



## **Digital Structuring in MSMEs (Micro, Small and Medium Enterprises) Through the Implementation of QRIS Payments at the University of Jember**

**Mukhammad Handy Dwi Wijaya<sup>1</sup>, Angga Cahya Febrianto<sup>2</sup>, Oriza Dwi Andhika<sup>3</sup>,  
Onanong Thippimol<sup>4</sup>**

<sup>1,2,3</sup>Department of Sociology, Faculty of Social and Political Sciences, University of Jember,  
Indonesia

<sup>4</sup>History Department, Faculty of Liberal Arts, Thammasat University, Thailand

Contributor email: [199603112024061001@mail.unej.ac.id](mailto:199603112024061001@mail.unej.ac.id)

### **Abstract**

Digital transformation in the Micro, Small, and Medium Enterprises (MSMEs) sector or UMKM in Indonesian language, is part of the inclusive development agenda that encourages efficiency and open access to the financial system. One form of this transformation is the implementation of QRIS (Quick Response Code Indonesian Standard) which aims to simplify non-cash transactions in various sectors, including higher education. This article examines the dynamics of digital structuring through a case study of MSME actors in the canteen of the Faculty of Agriculture, University of Jember, who experienced a policy transition from a rental system to a profit-sharing system and were required to use QRIS in all transactions. The approach used was qualitative with a case study method, supported by in-depth interviews and observations, and analyzed using Anthony Giddens' Structuration Theory framework. The results of the study show that the implementation of digital policies did not run completely without obstacles; a number of technical obstacles were found such as the slow QRIS system, limited network infrastructure, and delays in disbursement of funds. However, MSMEs actors demonstrated their capacity as reflective agents who were able to respond to structures through resistance, adaptation, and negotiation. This study concludes that the success of digital structuring is highly dependent on the balance between structural strength and agent reflective power, as well as the need for inclusive and equitable structural support. As part of the Global South context, the implementation of QRIS must truly side with weak groups.

**Keywords :** digital structuring, MSMEs (UMKM), QRIS, Jember

## INTRODUCTION

The development of digital technology today has become one of the main pillars in changing the social and economic structure of global society, including Indonesia. Digitalization is not just a technical process, but also a social phenomenon that affects the way humans interact, work, and organize their daily lives. This process has penetrated almost all sectors of life, from macro such as the banking system, governance, and large industries, to micro sectors such as Micro, Small, and Medium Enterprises (MSMEs). Digital transformation in the MSME sector reflects new dynamics in the local economic structure, where technology functions as the main tool in the production, distribution, and transaction processes. According to Alamsyah and Nugroho (2023), digitalization has significantly changed the business landscape, both in developed and developing countries.

In Indonesia, the adoption of digital technology in MSMEs is an important part of encouraging financial inclusion and economic equality. The Indonesian government, through various strategic policies, encourages the use of digital platforms, including in terms of payments. One of the major breakthroughs in the payment system is the launch of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia. QRIS is a digital payment system based on an integrated QR code that can be used by all banking platforms and digital wallets. The aim of launching QRIS is to expand public access to the formal financial system, increase transaction efficiency, and accelerate economic inclusion throughout Indonesia.

However, the implementation of digitalization, including QRIS, still faces various challenges. A study by Mulyadi and Suryanto (2022) noted that the gap in technological infrastructure, low digital literacy, and resistance from MSMEs themselves are still the main obstacles. Research by Hidayah and Haryanto (2022) and Lubis and Dewi (2024) also highlighted the fact that MSMEs in rural areas have a much lower rate of technology adoption than urban areas. Factors such as internet access, affordability of devices, and lack of understanding of the digital financial system make it difficult for most MSMEs to adapt.

In the midst of national efforts towards a digital economy, the higher education sector is one of the pioneers in implementing digitalization policies, including in the internal campus context. An interesting case study occurred at the Faculty of Agriculture, University of Jember, where in April 2025 the faculty began to require the use of QRIS as the only payment method in the campus canteen environment. This policy targets MSMEs who sell in the faculty canteen and changes the structure of cooperation between the campus and traders. Previously, a fixed-

rate rental system was applied, but the new policy sets a profit-sharing system, namely 20% for the campus and 80% for traders. This change is not only administrative, but also has economic and social consequences for small business actors in the campus environment. This policy indirectly requires MSME actors to make adjustments to selling prices, efficiency in raw material management, and more flexible customer service strategies in the context of the digital economy. The implementation of QRIS and this profit-sharing policy also raises important questions about how local actors understand, respond to, and manage the structural changes that occur.

