



Marketing Strategy for QRIS Cross Border as A Feature for FILPay App

Firliani Sarah

School of Business and Management, Institut Teknologi Bandung (ITB)

ABSTRACT: In the modern era, the popularity of digital payment methods is rising, including in Indonesia. As a result, financial institutions are creating their own digital payment method channels. It is not uncommon to see multiple QR codes in one cashier. To streamline these methods, Bank Indonesia launched QRIS, integrating all QR codes issued by financial institutions, banks, and e-wallets. Bank Indonesia has further advanced this initiative by facilitating transactions between ASEAN countries, collaborating with the central banks of Thailand, Malaysia, and Singapore to establish QRIS Cross Border. This allows users to utilize their home country's financial institution apps across these regions.

As one of Indonesia's leading e-wallets, FILPay needs to develop a targeted marketing strategy to introduce the QRIS Cross Border feature to its users. In order to do so, FILPay need to find out what is the trigger for FILPay users to choose a certain payment channel on their travel to Thailand, Singapore, and Malaysia, the gap between user expectation for the payment method in Thailand, Singapore, Malaysia versus available QRIS Cross Border feature, and the effective key message and channel to introduce the feature to FILPay user.

Through questionnaires and focus group discussions, insights were gathered on users' payment method choices in Thailand, Malaysia, and Singapore. The most preferred payment method is cash in Thailand, Malaysia, and Singapore, followed by card. User also already figuring out what kind of payment method they want to use before the trip, finding information from social media, friends and family recommendation, and the banner promotion in merchants' point of transaction. While most FILPay users are aware of the QRIS Cross Border feature, barriers such as previous transaction failures, uncertainty about merchant acceptance, and the perceived ease of alternative methods hinder its use. FILPay user for now cannot see QRIS Cross Border as the most preferred payment method, but they do see the potential of its use on transaction with low basket size.

To address these concerns, FILPay need to create a marketing strategy emphasizing the seamless payment capabilities in Thailand, Malaysia, and Singapore using QRIS. The strategy involves utilizing various channels aligned with user touchpoints when selecting payment methods. FILPay's communications focus on the feature's ease of use, convenience, and real-time transaction capabilities. To reach users effectively, FILPay employs multiple marketing channels, including their app and social media platforms. The marketing strategy focus on education FILPay user on QRIS Cross Border and invite user to engage with the marketing materials to increase consideration. Some in-app channels are also used in order to increase after-transaction interactions.

KEYWORD: Integrated Payment Method, Marketing Strategy, Overseas Payment Method, QRIS Cross Border.

I. INTRODUCTION

Payment system is continuously evolving, following the development of money as the medium. There are three factors that contribute the advancement of technology, the community behavior and culture, and government rules.

Currently, there are two types of payment systems: cash and non-cash payment. For cash payment, Rupiah is being used, in the form of banknotes or coins. Meanwhile, non-cash payment uses card-based payment systems, cheques, fund transfer, debit notes, card-based and server based electronic money.

In Indonesia, the use of cash is still dominant, yet the circulation of money via chip-based and server-based channels is getting widely used, especially in urban areas. The unique thing about Indonesia is that most of the population are unbanked (Habir and Siwage, 2023). However, Indonesia has a relatively high penetration for internet usage, with 77% of its population are quite adept with smartphones (Data Reportal, 2023). Thus, a lot of them prefer to use either cash, or, for non cash, to use digital financial services. Non-cash payment systems are popular, but not under banks as the official financial institution. Come raise the financial services for e-wallet.



The most important function of an e-wallet is that it is simply just a wallet for electronic money. The issuers are not allowed to give loans, unlike banks, and can only be used for transactions only. No fussy KYC process, quick registration, and the top up process is available via offline channels, making e-wallet widely used. Trade activity patterns are starting to change, as a consequence of the trend of e-wallet on smartphones, especially payment using QR via digital service. The term “cashless” is becoming more common, more people start to utilize their smartphones to pay any transactions they have.

