operating digital devices, or even feel no need to change the way of working that has long been proven effective. Although digital payments offer various conveniences, the risk of hacking, data theft, and transaction security is still a major obstacle to the adoption of this system (Al-Qudah et.al 2024). Therefore, it is important to examine how the reality of digital payments is constructed by these traditional MSMEs, whether as an opportunity, a threat, or even as something irrelevant to them.

This research is important in order to understand how social construction is formed in the context of technological change, and how the understanding and meaning built by MSME actors can influence the process of technology adoption, especially in digital payment methods. By using a qualitative approach and Peter L. Berger's social construction theory for analysis, this study aims to dig deeper into the socio-cultural dynamics that influence the attitudes and behaviour of traditional MSME actors towards digital payment systems in the city of Surabaya.

Despite growing interest in digitalization, most existing studies tend to focus on technological readiness, infrastructure, or financial literacy as determinants of adoption.

There is a lack of research that deeply explores how social and cultural constructions shape MSMEs' perceptions and decisions regarding digital payments. This gap is particularly evident among traditional business actors in urban areas like Surabaya, where strong cultural habits and interpersonal trust dominate transaction practices. This study addresses that gap by applying Berger and Luckmann's theory to examine how meaning is socially constructed in the process of adopting QRIS technology.

METHOD

This study uses a qualitative approach with a descriptive interpretive research type. This approach was chosen because the study aims to understand the meaning and social construction formed by traditional MSME actors towards the digital payment system. The perspective used refers to the social construction theory of Peter L. Berger and Thomas Luckmann, which emphasizes that social reality is formed through the process of interaction, internalization, objectivation, and externalization. Thematic analysis was conducted using a manual coding approach. Transcribed interview data were read repeatedly to identify initial codes, which were then grouped into emerging themes aligned with Berger and Luckmann's social construction framework. Coding was performed independently by two researchers, who later met to compare, discuss, and reconcile discrepancies in theme interpretation. Inter-coder agreement was reached through iterative dialogue until consensus was established, ensuring the credibility of the analytical process. While software was not used, coding sheets and audit trails were maintained to ensure transparency and traceability in the analysis.

The research was conducted in the city of Surabaya, with locations focused on several centres of traditional MSME activities such as Genteng Market, Pucang Market, and the Rungkut area. The location selection was carried out purposively based on the consideration that the area has a relatively high and diverse concentration of traditional MSMEs. The study's subjects were traditional MSME actors who had been running a business for at least two years, including both those who had used digital payments and those who still used the cash method exclusively.

Informants were selected using purposive sampling techniques with the following criteria: 1) are traditional MSME actors (micro or small-scale businesses, conventional), 2) domiciled and running a business in Surabaya, and 3) have experience or knowledge of digital payments. The number of informants was not determined with certainty from the beginning. However, it was based on the principle of data sufficiency (saturation point), which is when the information obtained begins to repeat itself and does not show new findings. Therefore, in this study, there were seven informants.

Table 1. Informants Profile

Code	Name (Gender)	Age	Type of Business	Business Duration
I1	Aji (M)	25	Telur Gulung Seller	2 years
I2	Abdur (M)	30	Daily Needs Shop	10 years
I3	Marsini (F)	38	Owner of Small Restaurant	11 years
I4	Setyaningsih (F)	51	Peyek Kacang and Rebon Seller	12 years
I5	Ambarwati (F)	48	Daily Need Shop	14 years

Source: (Author, 2025)

Data were collected using several methods, namely in-depth interviews with traditional MSME actors, to explore the construction of meaning and their experiences of digital payments. Furthermore, direct observation of transaction practices in the field is necessary to understand the social context of actors. Additionally, documentation, such as brochures, QRIS stickers, or transaction records if available, serves as supporting data. Data were analyzed using thematic analysis methods, with the first step of data reduction, namely filtering and sorting relevant data based on themes such as cash usage, experience with digital payments, perceptions of security, and social influence. Furthermore, categorizing and coding by grouping data based on meaning patterns that emerge from informant narratives. Furthermore, interpreting the meaning by connecting field data with the framework of social construction theory, particularly the processes of internalization, objectivation, and externalization, leads to a conclusion that compiles final findings representing the social construction of MSME actors towards digital payments.