Within the framework of Anthony Giddens' (1984) structuration theory, this kind of transformation emphasizes that structures are not fixed and control one way, but are constantly being reconstructed through the reflective actions of agents. Therefore, in the context of canteen MSMEs, actions such as setting marketing strategies, using social media to attract consumers, or renegotiating forms of contribution to institutions are forms of active and not passive agency. In a broader context, the implementation of digital technology such as QRIS in micro spaces such as campus canteens is a representation of the global direction of digital economic transformation that has penetrated to the smallest level of society. This shows the existence of a mechanism for transferring global structures to local ones, which in Roland Robertson's (1992) terms is called "glocalization"—the meeting between global dynamics and local practices. Here, educational institutions act as mediators between national macro policies and local microeconomic practices, creating new forms of structures that do not come entirely from above, but are negotiated through everyday experiences.

In addition, there is an important dimension regarding how the policy has implications for social inequality based on technological literacy. Younger MSME actors or those who have experience with digital transactions tend to adapt more quickly, while older actors experience anxiety and resistance to new systems. In the study of the sociology of technology, this phenomenon is known as technological stratification (DiMaggio and Hargittai 2001), where access to and use of technology also forms new forms of inequality based on digital literacy and adaptation skills.

Related to this, structuring also includes the dimension of internalized knowledge. Giddens (1984) calls it practical consciousness—knowledge that is operated unconsciously in everyday life. In practice in the field, MSME actors do not always explicitly understand the QRIS policy framework, but they learn through practice, experimentation, and observation of

colleagues. This is why a participatory approach and mentoring based on social dialogue are key to increasing the effectiveness of digital transformation policies.

Furthermore, this study also examines how technology can become an arena for symbolic power contestation. Bourdieu (1986) explains that symbolic capital, such as mastery of technology or understanding of digital financial systems, can be used as a tool of domination. In this context, MSMEs who have greater access to technology tend to dominate the campus canteen market, while those who do not understand must rely on assistance or even lose competitiveness. This suggests that technology policy must be accompanied by a redistributive approach that takes into account fairness of access and social adaptation capacity.

Another aspect that needs to be underlined is how the profit-sharing system puts pressure on the sustainability of the MSME economy. On the one hand, this scheme aims to create fairer collaboration than the rental system. However, on the other hand, a 20% cut from total sales can be burdensome, especially for business actors with thin profit margins. Several actors expressed that they had to increase selling prices to maintain profits, but this actually reduced buyer interest. This is a form of double-bind structure (Bateson 1972), where each available option carries its own risks or dilemmas for business actors.

Therefore, it is important to assess not only from the formal policy side, but also from the social practices that are formed and developed in the field. These practices can include various cultural innovations, such as the use of an application-based cashier system, collaboration with students in digital promotions, to rearranging service strategies to suit student consumption patterns. Such practices show that social agents in the MSME system have the capacity to produce new knowledge based on experience, and at the same time, reconstruct structures through their collective actions.

The presence of QRIS as a payment technology also indirectly changes the social relations between buyers and sellers. In the cash system, there is more intense verbal interaction, while digital transactions tend to be faster and have minimal communication. This raises concerns about the loss of the social dimension in local economic activities. From an economic sociology perspective, social relations are an integral part of the market (Granovetter 1985), so any technological change that disrupts these relationship patterns has the potential to change the local social order.

Furthermore, it is necessary to examine how local actors also assess this policy morally. Several actors stated that this policy was “forced” and not accompanied by adequate socialization. This shows that in addition to the structural and economic dimensions, there is also a social legitimacy dimension of the policy. According to Habermas (1984), the legitimacy of public policy must be built through inclusive and rational discourse, not solely through formal rules. In the context of campuses, the role of student organizations or representatives of campus business actors is important in building a deliberation space that can bridge the aspirations of MSME actors.

Thus, within the framework of structuration theory and development sociology, digitalization cannot be seen as a neutral or purely technical process. It is a complex arena involving power relations, agency capacity, social practices, and symbolic contestation that occurs in the context of micro policies. A sociological approach is important to explore how technological practices affect the economic and social lives of communities on a small scale, and how local social agents continue to try to understand and negotiate their positions in ever-changing structures.

In closing, this introductory chapter shows that the adoption of QRIS digital payment technology in the Faculty of Agriculture, University of Jember not only reflects institutional policies in supporting the digital economy, but also opens up space for sociological analysis of the relationship between structure and agency. With a structuration theory approach, this study aims to understand how campus MSMEs respond, adapt, and even reshape the structures that govern them. The experience of MSMEs in dealing with this policy will be an important reflection for policy makers in designing a more contextual, fair, and sustainable microeconomic digitalization program.

