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

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### ABSTRACT

Technological developments are driving the adoption of digital payment systems across 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 5 traditional MSME actors conducted between April and May, 2025. Findings indicate that cash payments remain the dominant method because they are considered easier, safer, and consistent 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 been gradually growing, mainly driven by positive experiences and support from the community, family, and customers. The social construction of MSME actors' attitudes towards digital payments is shaped by ongoing social interactions, so the adoption of this technology cannot be separated from the social and cultural contexts that surround it.

**Keywords:** digital payment, QRIS, social construction, MSMEs, digitalization of the economy

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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 transformed various sectors of life, including the economic and business sectors. One aspect that has experienced rapid development is the payment system, which has shifted from cash to digital payments. Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) in 2019 to simplify digital transactions,

making them faster, safer, and more efficient. The presence of QRIS enables micro, small, and medium enterprises (MSMEs) to accept payments from various digital wallet applications with a single QR code, without needing to provide multiple 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 offering a more practical payment method than cash. In addition, digital payments offer transparent transaction records, making it easier for business actors to manage their finances more effectively (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 second-largest economic center, is also not immune to this digitalization trend. However, amid the spirit of modernization, many traditional MSMEs have not fully adopted, or even accepted, digital payment systems. 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 remains ineffective due to slow disbursement processes, so MSME actors prefer to transact in cash or via direct transfer (Kudu et al., 2023).

This condition indicates that the adoption of digital technology among MSMEs is not only a matter of infrastructure or digital literacy, but is also closely tied to the social construction within their communities. This social construction includes perceptions, beliefs, cultural values, and social interactions that shape their perspective on new technologies. Berger and Luckmann (1966), in their social construction theory, explain that social reality is formed through the collective processes of interaction and institutionalization carried out 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.

A new understanding of digital technology and educational levels plays an important role in shaping social construction among MSMEs. Those who have good insight into the benefits and how digital payment systems work are more open to adopting the technology. In addition, support from the community, friends, and family greatly influences MSMEs' decision 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 risks of hacking, data theft, and compromised transaction security remain major obstacles to their adoption (Al-Qudah et al. 2024). Therefore, it is important to examine how these

traditional MSMEs perceive digital payments, whether as an opportunity, a threat, or even something irrelevant to them.

This research is important for understanding how social construction is formed in the context of technological change and how the understandings and meanings built by MSME actors can influence the adoption of technology, especially in digital payment methods. Using a qualitative approach and Peter L. Berger's social construction theory for analysis, this study aims to delve deeper into the socio-cultural dynamics that shape traditional MSME actors' attitudes and behavior towards digital payment systems in 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 such as Surabaya, where strong cultural norms 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, descriptive-interpretive research approach. This approach was chosen because the study aims to understand the meaning and social construction of traditional MSME actors regarding the digital payment system. The perspective used is the social construction theory of Peter L. Berger and Thomas Luckmann, which emphasizes that social reality is formed through the processes 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 achieved through iterative dialogue until consensus was reached, thereby 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 Surabaya, focusing on several centers of traditional MSME activity, including Genteng Market, Pucang Market, and the Rungkut area. The location selection was purposive, given that the area has a relatively high and diverse concentration of traditional MSMEs. The study subjects were traditional MSME actors who had been running a business for at least 2 years, both those who had used digital payments and those who still used the cash method.

Informants were selected using purposive sampling techniques with the following criteria: 1) are traditional MSME actors (micro or small-scale businesses, conventional in nature), 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, but was based on the principle of data sufficiency (saturation point), when the information obtained begins to repeat

itself, and no new findings emerge. Therefore, 7 informants were included in this study.

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 to understand the social context of actors, and documentation, such as brochures, QRIS stickers, or transaction records if available, 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, the interpretation of meaning by connecting field data to the framework of social construction theory, especially the processes of internalization, objectivation, and externalization, culminates in a final set of findings that represent 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 MSMEs still use cash payments as their primary method of customer transactions. Cash is considered easier and more practical, as it 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 MSMEs' digital literacy is still relatively low. Many informants lack sufficient knowledge of how to use digital wallet applications such as QRIS, GoPay,

OVO, or DANA. This ignorance also leads to feelings of low confidence and concerns about making the wrong transactions.

Many MSMEs expressed concerns about the security of digital payments, including the risk of fraud, service fees, and delays in disbursement. These concerns are major 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, trigger increased trust in this technology. Social support has been shown to play an important role in accelerating adoption.

### **Social Construction Process of MSME Actors in Digital Payments**

The meaning of digital payments among traditional MSMEs in Surabaya City did not emerge suddenly; it emerged from a series of everyday social interactions, marked by repeated, meaningful 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 a need for transaction efficiency, especially as customers begin 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 them as pressure or demand from the environment, such as 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 not only supports the discussion but also 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 by the fear of losing customers). Many of them do not yet understand the meaning or benefits of this technology, which means MSMEs are beginning to externalize new social needs, even though they have not yet fully understood them. In the context of externalization, MSMEs are increasingly recognizing the need to adapt to new customer habits, especially among younger and urban customers who prefer digital wallets. As one informant who owns a shop said, many young people and office workers around his shop prefer non-cash payments, so he has to learn to keep up (Marsini, May 2025). This shows that the initial motivation for digital adoption often comes from outside, not internal awareness.