FINDINGS AND DISCUSSION

Overview of Traditional MSME Actors in Surabaya

The traditional MSME actors who were the subjects of the study were spread across several densely populated economic areas in Surabaya, such as Pasar Genteng, Pasar Pucang, and the Rungkut area. Most of them are engaged in the food, handicraft, and household needs trade sectors. The majority of business actors are between 25 and 50 years old, have lower secondary education, and are not yet accustomed to using digital devices in daily transactions.

Most of the MSMEs still use cash payments as the primary method of transactions with customers. Cash is considered easier, more practical, and does not require additional devices such as smartphones or financial applications. In addition, cash provides a sense of security and direct control over the money received. The study found that the level of digital literacy of MSMEs is still relatively low. Many informants lack sufficient knowledge about using digital wallet applications, such as QRIS, GoPay, OVO, or DANA. This ignorance also has an impact on feelings of a lack of confidence and concerns about making wrong transactions.

Many MSMEs expressed concerns about the security of digital payments, such as the risk of fraud, service fee deductions, and delays in disbursement of funds. These concerns are significant barriers to building trust in the system. Several MSMEs who started using digital payments admitted to doing so because of encouragement from children, regular customers, or the business community. Positive experiences, such as fast transactions and automatic recording, are triggers for increased trust in this technology. Social support has been shown to play an important role in accelerating the adoption process.

Social Construction Process of MSME Actors in Digital Payments

The adoption of digital payments by traditional MSMEs in Surabaya City did not occur overnight. However, it was formed through a series of social interaction processes that take place in everyday life through repeated and meaningful social interactions. Based on the theoretical framework of Peter L. Berger and Thomas Luckmann (1966), this process consists of externalization, objectivation, and internalization. Externalization occurs when MSMEs express the need for efficiency in transactions, especially when customers start asking about the availability of QRIS or digital wallets. Externalization is an initial response to change. In the early stages, MSMEs respond to digital payments as something "outside of themselves" because they see it as pressure or demand from the environment, for example, young customers, families, or the government. For instance, externalization is reflected in MSME actors' initial exposure to digital payments as an external demand—often influenced by customers or family—rather than intrinsic motivation. This aligns with Berger and Luckmann’s idea that new realities emerge first as outward expressions before becoming meaningful. The phase of objectivation emerges as MSME actors begin to recognize digital payments as a shared social reality, reinforced by their visible use in their marketplace and among peers. The recurrence of QRIS stickers and peer adoption functions as objectified symbols of a new economic norm. By integrating these stages more explicitly with empirical evidence, the framework does not merely support the discussion but anchors the interpretation, highlighting the interplay between individual agency and collective meaning-making in technological adoption.

At this stage, MSMEs feel "forced" to follow the trend because customers often ask about the availability of non-cash payments. They start opening digital accounts not because they feel the need, but because they feel pressured (for example, by children's encouragement or to avoid losing customers). Many of them do not yet understand the meaning or benefits of this technology, which means that MSMEs are starting to externalize new social needs, even though they have not yet understood them deeply. In the context of externalization, MSMEs are starting to express the need to adapt to new customer habits, especially the younger generation and urban customers, who prefer to use digital wallets. As one informant who owns a shop said, many young people and office workers around his shop choose to use non-cash payments, so he has to learn so as not to be left behind (Marsini, May 2025). This indicates that the initial motivation for digital adoption often originates from external factors rather than internal awareness.

