

ABSTRAK

Perkembangan teknologi informasi dan komunikasi di era globalisasi telah mendorong transformasi signifikan dalam sektor keuangan di Indonesia, yang ditandai dengan pergeseran pola transaksi dari tunai menjadi non-tunai. Bank Indonesia mengintegrasikan platform pembayaran ini melalui peluncuran Quick Response Code Indonesian Standard (QRIS) dengan prinsip UNGGUL (Universal, Gampang, Untung, Langsung). Penelitian ini bertujuan untuk menganalisis implementasi marketing strategy digital melalui bauran pemasaran jasa 7P (Product, Price, Place, Promotion, People, Process, Physical Evidence) yang dijalankan oleh Funding Task Unit (FTU) PT Bank Tabungan Negara (Persero) Tbk Kantor Cabang Surabaya dalam meningkatkan akuisisi merchant Usaha Mikro, Kecil, dan Menengah (UMKM), serta memetakan faktor pendukung dan penghambat yang dihadapi di lapangan. Menggunakan metode kualitatif deskriptif dengan desain studi kasus tunggal, data primer dikumpulkan melalui observasi dan wawancara mendalam (in-depth interview) bersama informan internal perbankan serta sembilan pegawai merchant UMKM di Kota Surabaya (Tea Break, Chatime, Nasgor 69, Mie Mapan, Gokana, Yoshinoya, April Photo Studio, Honey Pok, dan Sour Sally). Analisis data menggunakan model Miles dan Huberman serta diuji keabsahannya melalui triangulasi sumber dan Teknik.

Kata Kunci: Marketing Strategy, Bauran Pemasaran 7P, QRIS, UMKM, Bank BTN Surabaya.

ABSTRACT

The development of information and communication technology in the globalization era has driven a significant transformation in Indonesia's financial sector, marked by a shift in transaction patterns from cash to non-cash. Bank Indonesia integrated these payment platforms by launching the Quick Response Code Indonesian Standard (QRIS) with the UNGGUL principles. This study aims to analyze the implementation of digital marketing strategy through the 7P service marketing mix (Product, Price, Place, Promotion, People, Process, Physical Evidence) executed by the Funding Task Unit (FTU) of PT Bank Tabungan Negara (Persero) Tbk Surabaya Branch Office in increasing the acquisition of Micro, Small, and Medium Enterprises (MSMEs) merchant users, as well as mapping the supporting and inhibiting factors faced in the field. Using a descriptive qualitative method with a single case study design, primary data were collected through observation and in-depth interviews with internal banking informants and nine MSME merchant employees in Surabaya (Tea Break, Chatime, Nasgor 69, Mie Mapan, Gokana, Yoshinoya, April Photo Studio, Honey Pok, and Sour Sally). Data were analyzed using the Miles and Huberman model and validated through source and technique triangulation.

Keywords: *Marketing Strategy, 7Ps Marketing Mix, QRIS, MSMEs, Bank BTN Surabaya.*