## **RESEARCH METHODS**

This study uses a qualitative approach with a case study method as the main framework to deeply understand the socio-economic dynamics that occur in MSME actors in the canteen of the Faculty of Agriculture, University of Jember. This approach is used to gain an in-depth understanding of the interaction between MSME actors and digitalization policies in the campus environment. According to Creswell (2014), the case study method allows researchers to explore phenomena intensively in a real context. Data validation is carried out through method triangulation, by combining in-depth interviews, participatory observation, and analysis of policy documents and relevant literature such as previous research by Rahmadani

and Utomo (2023) regarding digital literacy. The case study method is applied intensively to one key subject, namely Mr. Wawan, an MSME actor who has been selling since 2019 and has experienced firsthand the change from a cash payment system to a QRIS digital system, as well as changes in the cooperation scheme from annual rent to profit sharing. Apart from Mr. Wawan, there are several other MSME business actors who have experienced major changes related to the digital world, there are 5 additional informants who also manage the canteen on campus.

Primary data were collected through in-depth semi-structured interviews conducted directly at business locations, in order to capture personal experiences, critical perceptions, and practical challenges faced by MSMEs in implementing digital payment systems. These interviews were strengthened by participatory observations of daily transaction practices in the canteen, including interactions between traders and consumers, the condition of digital infrastructure such as internet networks, and the effectiveness of using the QRIS application. In addition, this study also utilized secondary data in the form of literature studies from relevant development sociology books, especially those discussing the theory of structuration, modernization, and participatory development, and strengthened by research results from scientific journals so that the results of this study are not only theoretical, but also based on credible and current empirical evidence regarding the digitalization of MSMEs in Indonesia.

## **RESULTS AND DISCUSSION**

### **The Impact of Digital Structuring through QRIS on Transaction Patterns and Business Practices of MSMEs**

The digitalization of payments through QRIS implemented in the canteen of the Faculty of Agriculture, University of Jember is a concrete form of socio-economic restructuring on a micro scale that has a direct impact on the practices of MSME actors. Within the framework of Anthony Giddens' structuration theory, campus policies that require the use of QRIS not only function as technical instruments, but also as structures that contain new rules and distribution of resources that influence the actions of business actors. This structure creates a set of norms, such as the requirement to use QRIS from certain partner banks, namely BTN, as well as a new system in the form of a 20% distribution of sales proceeds for the campus and 80% for traders.

The results of the interview with Mr. Wawan revealed that although the QRIS system was basically intended to increase efficiency and modernization of transactions, the reality of its implementation actually resulted in technical obstacles. Weak internet signals, limited personal devices, and the weight of the BTN QRIS application caused transactions to be slow, even causing queues during peak hours. This shows a disjuncture between structural policy design and infrastructure conditions in the field, as stated by Inkeles and Smith in the book *Sociology of Development* that transformation towards a modern society requires technological readiness, support systems, and active community involvement. This is also reinforced by Sudarsono (2024) who stated that the modernization process that is not accompanied by adequate human resource and infrastructure readiness actually risks creating divisions in the local economic order that is adapting.

This condition is reinforced by Listiyono et al. (2024) who showed that one of the biggest challenges in implementing QRIS among MSMEs is network limitations and technical unpreparedness of the applications used. Even in the study, it was found that the QRIS application often failed to function optimally in an environment with a low internet connection. Mr. Wawan also stated that he had difficulty in disbursing funds from QRIS sales, so he had to cover daily spending capital from his personal money. This situation certainly adds to the psychological and economic burden for MSME actors.

The impact of the QRIS policy shows that, beyond technical constraints, digital literacy factors and infrastructure readiness play a key role in successful implementation (Budiarto and Mahmud 2021). Comparative studies show that MSMEs that are more successful in adopting digital technology are generally located in areas with adequate internet infrastructure and have intensive digital training programs (Natsir and Nurdin 2023; Setiawan and Hapsari 2024).

### **The Relationship between Institutional Policies and MSME Agents in Adapting to Digital Systems**

The digital transformation that is being pursued in various sectors, including micro sectors such as Micro, Small, and Medium Enterprises (MSMEs) in the campus environment, has given rise to various dynamics involving interactions between institutional structures and social agents. The implementation of digital-based payment systems such as QRIS, as well as profit-sharing scheme policies in the campus canteen environment, are concrete examples of structural interventions that require agents to adapt. In this context, it is important to understand that the relationship between agents and structures is not a one-way relationship that is



dominant. The structuration theory developed by Anthony Giddens emphasizes that agents have the reflective capacity to respond, negotiate, and even change structures through their social practices (Giddens 1984).

In the context of the canteen of the Faculty of Agriculture, University of Jember, a case emerged that reflected the form of agent negotiation against structural policies that were considered unfair. Mr. Wawan, one of the MSME actors in the canteen, did not immediately accept the profit-sharing system policy passively. He expressed his objection to the 20 percent cut from the total income given to the campus. According to him, the profit margin from each portion of food sold is already very small. Thus, the burden actually encourages him to increase the selling price of food, which ultimately impacts the purchasing power of students as the main consumers. This action reflects the practice of reflexive agency, where agents act consciously towards the structure they face and take steps to adjust it (Giddens 1984).