Objectivation occurs when the digital payment system becomes an everyday reality, as it is increasingly adopted by other actors in its environment. Objectivation as digital payment becomes a new social reality. As other people around them increasingly use digital payments, MSME actors begin to see this system as an objective reality that cannot be avoided. When actors see other MSME colleagues accepting digital payments and their businesses continue to run smoothly, this system is no longer perceived as a nuisance, but as a new habit. In market discourse, narratives such as "nowadays, it is rare for people to carry cash" are starting to strengthen. The QRIS logo installed in many kiosks forms an objective symbol that digital is part of a legitimate economic system, as was done by one of the informants in this study, who finally created a QR code for his shop so that buyers could use non-cash payment alternatives (Aji, May 2025). This means that at this stage, MSME actors begin to consider digital payments as a social reality that must be responded to and can no longer be ignored. Objectivation occurs when the digital payment system is no longer considered foreign, but begins to become an "objective reality" in its environment. When many business partners, kiosk neighbours, or regular customers use digital systems, the existence of this technology begins to be considered as part of the reality of legitimate and fair transactions.

Internalization occurs when new values such as convenience, security, and practicality begin to be accepted and believed in personally. Internalization as digitalization becomes part of the perspective and behaviour. After experiencing the benefits and getting used to using digital payments, MSMEs begin to internalize the new meaning of this system. Some people prefer transaction recording because it's neater, money goes directly into the account, and it reduces the risk of losing physical money. They feel confident when customers appreciate the flexibility of the payment system. There are even MSMEs who have begun to actively offer that payments can be made using cash and using QRIS (Abdur, May 2025). This means that technology that was initially foreign has now become part of their business identity. Acceptance of technology is not merely a technical issue, but is also greatly influenced by the social processes experienced by the actors (Berger & Luckmann, 1966).

Socio-Cultural Barriers to Technology Adoption

Digitalization in the MSME sector not only faces infrastructure issues and technological limitations, but also more complex social and cultural barriers. These barriers are related to the value systems, habits, perceptions, and construction of meaning that have long been embedded in the economic practices of traditional MSME actors. For many traditional MSME actors, cash is not just a means of exchange, but a symbol of control, trust, and direct transaction success. Face-to-face interactions involving the handover of money provide a sense of security, clarity, and realness. Cash transactions create direct interpersonal trust without the intermediary of an abstract system.

The physical presence of money strengthens the sense of ownership and control over daily income. According to Granovetter (1985), economic relations are inseparable from social networks and embedded trust values in social relations. Digital payment systems, because they are impersonal and automatic, are often considered to disrupt this trust mechanism. The social construction underlying the dominance of cash payments is not solely related to access to technology, but also concerns old habits, patterns of social interaction based on direct trust (face-to-face), and a sense of security towards physical money. This shows that technological change requires an approach that is sensitive to local and social values.

Despite the trend towards accepting digital payments, this study also confirms that the social and cultural values inherent in the cash payment system are still extreme. One informant in this study noted that most of his business customers continue to use cash due to the small nominal amounts involved, which they find easier. In addition, the informant said that he had been deceived when someone used QRIS, which made him hesitate to accept digital payments (Ambarwati, May 2025). For MSME actors, cash not only functions as a means of exchange but also as a symbol of control, trust, and authentic experience. The reluctance to switch to a digital system cannot be considered merely a form of resistance to technology, but as a reflection of a long-rooted value system.

One of the main obstacles to the adoption of digital payments is the lack of digital literacy among traditional MSMEs, especially those who are older or not used to using technology. Limited digital literacy remains a significant challenge for many small business actors in adopting technology-based marketing strategies (Maskala & Evanthi, 2024). Many MSMEs are concerned about using the wrong application or losing money due to incorrect button presses. Fears of digital fraud, data theft, or balance deductions by the system often arise without adequate understanding. As explained by Tambunan (2020), MSMEs in the informal sector often experience a digital divide due to limited education, access, and technical support. Fear of fraud, technical errors, or the complexity of using the application adds a layer of distrust towards the digital system (Rahman, 2022).