A lot of financial services were competing to tap the cashless market. Not only e-wallet, banks were jumping on the wagon, creating their own system and finance app. Financial services were releasing their own QR codes and providing promotion, with the objective to convince users to use their app. The QR Code and the apps were exclusive to their own environment, i.e. a QR code issued by one of the financial services, cannot be used by others. As a result, at the end of 2019, it is not uncommon to see a cashier with 5 - 7 QR code displayed from different financial services. Seeing this phenomenon, Bank Indonesia intercepts. As a part of Blueprint of Payment System Indonesia 2025, together with big-time financial services, Bank Indonesia developed QRIS.

Quick Response Code Indonesian Standard, or QRIS, is an integrated system for cashless payment methods, specifically QR code. All transactions can be paid via QRIS, even when the user uses different financial services. For users, it is possible for them to have one app for financial services. For merchants, they can show 1 QRIS in their cashier and accept payment from all financial services.

When COVID-19 hits Indonesia in March 2020, the use of QRIS was accelerating. The community tried to minimize contact, including via cash transactions, to reduce virus transmission, making QRIS payment became more popular. At the end of 2022, there were 128 million QRIS transactions monthly, with approximately 29 million active user and 233 million of merchants (ASPI, 2022).

Riding on this change of behavior, Bank Indonesia creation a vision of Indonesia’s Payment System, to “safeguards nation interest on cross-border uses of digital economics and finance through the obligation of domestic processing for all onshore transactions and domestic partnership for all foreign players under the consideration of reciprocity principle.” (Bank Indonesia, 2019). The success of QRIS in the domestic market will be replicated in order to achieve the vision mentioned above. QRIS Cross-Border then being launched.

QRIS Cross Border is one of the features in the payment system for the Quick Response Code Indonesia Standard (QRIS) which allows cross-border transactions using the QR Code. The cross-border payment system through the QR Code is an initiation of the Central Bank in ASEAN (state in Southeast Asia), which later will be developed to other Asian countries. In realizing QRIS Cross Border, synergy and collaboration from various related parties are needed, ranging from Central Banks, Payment Services Providers, Associations, and others.

On August 29, 2022, Bank Indonesia and Bank of Thailand inaugurated the Cross- border QR-enabled payment cooperation between Indonesia and Thailand. After a successful tryout on August 17, 2021, the cooperation proceeded with the implementation phase involving 76 payment system service providers from the two countries. Apart from Thailand, Indonesia also preparing for cooperation with other Southeast Asian countries, such as the Philippines, Malaysia, and Singapore, with a plan for further expansion to other Asian countries, such as Japan, China, South Korea, and India.

In presenting and running the QRIS Cross Border payment system, these countries have agreed to use the QR Code, fast payment, data, RTGS, and local currency transactions as one of the payment methods in the region. It was launched first in November 2022 to only limited banks and e-wallet. Bank Indonesia is planning to kickstart the QRIS Crossborder Model from November 2023 to all financial services, allowing Indonesian users to transact overseas using QRIS and for foreigners to transact in Indonesia using their country of origin QR standard.

FILPay is a feature in one of the biggest e-commerce apps that can be used by the customer as a payment method for offline and online transactions at merchants affiliated with FILPay. FILPay is one of the most used e-wallet in Indonesia. The transaction is done on FILPay’s offline merchants or others that have QRIS code.

When QRIS first launched in 2019 and became a hard requirement for fintech to have, FILPay was jumping in on the initiative. However, FILPay had not focused on the marketing strategy specific for QRIS itself, as their focus at the time was to develop the e-wallet inside their sister company for ecommerce. Then, in 2022, FILPay started to focus on QRIS as one of the features that will



ease users on doing their daily transactions. The business is growing, and FILPay successfully tripled the number of transactions in one year.

After Bank Indonesia released the initiative of QRIS Cross Border, FILPay learnt from the past and saw this as an opportunity to tap the new user and increase the number of transactions. Even though FILPay already lost to one of its direct competitors to launch the QRIS Cross Border feature, FILPay believes they can catch up and educate their user that FILPay is the right payment method for overseas activities.