In various development sociology literature, actions such as those carried out by Mr. Wawan should not be seen as a form of rejection or defiance, but rather as a form of active participation in policy dynamics. Mashud (2014) explains that local development actors have the capacity to interact dynamically with central policies, especially when the policies are top-down and do not pay attention to empirical conditions in the field. Therefore, Mr. Wawan's proposal for the campus to lobby the bank to accelerate the disbursement of funds from digital transactions can be seen as a form of institutional intervention carried out by agents.

This negotiation shows that MSME actors are not merely objects of policy, but actors who have the power to redirect the course of the structure. Even in a rigid system, agents still have room to maneuver, whether through collective action, practical adjustments, or informal interactions that function as a form of counter-pressure on policy. Structure is thus not a fixed entity, but is always the result of social reproduction of ongoing human action in a specific context.

A study by Edwin Zusrony et al. (2023) strengthens this finding by stating that the level of QRIS adoption among MSMEs is greatly influenced by two key variables: perceived ease of use and perceived risk. In the context of campus MSMEs, when actors feel that the QRIS system adds complexity, for example because the application is heavy, the internet is unstable, or the disbursement of funds is slow, resistance arises. However, this resistance is not always manifested in the form of direct rejection. Often, this form of resistance is manifested in the form of pragmatic adaptation, such as only using QRIS during peak hours, or secretly adding



alternative cash information to customers. The experience of Mrs. Sunarti, one of the owners of the canteen on campus, illustrates the complexity of digital adaptation faced by a generation that was previously unfamiliar with using technology. She admitted that she had difficulties at first because she had no experience with digital systems, but eventually learned from her child and fellow traders. This learning process takes a long time and requires perseverance, as well as social support from the surrounding environment. Now, she has carried out transactions without physical money. This process reflects a form of learning agency, where adaptation to technological structures is not only done individually, but is also influenced by support from social networks and collective experiences (Wijayanti and Prasetyo 2022).

Testimonials from other MSME actors, such as Mr. Wagiono, confirm a similar reality. He said in detail as follows:

*"I am old, not used to using a cellphone, so I was confused... especially during Covid, everything was cellphone-based, and the canteen was still open even though it was not full... I worked hard until now to use a cellphone and digital payments... fortunately, now it's sophisticated... I can easily run a cellphone device" (interview with Mr. Wagiono).*

This testimony shows that digital adaptation is not only a technical process, but also emotional and cultural. For some actors, limitations in age, access to technology, and digital skills are the main challenges in running a digital system-based business.

The struggles of MSME actors such as Mrs. Sunarti and Mr. Wagiono illustrate the complex and multidimensional dynamics of agency. On the one hand, they are under pressure from structural policies that force them to adapt. On the other hand, they demonstrate the capacity to survive, learn, and even develop new strategies to survive in a changing system. According to Bourdieu (1986), social action is not only determined by structure, but also by habitus, which is a cultural disposition formed through long social experiences. In this context, digital habitus becomes a new arena where MSME actors form understandings, develop practices, and actively respond to digital structures.

The interaction between institutional policies and MSME agents also shows the importance of institutional reflection. When educational institutions or governments make policies, it is very important for them to pay attention to the capacity, constraints, and potential of local agents. As stated by Jamaludin (2016), participatory development can only work if all

stakeholders are involved from the formulation to evaluation stages. In the case of campus QRIS, the involvement of MSME actors in the process of formulating the profit-sharing scheme and the technical implementation of QRIS should be an inseparable part of the policy-making process.

In addition, successful policies must also provide legal and informal negotiation space. For example, joint training, monthly forums, or an easily accessible online complaint reporting system. This is in line with the findings of Lubis and Dewi (2024) who stated that the active involvement of business actors in policy dialogues can strengthen the legitimacy of policies and increase the success of adopting new technology systems. When policies do not provide space for participation, passive resistance or even open disobedience will emerge.

In the context of digital transformation, campus MSMEs are an interesting social laboratory to study how structures and agencies interact dynamically. Digital systems such as QRIS do not merely change the way transactions are made, but also affect patterns of social interaction, economic structures, and even power relations between institutions and microeconomic actors. Therefore, analysis of the relationship between structure and agency must be carried out contextually, considering the social, cultural, economic, and psychological backgrounds of each actor. The success of a digitalization policy cannot only be measured by the level of technology use, but by how far social agents can actively participate in the process. The relationship between structure and agency in the context of campus MSMEs shows that digitalization is not just the adoption of technology, but a social process full of negotiation, survival strategies, and creative resistance. Therefore, every policy intervention targeting microeconomic actors must take into account not only technical aspects, but also the social structure that surrounds them. With this approach, digital transformation does not become a new tool of domination, but a true medium of empowerment.

