

Sinergi Mobile POS dan Perdagangan Sosial: Studi Kasus Toko Isa Sembako, Bandar Lampung

Synergizing Mobile POS and Social Commerce: Case Study of Toko Isa Sembako, Bandar Lampung

Isyiffah Falujjah Anugrah Putri¹, Lina Fatimah Lishobrina²
izzifalujjah@student.telkomuniversity.ac.id¹ linaflashobrina@telkomuniversity.ac.id²

^{1 2}Digital Business, Economic and Business Faculty, Telkom University Purwokerto

Info Artikel | Submitted: 05 June 2026 | **Revised:** 04 July 2026 | **Accepted:** 17 July 2026

How to cite: Isyiffah Falujjah Anugrah Putri, Lina Fatimah Lishobrina, "Synergizing Mobile POS and Social Commerce: Case Study of Toko Isa Sembako, Bandar Lampung", *Benefits: Journal of Economics and Tourism*, Vol. 3 No. 2, November, 2026, PP. 240-257

ABSTRACT

The digital infrastructure gap has forced the majority of traditional grocery wholesalers in Indonesia, who still rely on manual record keeping to face intense pressure from modern retailers. This qualitative case study examines whether the integration of Mobile POS (Qasir), WhatsApp Business, and Instagram on the QRIS platform can build digital resilience and operational efficiency at Toko Isa Sembako in Bandar Lampung. Through interviews with five informants, three weeks of observation, and analysis based on the UTAUT/UTAUT2, SWOT, and 5P frameworks, it was found that Toko Isa had only recently digitized its payment process via QRIS GoPay Merchant. Although aware of the benefits of Qasir, the owner was hindered by poor connectivity, staff limitations, and the burden of adapting to new habits. The SWOT matrix identified these operational gaps as the most critical internal weaknesses. As a solution, the 5P strategy establishes the adoption of Qasir as the first step, as POS data serves as the factual foundation for determining products, prices, and promotions in social commerce. This low-cost synergy demonstrates that the combination of Mobile POS and social media offers a practical path to long-term business resilience through regular training, which simultaneously has tangible implications for SME digital inclusion policies.

Keyword: Mobile POS; Social Commerce; Digital Resilience; UTAUT.

ABSTRAK

Kesenjangan infrastruktur digital memaksa mayoritas grosir sembako tradisional di Indonesia yang masih bergantung pada pencatatan manual, menghadapi tekanan ketat dari ritel modern. Studi kasus kualitatif ini menguji apakah integrasi Mobile POS (Qasir), WhatsApp Business, dan Instagram di atas fondasi QRIS mampu membangun resiliensi digital dan efisiensi operasional pada Toko Isa Sembako di Bandar Lampung. Melalui wawancara dengan lima informan, tiga minggu observasi, serta analisis berbasis teori UTAUT/UTAUT2, SWOT, dan kerangka 5P, ditemukan bahwa Toko Isa baru mendigitalisasi aspek pembayaran melalui QRIS GoPay Merchant. Meskipun menyadari manfaat Qasir, pemilik terhambat oleh konektivitas buruk, keterbatasan staf, dan beban adaptasi kebiasaan baru. Matriks SWOT mengidentifikasi kesenjangan operasional ini sebagai kelemahan internal paling kritis. Sebagai solusi, strategi 5P menetapkan adopsi Qasir sebagai langkah awal karena data POS menjadi fondasi faktual bagi penentuan produk, harga, dan promosi di social commerce. Sinergi berbiaya rendah ini membuktikan bahwa kombinasi Mobile POS dan media sosial menawarkan jalur praktis menuju ketahanan usaha jangka panjang melalui pelatihan berkala, yang sekaligus memberikan implikasi nyata bagi kebijakan inklusi digital UMKM.

Kata Kunci: POS Seluler; perdagangan sosial; ketahanan digital; UTAUT.

Introduction

Indonesian MSMEs account for roughly 61% of national GDP and employ over 117 million people across more than 64 million businesses (Wahyuni et al., 2026; Kementerian Koperasi dan UKM Republik Indonesia, 2022). Within that broad sector, traditional grocery wholesalers hold a specific and underappreciated position, they connect producers to the food stalls, catering businesses, and small neighborhood stores called *warung* that depend on them daily. Yet despite that role, most of these traders have been left out of the digital economy, still running on manual records, accepting only cash, and relying on repeat walk-in customers for growth (Mville et al., 2026; Prahasta & Sofa, 2023).