Looking at their current marketing strategy, though, FILPay only focuses on making their QRIS feature better than other financial services QRIS features for the domestic market. This is due to the use of QRIS that is massive, the league is the other QRIS apps. For the overseas market, however, the competition is not only QR as a channel, but also others such as credit card and contactless payment systems. Thus, there is a need for FILPay to look over their target audience, marketing strategy, and adjust it to the new market, which is Indonesian who is going overseas.

II. RESEARCH METHODOLOGY

A. Problem Identification and Formulation Stage

In problem identification and formulation stage, the process of the stage will be elaborated, consists of existing condition of FILPay Marketing Strategy, problem formulation, research questions and objectives determination, research scope, limitation, and literature review.

B. Data Collection and Processing Stage

In this stage, researcher will collecting and processing data to solve the problem in the company and achieve the research purpose. The research is using questionnaire, focus discussion group, and competitor analysis.

C. Analysis and Interpretation Stage

The analysis based on data processing will be done. It consists of analysis of QRIS Cross Border demographic, clustering the target audience, payment method chosen, and factors of choosing payment method in Thailand, Malaysia, and Singapore.

D. Conclusion and Recommendation Stage

The formulation of conclusion and suggestion to related parties will be done based on the result of data analysis and interpretation. The conclusion will answer research purposes and suggestion is formed towards the object, in this case FILPay App.

III. DATA COLLECTING AND PROCESSING

A. Questionnaire

The questionnaire was done, with 107 total respondents. The survey was conducted on 20 May - 4 June 2024, using social media and KOL as channels to share. The data then being processed using descriptive statistics to describe a function or characteristics of a market (Malhotra, 2017) and K-means clustering to analyze and identify similarities among users.

The result of descriptive statistics, combined with focus group discussion is shown in Table 3.

This is the result of K-means clustering.

Table 1. FILPay QRIS Cross Border Market Segmentation

Table with 4 columns: Variable, Final Cluster Centers, Cluster 1, Cluster 2, Cluster 3. Rows include Gender, Age, Area, Occupation, Income per month, Payment method chosen, and QRIS Knowledge.



Cluster 1 profile is aged 25 - 31, lives in Jabodetabek, with occupation as small business owner, and income per month IDR 17-20 million per month.

Cluster 2 profile is aged 18-24 years old, lives in Jabodetabek, works as employees, and earns around IDR 8-11 million per month.

Cluster 3 profile is aged 25-31 years old, lives in Jawa-non Jabodetabek, with occupation as stay at home mom, income per month of IDR 5-8 million per month.

However, as across target audience demographics there are no differences of payment method chosen and QRIS knowledge, we are going to create one marketing strategy with channels that are preferred by users in Focus Group Discussion.

B. Focus Group Discussion

Focus Group Discussion, conducted on 5 and 9 June 2024, with total of 2 groups, each consists of 5 people, divided into:

- i. Ever use QRIS Cross Border at least once in Thailand, Singapore, and Malaysia
- ii. Never use QRIS Cross Border

The result of Focus Group Discussion is analyzed using content analysis in order to find out what consumer needs and wants (Miazek and Swiatowies-Szcepanka, 2020), find the gap that has not been fulfilled by QRIS Cross Border, and bridge the gap.

C. Competitor Analysis

Competitor analysis is being done to know what are competitors doing in terms of creating key message and choosing marketing channels. The competitors will be made up by e-wallet and top mobile banking apps in Indonesia.

D. STP Analysis

Segmentation, Targeting, and Positioning analysis is useful for marketers to build their marketing strategy specific to their target market. As there are a lot of users in financial services, for QRIS Cross Border, FILPay needs to divide the market into a distinct group of buyers. Then, FILPay needs to evaluate each of the market segments' attractiveness and select the market segment for them to focus.

On the user profile that we see in the questionnaire, we tried to divide the user based on their preferred payment method and found that there are not a lot of differences between payment methods chosen. QRIS Cross Border can be seen as the cash alternative, but in reality, almost all users have multiple payment methods used for their trip to Thailand, Malaysia, and Singapore. Based on this, we will target users based on their demographics, geographic, and psychographic.