### **Forms of Resistance, Strategy, and Negotiation of MSMEs to QRIS Policy and Profit Sharing Scheme**

The digital transformation in the payment system through the Quick Response Code Indonesian Standard (QRIS) which was implemented in a top-down manner in the campus MSME environment, especially at the University of Jember, has created complex social dynamics. One of the main criticisms that emerged against this policy was the absence of a socialization process and the minimal participation of MSME actors in formulating the policy. For many micro-entrepreneurs, this policy felt like a unilateral imposition that did not consider

the social, technological, or economic readiness of the agents. The absence of previous dialogue and training reflects a form of structural exclusion, where individuals who are directly affected by the policy structure are not involved in its formation.

In participatory development literature, the absence of community involvement in the policy process is a form of structural failure. Jamaludin (2016) emphasized that development that is oriented towards social justice requires the active involvement of grassroots communities in all stages of the development process—from planning, implementation, to evaluation. When policies are made without listening to the voices of the main actors in the field, it is likely that the policy will not only be less effective, but will also give rise to cultural and social resistance from local agents.

QRIS was originally designed as a tool to accelerate the transaction process, expand financial inclusion, and create transparency in the financial system. However, in practice, as seen in the case of campus MSMEs, this system has become a new barrier for business actors who do not yet have technological readiness or digital literacy. This is in line with the findings of Puriati et al. (2023 in Sumarni et al. 2025), that the effectiveness of QRIS is not only determined by regulatory or technical aspects alone, but also depends heavily on infrastructure readiness and systemic support that includes training, mentoring, and distribution of technological resources.

This digital inequality not only creates injustice in access to new economic systems, but also widens the gap of social exclusion. Salam and Fadhilah (2009) emphasize that a development structure that does not take into account the social and cultural readiness of microeconomic actors will exacerbate the marginalization process of vulnerable groups. If digitalization is only understood as a technical process without considering its social dimensions, it will fail to create an inclusive transformation. Interestingly, despite facing various structural obstacles, some MSME actors still show a strong adaptive response.

In the case of the canteen of the Faculty of Agriculture, University of Jember, business actors such as Mr. Wawan did not immediately give up or reject the policy, but instead tried to navigate the existing structure. He continued to carry out economic activities, while trying to find a middle ground between following the system and maintaining business continuity. This adaptation includes the use of digital financial applications, adjusting the price of goods to remain competitive, and changes in the way they interact with customers. This emphasizes that the structure is not absolute or deterministic. Within the framework of Anthony Giddens'

(1984) structuration theory, the structure is always open to re-reproduction through the social practices of agents.

Similar responses were also shown by other MSME actors, such as Mrs. Sumiarti, who learned to use the QRIS application with the help of her child who is studying outside the city. Every week, her child comes home to accompany her mother in managing digital transactions. This process shows that there is a negotiation that takes place personally and culturally, where agents try to accumulate digital capital from their environment to survive in a changing system. Here it can be seen that technological transformation is not a uniform process, but rather diverse and contextual according to the capacity and social networks of each actor. Rahman's research (2024) strengthens this argument by emphasizing that digitalization of payments such as QRIS does have the potential to increase the efficiency and accountability of transactions in the MSME sector, but the results are highly dependent on the extent to which the process is carried out adaptively, dialogically, and based on local needs. When universities as institutions are able to capture the aspirations of MSME actors, provide appropriate training, and improve technical elements such as network stability and fund disbursement mechanisms, then digitalization can function as a medium of empowerment, not marginalization.

However, to achieve this ideal condition, institutional transformation and a more reflective policy approach are needed. Failure to formulate policies based on empirical conditions in the field will continue to perpetuate the gap between structure and agents. In Giddens' (1984) perspective, agents are not entirely shaped by structure. They have the reflexive capacity to change, adjust, and even create new structures through continuous practice. Therefore, the resistance of MSME actors to QRIS is not merely a rejection, but a form of articulation of criticism of the way structures are formed and applied exclusively.

Conditions in the canteen at the University of Jember campus reflect the complexity of the relationship between technology, policy, and the social reality of microeconomic actors. As highlighted by Lubis and Dewi (2024), the implementation of digital technology in the informal sector requires an approach that is sensitive to the needs and capacities of local actors. The one size fits all approach that is often used in digitalization policies must be replaced by a contextual approach based on participation and collaboration.

Yulianto and Sari (2023) added that comprehensive and ongoing digital literacy training is essential to ensure that digitalization policies are truly inclusive. Literacy is not just about technical skills, but also about critical understanding of the functions, risks, and impacts

of technology on the socio-economic lives of business actors. Without this, digital transformation will only create a new digital divide between those who are technologically literate and those who are left behind.

In this context, the resistance of MSME actors to QRIS and the profit-sharing scheme cannot be understood as mere obstacles, but rather as an indicator that the policy structure is not yet sufficiently dialogic and sensitive to conditions in the field. The strategies and negotiations carried out by MSME actors are a form of active agency in responding to structural pressures, as well as a collective effort to create space to act amidst rapid and often non-inclusive changes.