The economic system of traditional MSMEs is generally built on stable routines. Technological change is often perceived as a disruption to established comfort. This is a strong cultural barrier. Counting money manually, saving money directly, and doing simple bookkeeping are practices that have been internalized for years. The use of technology is considered to change the way of life, not just a tool. One informant in his interview said that cash is considered more real and the amount is easier to ascertain when the transaction takes place (Aji, May 2025). In Berger and Luckmann's theory (1966), this is related to the established objectivation structure, where old realities have become part of social routines that are not easily shifted without pressure or social crisis.

Some MSMEs have the perception that digital payment technology is only suitable for young people, modern businesses, large-scale, or the upper middle class. This forms a cultural boundary that separates their identity as traditional business actors from the digital world. Technology is often associated with city dwellers, young individuals, or large businesses like cafes and modern retail stores. There is symbolic resistance if they go digital, then they feel they are leaving their identity as small traders. In line with Bourdieu's theory of habitus, MSMEs behave based on the socio-cultural structure that shapes their disposition and preferences (Bourdieu, 1984). Digital payments are not yet accepted by the traditional economic habitus in which they live.

Most government policies related to MSME digitalization are still oriented towards technical aspects such as infrastructure, training, and applications. In fact, without understanding and addressing the socio-cultural dimensions, digitalization programs only touch the surface and fail to dismantle deep resistance. Informants in this study reported participating in socialization or training. However, they did not immediately adopt this practice because cash is easier to control, physically visible, and can be stored directly in a wallet, so they are accustomed to such a lifestyle (Setyaningsih, May 2025). SocializationSocialisation of the use of QRIS or digital wallets is often carried out in a one-way and formal manner, without adjusting to the daily context of small business actors. As a result, even though it is available, many MSME actors do not use it because they do not feel socially involved. As Polanyi (1957) said, the market economy cannot be separated from its social context. New economic technology must be grounded in the social reality of actors so that it can be accepted meaningfully.

Furthermore, the concept of trust in traditional economic transactions is not only rational, but also emotional and social. When MSMEs hand over control of transactions to applications, they feel they have lost authority over their businesses. As stated by informants in this study, cash is considered to have a higher level of convenience compared to using digital payments (Marsini, May 2025). This reflects what Giddens (1990) calls disembedding mechanisms, where abstract systems replace face-to-face relationships in modern society regarding issues that microeconomic actors have not entirely accepted.

Socio-cultural barriers to the adoption of digital payments by MSMEs reflect that technological change is not just about changing tools, but changing ways of life and long-established patterns of meaning. Rejection of digital payments is often not rooted in unwillingness but in socio-cultural unpreparedness. Thus, MSME digitalization strategies must include participatory, cultural, and community-based approaches, not just technocratic ones. This approach is important to open up space for internalizing new meanings that are relevant to the daily lives of business actors.

The Role of Social Environment as an Agent of Change

For traditional MSMEs, families, customers, and business communities, both formal communities (such as merchant associations) and informal communities (such as market environments, regular customer relations) are the primary social environments that greatly influence their attitudes and actions. According to Berger and Luckmann (1966), social interactions in various social supports such as family, customers, and communities are the main media in the process of objectification and internalization of new realities. When MSMEs see their colleagues using QRIS and achieving tangible benefits, their perception of the digital payment system shifts from "strange" to "normal".

In the context of innovation diffusion, Everett Rogers (2003) stated that an individual's decision to adopt an innovation is greatly influenced by the opinions of "early adopters" in their social group. Family, customers, and community become places where new practices are validated and learned informally. If MSMEs see that other merchants can accept digital payments and their business remains smooth and even increases, this becomes a role model that can be imitated. This validation is much stronger than just external instructions, such as from the government or financial institutions.