Table 2. FILPay QRIS Cross Border Market Segmentation

Market Segmentation	
Demographic	Male - Female 18 - 35 years old Income more than IDR 5 million per month Married/single/in relationship Employee, entrepreneur, housewife, freelancer
Geographic	Urban cities
Psychographic	Active Technologically savvy Adventure-seeking Budget-conscious Regional pride and interest

E. Marketing Strategy

In terms of features, since it is standardized by Bank Indonesia, FILPay currently cannot modify a lot. However, FILPay's focus for now is introducing its feature to the huge user base from Filcomm as an e-commerce platform.



Table 3. Research Result Summary

Insight: Payment Method on Thailand, Malaysia, and Singapore		
Aspect	Insight	Marketing Plan
Demographic	User profile: <ul style="list-style-type: none"> • Male and female • Age dominantly 18 - 35 years old • Income more than 5 million per month (high SES) 	Create QRIS Cross Border FILPay based on the target demographic
	There are no high differences between proportion of gender and age of cash and card user, and their QRIS knowledge	
Payment method chosen	Most of the user use cash, followed by credit card and debit card	To inform user of QRIS Cross Border Payment using FILPay before they are going to the trip Channel: social media Message to be use: use case that includes easy to use and convenient To also include low average basket size as the example of use case, e.g. shopping on food stall
	User usually already plan what kind of payment method they want to use in Thailand, Malaysia, and Singapore	
	Source of awareness for payment method are coming from: <ol style="list-style-type: none"> 1. Social media 2. Friends and family 3. Banner promotion in merchants 	
	Key trigger of choosing payment methods are: <ol style="list-style-type: none"> 1. Easy to use 2. Convenient 3. Real time transaction For overseas payment, however, exchange rate is also important	
QRIS Cross Border	User are mostly aware about QRIS (75%) and some tried (34%) but a lot of them are not using it regularly due to: <ol style="list-style-type: none"> 1. Bad experience (failure during transaction) 2. Not sure all merchants can use it 3. Find other alternative to be easier 	
	Source of awareness for payment method are coming from: <ol style="list-style-type: none"> 1. Social media 2. Friends and family 3. Banner promotion in merchants 	
	Key trigger of using QRIS Cross Border: <ol style="list-style-type: none"> 1. Ease of use 2. Practicality 3. Curiosity 	
	Key barrier of using QRIS Cross Border is they choose to use other payment method instead	
	Perspective on QRIS Cross Border: It cannot replace cards yet, but can replace cash for transaction with low basket size	



FILPay will use its branding elements to enforce its affiliation with Filcomm and introduce the use case of QRIS Cross Border to the user.

F. Analysis of User Journey

Based on the available data, author can build the user journey for selecting payment methods in Thailand, Malaysia, and Singapore. Detailed information in the Figure 1.

The user journey is a modified AIDA model, specific for the financial services industry, created by Kotarba, 2016, as users need to do an onboarding process (register or sign up), and the action is transaction.

Users are actively looking for payment methods to be used for their trips to Thailand, Malaysia, or Singapore. They will then compare the features that each payment method offers and whether it will fulfill their needs. After that, the user will decide what payment method to use and do the onboarding process, if any. For example, if user choose to use cash, card, and QRIS, they will: (1) exchange currency to destination country; (2) open bank account and/or activate their card with sufficient balance; and (3) sign up for e-wallet and top-up e-wallet with total funds needed.

User then will transact at the point of purchase of the destination country with the chosen payment method. For some payment methods, they will expect incentive, e.g. credit card. If they have good experience, they will use the same payment method for the next trip and recommend it to their friends and family.

FILPay needs to create a marketing strategy to introduce their QRIS Cross Border feature using Integrated Marketing Communication method and the user journey stated above. FILPay also needs to address all user triggers and solve barriers to use QRIS Cross Border in Thailand, Malaysia, and Singapore.

IV. DATA ANALYSIS AND INTERPRETATION

FILPay needs to develop the optimum marketing strategy to introduce and push trials of QRIS Cross Border features. Here is the proposed business solution.