Therefore, a paradigm shift is needed in designing digital economic policies in campus environments and other informal sectors. The co-creation policy approach, where policies are designed jointly between institutions, business actors, and academic communities, can be a solution to creating a more adaptive, fair, and sustainable structure. In this framework, MSME actors are no longer positioned as objects of policy, but as active subjects who have the right to be heard, involved, and empowered.

Finally, lessons from the implementation of QRIS in campus MSMEs show that the success of technology depends not only on its infrastructure, but also on the extent to which social and institutional structures are able to adapt to living social dynamics. Digital transformation is a social project, not just a technical project. It requires dialogue, reflection and participation, so that it does not become a new tool of exclusion, but rather a true medium of empowerment.

### **The Need for Continuous Maintenance and Repair of Structures**

In facing the dynamics of digital transformation in the campus environment, especially in the implementation of the QRIS payment system among canteen MSMEs, a series of recommendations are needed based on structural and social reflection. One fundamental aspect that needs to be improved immediately is the optimization of the campus' digital infrastructure. The availability of a stable internet network in the canteen area is a primary prerequisite for the effectiveness of QRIS-based transactions. Without adequate infrastructure support, a digital payment system designed for efficiency can actually become a recurring technical obstacle, disrupting smooth transactions and even reducing MSMEs' trust in the technology being implemented. Unstable internet can slow down the payment process, cause long queues, and

cause frustration for both buyers and sellers. As explained by DiMaggio and Hargittai (2001), unequal access to technology and digital infrastructure can widen social and economic gaps in the context of digitalization.

Network optimization is not only a technical issue, but also concerns fair access to public infrastructure. In this case, the campus must realize that technology is not a neutral entity. It is always present in a certain social context that is influenced by power relations, resource distribution, and the adaptive capacity of each social agent (Giddens 1984). Therefore, the provision of networks must be accompanied by periodic evaluation and continuous improvement, and based on the principle of siding with weak economic groups such as campus MSMEs. In addition to technical aspects, the revision of the profit-sharing scheme is also an important point in this recommendation.

Based on microeconomic studies, the revenue contribution scheme should consider the real margin of the MSME business actors. In many cases, the imposition of a fixed cut of 20 percent of total sales can be a significant burden for businesses with small profit margins. Therefore, a policy scheme that is flexible, adaptive, and based on the business profile of each actor is more rational and fair. This approach is not only economic, but also sociological, because it considers the socio-cultural context of business actors and their operational realities in the field (Hatu 2013).

In practice, a fixed percentage-based approach actually creates additional pressure that often forces MSMEs to raise selling prices, lower product quality, or even stop their businesses. As a result, the impact of policies intended to support digital transformation actually creates economic exclusion. Therefore, campuses need to consider a progressive profit-sharing model, for example based on sales volume or based on the category of business type being run. This approach is in line with the principle of distributive justice which is part of public policy ethics (Habermas 1984).

Another problem that is no less important is the slow disbursement of funds from QRIS transactions by banks. For MSMEs, daily cash flow is a vital element in maintaining business sustainability. Delays in the disbursement of funds from non-cash transactions can disrupt the purchase of raw materials, daily operational payments, and employee salaries. In this case, cooperation between campuses and banking partners is essential to design a disbursement mechanism that is fast, transparent, and can be monitored in real time by business actors. According to Listiyono et al. (2024), speed and transparency in the digital fund disbursement

system are the main factors that influence the trust of MSMEs in the QRIS-based payment system.

Not only in terms of the system aspect, the design of the payment application itself also needs to be considered. Many MSMEs use simple devices or even personal cellphones with limited capacity. Therefore, banks must ensure that the applications used are lightweight, user-friendly, and can function properly even when accessed via devices with low specifications. This is also important to prevent a continuing digital divide between business actors who are able to access advanced technology and those who are not (DiMaggio and Hargittai 2001).

It is also important to provide intensive training on the use of QRIS and digital financial education to all MSME actors on campus. This training should not only focus on technical aspects, such as how to make transactions or access payment history, but should also include an in-depth understanding of digital risks, cybersecurity, and digital financial management. Holistic education will help business actors not only run the system administratively, but also have sufficient literacy to manage their businesses strategically in an increasingly complex digital ecosystem (Wijayanti and Prasetyo 2022).

In the long term, this education program will also form a collective awareness that technology is not only a tool, but also part of the social transformation process. As explained by Giddens (1984), the actions of social agents in the context of digitalization must be seen as the result of a continuous reflexivity process—that is, how individuals adjust their actions based on the new information they receive and the experiences they encounter in their interactions with structures.