The pressure has been building for a while. Indomaret and Alfamart together now operate more than 40,000 outlets across Indonesia, many of them within walking distance of traditional markets (Rahayu et al., 2025; Rozzaqi, 2024). At the same time, consumers across all income levels are shifting toward digital platforms for everyday purchases. Wholesalers without the tools to compete on speed, visibility, or price transparency are losing ground slowly but consistently (Arupi Kusnindar et al., 2022; Santika et al., 2024).

Toko Isa Sembako in Pasar Panjang, Bandar Lampung, sits in that middle ground. The store has been operating for over a decade and has a solid B2B base of food stall owners, small caterers, and *warung* traders in the surrounding area. In terms of digital tools, it has taken only one meaningful step, Gopay Merchant with QRIS is active for payments, and the owner uses personal WhatsApp to stay in touch with customers. Qasir has not been adopted. There is no social media presence of any kind. That makes this a particularly instructive case, a genuinely traditional wholesaler where digitalization starts, in the most literal sense, from zero (Purnomo et al., 2024; Arista et al., n.d.).

Research on MSME digitalization in Indonesia has mostly looked at manufacturing, modern retail, or e-commerce adoption as standalone topics (Suyatna et al., 2026; Azhari & Sutarman, 2024). Studies that bring Mobile POS, digital payment, and social commerce into a single analytical frame for traditional grocery wholesalers are rare. The question of how those three tools can work together to build durable digital resilience has not been examined directly for this trader segment (Wulandari & Tomanggor, 2024).

This study addresses that gap through four linked objectives, first, to assess the current digital condition of Toko Isa Sembako, including its QRIS adoption and pre-digital operational practices, second, to evaluate the potential of introducing Qasir as a Mobile POS alongside WhatsApp Business and Instagram, third, to build a SWOT-informed, 5P-structured strategy framework fitted to the store's actual context, and fourth, to trace the connection between staged digital adoption and

long-term business sustainability for this type of trader. The analysis draws on field data from an operating store, with the aim of producing findings that are both theoretically grounded and practically usable (Braun & Clarke, 2006; Yin, 2018).

Method

This study uses a Qualitative Case Study design with an embedded structure (Yin, 2018). The primary unit of analysis is Toko Isa Sembako at Pasar Panjang, Bandar Lampung. The site was chosen on three grounds, the store represents a genuinely traditional grocery wholesaler at the very beginning of its digital journey, with only QRIS active and all other operations entirely pre-digital, making it an ideal case for studying adoption from the ground up. The store's B2B customer base offers multiple supply chain perspectives in one location, and the physical accessibility of the site supported the extended presence that participatory observation requires (Yin, 2018) (Creswell & Creswell, 2018)

Five key informants (KI) were selected through purposive sampling, based on relevance to the research (Patton, 2015)(Creswell & Creswell, 2018). KI-01 is the store owner, the primary decision-maker on digital tools. KI-02 manages daily operations and processes most transactions. KI-03 and KI-04 are active B2B customers, a food stall owner and a catering operator, who represent the segment most likely to benefit from WhatsApp Business ordering. KI-05 is a distributor partner providing an upstream perspective on how digital adoption affects supply coordination. Data saturation was tracked across interviews, no new substantive themes appeared after the fourth interview, and the fifth confirmed what had already emerged (Saunders et al., 2018;Patton, 2015). Table 1 presents informant profiles.

Table 1. Key Informant Profile

Informant	Role / Position	Age	Education	Interview Duration
KI-01	Store Owner	45	Senior High School	40 minutes
KI-02	Operations Manager	47	Senior High School	30 minutes
KI-03	B2B Customer, food stall owner	35	Senior High School	20 minutes
KI-04	B2B Customer, catering operator	38	Senior High School	20 minutes

KI-05	Distributor / Supply Partner	40	Diploma (D3)	20 minutes
-------	------------------------------	----	--------------	------------

Source: Primary interview data, April 2026

The main instrument was a semi-structured interview guide built around UTAUT and UTAUT2, the 5P framework, and the four SWOT dimensions. The guide covered 28 open-ended questions across five thematic areas, (1) current operational practices and what existed before any digital adoption, (2) direct experience with available digital tools, including QRIS and personal WhatsApp, and attitudes toward tools not yet adopted, such as Qasir and Instagram, (3) how the store communicates with B2B customers and distributors today, (4) attitudes toward WhatsApp Business and Instagram for business use, and (5) views on long-term sustainability and the role of technology in it (Creswell & Creswell, 2018; Patton, 2015). Two colleagues with qualitative research experience reviewed the guide before it was used, and a pilot interview led to revisions in five questions.