Many MSMEs do not understand the formal use of technology, but learn through assistance from other community members. Some MSMEs who are unsure about registering for QRIS can get help from friends who have used it before. In this case, the community functions as a source of non-formal learning, through casual conversations or daily discussions and also as a bridge for digital literacy, replacing the lack of access to formal training. In sociological studies, this is in line with Rogers' (2003) view in the theory of diffusion of innovation that the adoption of technology by particular social groups is highly dependent on the opinions of informal leaders, role models, and a supportive social environment. The existence of the MSME digitalization community (both online and offline) significantly increases the trust and capacity of micro-entrepreneurs in adopting digital payment systems (Yuliani & Ramadhan, 2021).

Families also play a role in shaping social narratives that reinforce new meanings about digital payments. If previously this system was considered complicated or only for large businesses, community narratives can reverse this image that digital is easy, safe, and profitable even for small shops. Informants said that now buyers rarely carry cash, so they lose out if they do not have QRIS (Aji, May 2025). Therefore, this spreads as a form of social normalization of new technology. As a process of constructing meaning mediated by the community, because meaning is formed and negotiated through communication between community members (Littlejohn & Foss, 2011).

Trust is a crucial issue in the adoption of digital payments. Many MSMEs were initially hesitant about the cashless system due to a lack of understanding of its flow. When the community becomes a place to exchange stories, both about successful experiences and about existing challenges, trust in the digital system increases collectively. One informant said that he gained trust in using digital because of his direct experience of using technology, namely facilitating financial recording and increasing the professionalism of real-benefit businesses (Abdur, May 2025). Interpersonal trust in the community develops into institutional trust in technology and payment platforms (Giddens, 1990). This bridges MSMEs from a face-to-face trust-based system to a technology abstraction-based system.

The social environment is not only a passive entity, but also plays an active role as an agent of social and cultural change in the process of adopting digital payment systems by MSMEs. Through intense social interaction, sharing experiences, informal learning, and shared narratives, the community accelerates the internalization of technology as part of a new reality that was previously foreign or even rejected. Thus, the social environment of MSMEs is not only a place for socialization, but also plays a role as an agent of cultural change, which brings together old values with new demands in the digital economic ecosystem.

CONCLUSION

This study reveals that the social construction of traditional MSME actors in Surabaya City towards digital payments is still in a transitional stage. Although the digital payment system continues to develop, cash payments remain the primary method used in daily transactions. Through the perspective of Peter L. Berger and Thomas Luckmann's social construction theory, it was found that the meaning and attitudes of MSME actors towards digital payments are formed through personal experiences, social interactions, and cultural and social environment influences.

This study is limited to MSME actors in Surabaya and is based on qualitative interviews. Future studies could adopt a mixed-method approach and compare findings across multiple cities or regions to validate and enrich the conceptual framework. Additionally, more profound exploration of generational differences and digital habitus among MSME actors could provide more nuanced insights.

This research contributes theoretically by expanding the application of social construction theory in the context of MSME digitalization in Indonesia—an angle that has been underexplored in prior studies. It also offers practical insights for policymakers by highlighting the importance of community-based, culturally sensitive approaches to digital adoption. The findings suggest that digital payment adoption should be seen not merely as a technical shift, but as a socially negotiated process that requires trust, shared experience, and local relevance.

The lack of digital literacy is one of the main obstacles to building trust in digital payment systems. In addition, concerns about security, technical complexity, and dependence on devices are part of the social reality that is formed collectively. However, this trust is starting to grow slowly, especially among MSMEs in Surabaya who have had positive experiences or received support from family, customers, and the business community.

Accordingly, the success of MSME digitalization is not only determined by the availability of technology, but is highly dependent on the social construction underlying the attitudes of business actors. Therefore, a community-based approach and strengthening positive experiences are key to accelerating the adoption of digital payment systems inclusively and sustainably. Furthermore, government and financial institutions should initiate peer-based digital training using market champions from MSME groups to foster trust and contextual relevance.

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