As part of efforts to improve future policies, it is recommended that campuses not only design policies in a top-down manner, but also involve MSME actors in the formulation process. Participatory dialogue between policy makers and business actors will open up space for more democratic and contextual decision-making. This participatory approach will increase the legitimacy of policies and strengthen the sense of ownership of actors towards the policies implemented (Habermas 1984). For banks, cooperation with educational institutions should not stop at the technical aspects of providing applications and disbursement systems, but also include a commitment to increasing the digital literacy capacity of MSMEs. This can be done through a corporate social responsibility (CSR) program specifically designed to support the digital transformation of MSMEs in the education sector. Such programs are not only beneficial



for MSMEs but also strengthen the reputation of financial institutions as inclusive development partners (Mulyadi and Suryanto 2022).

Meanwhile, for academics and researchers, it is important to develop further studies that examine the long-term impact of digitalization of payment systems on the sustainability of campus MSMEs. These studies can use a quantitative approach to measure the impact on revenue, operational efficiency, and customer satisfaction, as well as a qualitative approach to understand the social dynamics, resistance, and adaptation of business actors to digitalization policies. As emphasized by Zusrony et al. (2023), a comprehensive understanding of MSME actors' perceptions of technology greatly determines the success of adopting digital payment systems. Such studies can also make important contributions to the sociological theory of development and technology, by showing that digital transformation is not always linear or homogeneous. It is influenced by the social context, institutional structure, and the reflective capacity of the agents involved. Therefore, effective policies are policies that are able to accommodate the diversity of social realities, while encouraging innovation and inclusion in local digital economic practices (Giddens 1984; Hatu 2013). Moreover, when applied in the context of Southern countries that need sustainable development based on local contexts.

## CONCLUSION

The implementation of the digitalization policy of payments through QRIS in the canteen of the Faculty of Agriculture, University of Jember has created a new socio-economic structure for MSMEs operating in the campus environment. This policy, which is accompanied by a profit-sharing system of 20% for the campus and 80% for traders, not only has an impact on the technical aspects of transactions, but also affects the dynamics of daily business management. Based on the results of interviews, observations, and literature reviews, it was found that the digital structuring has not fully taken into account the readiness of infrastructure, the technological capacity of MSMEs, and the fairness of business risk distribution. Anthony Giddens' Structuration Theory provides a strong analytical foundation for understanding that MSMEs are not only objects of the policy structure, but also agents who actively reflect and respond to it through adjustments, criticisms, and negotiations. In this context, Mr. Wawan as an agent shows that the success of digital structuring is not enough with policies alone, but must be accompanied by communication, systemic support, and inclusive participation.

Based on the findings and analysis in this study, the solutions that can be offered include optimizing the campus digital infrastructure by providing a stable internet network, especially

in the canteen area, to ensure that QRIS transactions run efficiently without technical obstacles; revision of a more flexible profit-sharing scheme based on microeconomic studies, taking into account the real business margins of MSMEs so that the policy does not burden business actors; acceleration of QRIS fund disbursement through strategic cooperation between campuses and banks to maintain the smoothness of MSME working capital; and the implementation of QRIS usage training and digital financial education, so that MSME actors not only fulfill the administrative aspects of the policy, but are also able to deeply understand the benefits and risks of the digital system being implemented.

## REFERENCES

- Alamsyah, A., dan D. Nugroho. 2023. "Digitalisasi UMKM di Indonesia: Tantangan dan Peluang." *Jurnal Ekonomi Digital* 6(1):15-35.
- Bourdieu, Pierre. 1986. "The Forms of Capital." Pp. 241–258 in *Handbook of Theory and Research for the Sociology of Education*, edited by J. Richardson. New York: Greenwood.
- Budiarto, H., dan A. Mahmud. 2021. "Adopsi QRIS pada UMKM Kuliner di Yogyakarta." *Journal of Business and Digital Economy* 4(2):124-139.
- Creswell, John. 2014. *Penelitian Kualitatif & Desain Riset: Memilih di antara Lima Pendekatan*. Yogyakarta: Pustaka Belajar.
- DiMaggio, Paul and Eszter Hargittai. 2001. "From the 'Digital Divide' to 'Digital Inequality': Studying Internet Use as Penetration Increases." *Working Paper Series*. Princeton University Center for Arts and Cultural Policy Studies.
- Fitriani, D., dan R. Hidayat. 2023. "Analisis Persepsi Pengguna terhadap Sistem Pembayaran Digital QRIS." *Journal of Information Systems* 5(3):250-267.
- Giddens, Anthony. 1984. *The Constitution of Society*. Cambridge: Polity Press.
- Habermas, Jürgen. 1984. *The Theory of Communicative Action, Volume One: Reason and the Rationalization of Society*. Translated by Thomas McCarthy. Boston: Beacon Press.
- Hatu, R. A. 2013. *Sosiologi Pembangunan*. Jakarta: PT RajaGrafindo Persada.
- Hidayah, N., dan A. Haryanto. 2022. "Kesiapan Digital UMKM di Wilayah Pedesaan Indonesia." *Journal of Community Development* 7(1):23-41.
- Jamaludin, A. N. 2016. *Sosiologi Pembangunan*. Bandung: Pustaka Setia.
- Kurniawan, S., dan A. Rachman. 2023. "Literasi Digital sebagai Faktor Kunci dalam Transformasi UMKM." *Journal of Digital Innovation* 6(2):178-190.
- Listiyono, H., S. Sunardi, E. N. Wahyudi, dan D. A. Diartono. 2024. "Dinamika Implementasi QRIS: Meninjau Peluang dan Tantangan bagi UMKM Indonesia." *IKRA-ITH Informatika: Jurnal Komputer Dan Informatika* 8(2):120–126.
- Lubis, E., dan M. Dewi. 2024. "Pengaruh Infrastruktur Digital terhadap Adopsi Teknologi di UMKM." *Journal of Infrastructure and Economic Development* 8(1):33-48.