Objectivation arises when the digital payment system becomes a common reality because it is widely used by other actors. Objectivation as digital payment becomes a new social reality. As digital payments are increasingly used by other

people around them, 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 increasingly prevalent. The QRIS logo, installed in many kiosks, serves as 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 a social reality that must be addressed and cannot be ignored. Objectivation occurs when the digital payment system ceases to be considered foreign and becomes an "objective reality" within its environment. When many business partners, kiosk neighbors, or regular customers use digital systems, the existence of this technology becomes part of the reality of legitimate, fair transactions.

Internalization occurs when new values, such as convenience, security, and practicality, are personally accepted and come to be believed. Internalization as digitalization becomes part of the perspective and behavior. After experiencing the benefits and becoming accustomed to digital payments, MSMEs begin to internalize the new meaning of this system. Some realize that transaction recording is neater, money goes directly into the account, and it reduces the risk of losing physical money. They feel confident when customers appreciate the payment system's flexibility. There are even MSMEs that have begun to actively offer the option to pay in cash or via 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 strongly influenced by the social processes experienced by actors (Berger & Luckmann, 1966).

### **Socio-Cultural Barriers to Technology Adoption**

Digitalization in the MSME sector not only faces infrastructure 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 are considered to 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 automated, are often seen as disrupting this trust mechanism. The social construction underlying the dominance of cash payments is not solely about access to technology, but also about old habits, patterns of social interaction based on direct trust (face-to-face), and a sense of security with 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 remain very strong. One informant in this study said that most of his business customers still use cash because the nominal amounts are small, which they consider easier. In addition, the informant said he had been deceived by someone who 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 real experience. The reluctance to switch to a digital system cannot be considered merely a form of resistance to technology, but rather a reflection of a deeply rooted value system.

One of the main obstacles to the adoption of digital payments is the lack of digital literacy among traditional MSMEs, especially older or less tech-savvy ones. Limited digital literacy is still a major challenge for many small business actors in adopting technology-based marketing strategies (Maskala & Evanthi, 2024). Many MSMEs are worried about using the wrong application or losing money due to pressing the wrong button. Fears of digital fraud, data theft, or system-deducted balance deductions often arise without adequate understanding. As Tambunan (2020) explains, 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, in which old realities have become part of social routines that are not easily shifted without pressure or a 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 separating their identity as traditional business actors from the digital world. Technology is perceived as belonging to city people, young people, or large businesses such as cafes and modern retail stores. There is symbolic resistance if they go digital; they feel they are leaving behind their identity as small traders. In line with Bourdieu's theory of habitus, MSMEs behave according to the socio-cultural structure that shapes their dispositions and preferences (Bourdieu, 1984). Digital payments do not yet align with 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 engaging with the socio-cultural dimensions, digitalization programs only touch the surface and fail to dismantle deep-rooted resistance. Informants in this study said they had participated in socialization or training but did not immediately practice it 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). Socialization of QRIS or digital wallet use is often carried out in a one-way, formal manner, without adapting 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 feel socially isolated. As Polanyi (1957) said, the market economy cannot be separated from its social context. New economic technologies must be grounded in the social realities of actors to be meaningfully accepted.

Furthermore, the concept of trust in traditional economic transactions is not only rational, but also emotional and social. When MSMEs hand over transaction control to applications, they feel they have lost control over their own businesses. As informants in this study stated, cash is considered more convenient than digital payments (Marsini, May 2025). This reflects what Giddens (1990) calls disembedding mechanisms, in which abstract systems replace face-to-face relationships in modern society, even when something has not been fully accepted by microeconomic actors. Barriers to the adoption of digital payments by MSMEs reflect the fact that technological change is not just about changing tools, but about 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 for creating space to internalize new meanings 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 (such as merchant associations) and informal (such as market environments and regular customer relations) communities 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 witness their colleagues using QRIS and reaping real benefits, their perception of the digital payment system shifts from "strange" to "normal". In the field 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 kind of 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 do not know how to register for QRIS are helped by their friends who have used it before. In this case, the community functions as a source of non-formal learning through casual conversations and daily discussions, and also as a bridge to digital literacy, filling the gap left by limited access to formal training. In sociological studies, this aligns with Rogers' (2003) theory of diffusion of innovation, which holds that the adoption of technology by certain 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 micro-entrepreneurs' trust and capacity to adopt digital payment systems (Yuliani & Ramadhan, 2021). It helps shape social narratives that reinforce new meanings of digital payments. If previously this system was considered complicated or only for large businesses, community narratives can reverse the 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 don't 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, 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 afraid of the cashless system because they did not understand how it worked. 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 he gained trust in using digital technology through his direct experience, 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-based system.

The social environment is not only a passive one but also an active agent in the adoption of 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 an agent of cultural change, bringing together old values with new demands in the digital economic ecosystem. 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 for daily transactions. From the perspective of Peter L. Berger and Thomas Luckmann's social construction theory, it was found that MSME actors' meanings and attitudes towards digital payments are shaped by personal experiences, social interactions, and influences from the cultural and social environment.

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, a deeper exploration of generational differences and digital habitus among MSME actors could provide more nuanced insights.

This research contributes to theory by expanding the application of social construction theory to MSME digitalization in Indonesia—an angle underexplored in prior studies. It also offers policymakers practical insights 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 in building trust in digital payment systems. In addition, concerns about security, technical complexity, and dependence on devices are part of the collective social reality. However, this trust is slowly growing, 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 also highly dependent on the social construction underlying business actors' attitudes. Therefore, a community-based approach and strengthening positive experiences are key to accelerating the adoption of digital payment systems in an inclusive and sustainable manner. 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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