Table 3. Proposal for Marketing Strategy of FILPay QRIS Cross Border

Marketing Strategy	
Objective	Target Market
Introduce and push trial of FILPay QRIS Cross Border Feature	FILPay User
	Male - Female
	18 - 35 years old
	Income more than IDR 5 million per month
	Married/single/in relationship
	Employee, entrepreneur, housewife
	Urban cities
	Technologically savvy
Key Message	Adventure-seeking
	Budget-conscious
	Regional pride and interest
	Bayar Belanja di [nama negara] ; Scan QR Pakai FILPay Shopping Practically in [country name]; Scan using FILPay

Each user journey will have marketing strategy with its own metrics from awareness, consideration, transaction, and after sales.



Table 4. Proposal for Marketing Strategy of FILPay QRIS Cross Border

Marketing Strategy		
Communication Objective - Based on User Journey	Channel	Success Metrics
Awareness <i>Education</i>	In App Channel - Banners and Landing Page	Clickthrough rate (%)
Using channels with high impressions to introduce the feature to FILPay users via their own channel such as in-app banners and FILPay own social media.	FILPay Social Media Account - Education <i>Using social media boost - online marketing</i>	Brand Awareness (CPM)
	FILPay Social Media Account - Engagement using Giveaway	Engagement rate
	PR Push	Reach
	Website	Click
Consideration To get success stories and tutorials with real use cases	Community Channels - Telegram / WhatsApp	Engagement rate
	Messaging App Push	Clickthrough rate (%)
	Social Media - KOL	Engagement Rate
Transaction Push notification using geographic tag to user who arrived at Thailand, Malaysia, and Singapore	Push Notification - Geographic	Clickthrough rate
Aftersales User get push notification to remind the user of their transaction in the destination country (Thailand, Malaysia, and Singapore).	Push Notification	Clickthrough rate
	Email Marketing	



Figure 1. User Journey for choosing payment method for trips to Thailand, Malaysia, and Singapore

	Awareness	Consideration	Decision	Onboarding	Transaction	Aftersales
What is the user feeling?	Recognize the need I want to go overseas	<ul style="list-style-type: none"> Evaluate available options What payment method is used in Thailand, Malaysia, or Singapore? To what payment method do I have access? 	Choose payment method I prefer this payment method because...	Set up payment method I will register / top up / cash out for card/cash I needed	Use payment method I transact using chosen payment method	Repeat transaction <ul style="list-style-type: none"> I get incentive for using current payment method in Thailand, Singapore, or Malaysia I will recommend this payment method to my relatives
What action does the user take?	Search for the information and asks acquaintances	Compare products and reads reviews	Exchange currency / open bank account / e-wallet Sign Up / activate payment method for payment in Thailand, Malaysia, and Singapore	Transact on point of purchase		Use services and participates in loyalty program (miles, cashback coins)
What does the user demand or want?	Find out about payment method they can use in Thailand, Malaysia, or Singapore	<ul style="list-style-type: none"> Reliable currency exchange Accepted at wide a lot of merchants 	<ul style="list-style-type: none"> Clarity of information (admin fee, currency exchange rate) Ease of expense management 	<ul style="list-style-type: none"> Quick verification Easy top up / clear limit 	<ul style="list-style-type: none"> Easy to use Convenient Real time transaction Reliable service 	Continuous benefits
What are user touchpoints?	<ul style="list-style-type: none"> Social Media - Influencer Social Media - Financial service official accounts Friends and family recommendation Online News 	<ul style="list-style-type: none"> Online comparison User generated content Travel articles 	<ul style="list-style-type: none"> Mobile app Branches (banks) 	<ul style="list-style-type: none"> Cashier Transactional alert via push notification 	<ul style="list-style-type: none"> Customer service Mobile app Email marketing 	



Beside the channel and key message, it is important for FILPay to make sure the content is well-delivered and captivating to its target audience. According to Kotler and Armstrong (2018), content marketing is an inspiring brand message that is able to create conversation among customers via various channels. Knowing our target audience leaning to young adults who are tech-savvy, active, and accustomed with QRIS, it is proposed to hit their interest with different messaging related to traveling based on channels. Details are listed below.