- Mashud, M. 2014. "Sosiologi Pembangunan dan Teori Pendekatannya." Modul Universitas Terbuka 2(1):1.1-1.38.
- Mulyadi, R., dan H. Suryanto. 2022. "Pengembangan Ekosistem Digital untuk UMKM di Indonesia." *Journal of Digital Economy Research* 5(2):150-167.
- Natsir, M., dan D. Nurdin. 2023. "QRIS dan Implikasinya terhadap Inklusi Keuangan." *Financial Inclusion Journal* 9(1):75-90.
- Puriati, D., Sumarni, N., and Lestari, I. 2025. "Kesiapan Infrastruktur dan Tantangan Digitalisasi UMKM di Indonesia." *Jurnal Ekonomi dan Teknologi* 9(1):45–63.
- Rahmadani, T., dan S. Utomo. 2023. "Pengaruh Literasi Keuangan Digital pada Pelaku UMKM." *Economic Literacy Journal* 7(2):128-144.
- Rahman, F. 2024. "Efektivitas Penggunaan Quick Response Code Indonesian Standard (QRIS) sebagai Alat Pembayaran Non Tunai pada UMKM di Sardonoarjo dalam Perspektif Ekonomi Islam." *Universitas Islam Indonesia* 15(1).
- Rahman, F. 2024. "Digitalisasi Sistem Pembayaran dan Efisiensi Usaha Mikro di Sektor Kuliner." *Jurnal Inovasi Sosial Ekonomi* 3(2):121–138.
- Salam, S., dan A. Fadhilah. 2009. *Sosiologi Pembangunan: Pengantar Studi Pembangunan Lintas Sektoral*. Jakarta: Lembaga Penelitian UIN Jakarta.
- Setiawan, F., dan T. Hapsari. 2024. "Dampak Digitalisasi Pembayaran terhadap UMKM di Lingkungan Perguruan Tinggi." *Journal of Higher Education and Community Engagement* 11(2):132-150.
- Sudarsono. 2024. *Sosiologi Pembangunan*. Edited by M. Wajdi dan A. N. S. Putro. Jakarta: Tahta Media Group.
- Sumarni, Desfina, dan B. R. 2025. "QRIS untuk UMKM Kuliner Kekinian di Makassar: Efektifkah?" *Jurnal Ekonomi, Manajemen, Akuntansi* 4(4):6177–6187.
- Sumarni, N., Puriati, D., and Lestari, I. 2025. *Ekonomi Digital dan UMKM: Peluang dan Tantangan*. Bandung: Alfabeta.
- Wijayanti, E., dan I. Prasetyo. 2022. "Transformasi Digital dalam Perspektif Struktural Anthony Giddens." *Sociology and Development Journal* 4(1):45-61.
- Wijayanti, E. and Prasetyo, D. 2022. "Struktural Digital dan Perubahan Sosial di Era Industri 4.0." *Jurnal Sosiologi Reflektif* 16(1):67–83.
- Yulianto, M., dan E. Sari. 2023. "Infrastruktur Digital dan Pertumbuhan Ekonomi UMKM." *Journal of Infrastructure and Development Economics* 7(1):89-105.
- Yulianto, B. and Sari, R. P. 2023. "Literasi Digital dalam Transformasi Ekonomi Lokal." *Jurnal Pendidikan dan Teknologi* 8(2):101–115.
- Zusrony, Edwin, Luthfy Purnanta Anzie, Pindo Asti, Gibson Manalu, Ivan Permana, dan Tri Imaliya. 2023. "Analisis Perceived Usefulness, Perceived Ease of Use dan Perceived Risk terhadap Minat Penggunaan Pembayaran Digital Quick Response Indonesia Standard (QRIS) pada Pelaku UMKM." *E-Bisnis: Jurnal Ilmiah Ekonomi dan Bisnis* 16(1):200–206.