Table 5. Proposal for Marketing Strategy of FILPay QRIS Cross Border

Marketing Channel	Content Marketing
In-app channels	<ul style="list-style-type: none"> • Straightforward language • Tutorials
Social Media - Education	<ul style="list-style-type: none"> • Highlight ease of use • Inform user on channel where they can contact if they have any trouble regarding transaction
Social Media - Engagement	Using story with use-case
PR Push	Using official language to increase trust
Push notification	Clickbait

After the proposed business solution, the adjustment to user journey can be seen in Figure 2.

V. CONCLUSION AND RECOMMENDATION

A key trigger for FILPay users when choosing a payment channel during their travels to Thailand, Singapore, and Malaysia is the ease of use, convenience, and reliability of the method. Users expect their payment methods in these countries to be seamless and dependable. However, some users perceive QRIS Cross Border as unreliable due to uncertainty about merchant acceptance and frequent transaction failures, which diminishes their trust in the feature.

Additionally, the key message for promoting QRIS Cross Border should be straightforward and centered around practical use cases, such as "Shopping Practically in [country name]; Scan using FILPay." This message should be communicated through various channels, including in-app notifications, social media platforms, online news outlets, community channels, and email campaigns.

By addressing these concerns and effectively communicating the benefits and reliability of QRIS Cross Border, FILPay can enhance user trust and adoption of this payment feature during their travels in Thailand, Malaysia, and Singapore.

FILPay should implement a comprehensive marketing strategy that encompasses all user journeys and touchpoints related to choosing payment methods for traveling to Thailand, Malaysia, and Singapore. This strategy should be designed to ensure that users are well-informed and confident in using QRIS Cross Border, thereby enhancing their overall travel experience.

Additionally, FILPay should collaborate closely with Bank Indonesia to develop and improve the QRIS Cross Border feature. This collaboration would enable FILPay to gain a competitive advantage by offering a more reliable and user-friendly payment solution that meets the needs of its users.

Bank Indonesia should also work with the central banks of other countries to ensure that educational materials about QRIS Cross Border are readily available at points of purchase, such as cashiers. This effort would help increase awareness and understanding of the feature among users, further promoting its adoption and use.

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Figure 2. Marketing strategy based on user journey

	Awareness	Consideration	Decision	Onboarding	Transaction	Aftersales
What is the user feeling?	Recognize the need I want to go overseas	<ul style="list-style-type: none"> Evaluate available options What payment method is used in Thailand, Malaysia, or Singapore? To what payment method do I have access? 	Choose payment method I prefer this payment method because...	Set up payment method I will register / top up / cash out for card/cash I needed	Use payment method I transact using chosen payment method	Repeat transaction <ul style="list-style-type: none"> I get incentive for using current payment method in Thailand, Singapore, or Malaysia I will recommend this payment method to my relatives
What action does the user take?	Search for the information and asks acquaintances	Compare products and reads reviews	Exchange currency / open bank account / e-wallet Sign Up / activate payment method for payment in Thailand, Malaysia, and Singapore		Transact on point of purchase	Use services and participates in loyalty program (miles, cashback coins)
What does the user demand or want?	Find out about payment method they can use in Thailand, Malaysia, or Singapore	<ul style="list-style-type: none"> Reliable currency exchange Accepted at wide a lot of merchants 	<ul style="list-style-type: none"> Clarity of information (admin fee, currency exchange rate) Ease of expense management 	<ul style="list-style-type: none"> Quick verification Easy top up / clear limit 	<ul style="list-style-type: none"> Easy to use Convenient Real time transaction Reliable service 	Continuous benefits



FILPay Stregy	<ul style="list-style-type: none"> ● In App ● Social Media - FILPay official accounts ● FILPay Website ● Online News 	<ul style="list-style-type: none"> ● Community channels ● Messaging app push ● Social media - KOL 	N/A	<ul style="list-style-type: none"> ● Push notification 	<ul style="list-style-type: none"> ● Push notification ● Email marketing
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Marketing Channel	Content Marketing
In-app channels	<ul style="list-style-type: none"> ● Straightforward language ● Tutorials ● Highlight ease of use ● Inform user on channel where they can contact if they have any trouble regarding transaction
Social Media - Education	
Social Media - Engagement	Using story with use-case
PR Push	Using official language to increase trust
Push notification	Clickbait

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