For the UTAUT-specific portion, each of the seven constructs was addressed through at least one dedicated question. Performance expectancy and effort expectancy were explored through the owner and manager's simulated and observed interactions with the Qasir interface, social influence through questions about peer traders and distributor behavior, facilitating conditions through infrastructure assessment, and hedonic motivation, price value, and habit through reflective questions about daily experience and perceived cost-benefit. Supporting instruments included a structured observation checklist, a documentation sheet for QRIS records, and audio recorders for verbatim transcription. All participants signed informed consent forms prior to data collection (Braun & Clarke, 2006; Saunders et al., 2018).

Data collection ran over three weeks in April 2026 across four phases, summarized in Table 2. Phase 1 comprised three consecutive days of participatory observation during full store hours (06:00–17:00 WIB). The researcher stayed in the store environment without disrupting trade, documenting operational flow, transaction practices, customer interactions, and the use of QRIS and personal WhatsApp through structured field notes (Yin, 2018; Patton, 2015). This phase provided the contextual grounding that shaped the interview probes to follow.

Phase 2 was the interview series. The KI-01 interview ran in two sessions, a 45-minute primary session covering all five thematic domains, and a 20-minute member checking session in Week 3. KI-02 through KI-05 each had one session ranging from 40 to 55 minutes. All interviews were held at the informants' respective business locations, audio-recorded with consent, and transcribed verbatim (Creswell & Creswell, 2018; Braun & Clarke, 2006). Phase 4 covered documentary review, QRIS transaction summaries from the Gopay Merchant

dashboard and a digital presence audit establishing baseline status for the store's social media accounts.

Table 2. Data Collection Phases and Timetable

Phase	Activity	Duration	Data Produced
Phase 1	Preliminary participatory observation	2 consecutive days	Observation field notes and operational flow mapping
Phase 2	In-depth semi-structured interviews (KI-01 to KI-05)	Week 2, April 2026	Written interview scripts
Phase 3	Member checking – KI-01 & KI-02	Week 3, April 2026	Verified findings and revised SWOT matrix
Phase 4	Documentary study, Qasir reports, QRIS records, digital presence audit	Throughout	Digital transaction records, app screenshots, and baseline digital audit

Source: Primary interview data, April 2026

All transcripts, field notes, and documentary records were organized into a case study database following Yin's (2018) approach to systematic evidence management. The primary analytical method was thematic analysis using Braun and Clarke's (2006) six-phase procedure, data familiarization, initial open coding (47 codes generated), candidate theme clustering (eight preliminary themes), theme review against the full dataset, refinement and naming, and final write-up. A second researcher independently coded two randomly selected transcripts, Cohen's kappa came to 0.81, reflecting strong agreement (Saunders et al., 2018).

Trustworthiness was addressed through four criteria, credibility (via source triangulation across interviews, observation notes, and documents, member checking with KI-01 and KI-02, and peer debriefing), transferability (via thick contextual description), dependability (via an audit trail of analytical decisions), and confirmability (via documented reflexivity about researcher assumptions throughout the study) (Patton, 2015; Creswell & Creswell, 2018). The SWOT matrix was built from cross-source themes and validated with KI-01 and KI-02. The 5P strategy framework followed from SWOT, mapping identified opportunities and strengths onto each marketing dimension to produce grounded, specific recommendations (Harifi et al., 2025; Braun & Clarke, 2006).

Result and Discussion

Result

1.1 Current Digital Adoption Profile of Toko Isa Sembako

Observation and documentary data confirm that Toko Isa is operating almost entirely in pre-digital mode. Daily transactions are recorded by hand, stock levels are tracked from memory, and pricing decisions rely on accumulated experience rather than any analytical data. KI-01 has not adopted a Mobile POS application. Figure 1 illustrates what the Qasir product management interface looks like when fully configured, a structured SKU list with real-time stock counts, to show what the store stands to gain from adoption (Arista et al., 2023; Purnomo et al., 2024).



Figure 1. Illustration of the Qasir Mobile POS Product and Inventory Management Interface (April 2026)

The one digital tool Toko Isa has already put to real use is QRIS via Gopay Merchant (Figure 2). The dashboard shows an active merchant balance, and the available features, Gopay Spiker (an audio payment confirmation device) and Cetak QRIS (physical QR code printing), indicate the store has moved past basic QRIS registration into active multi-feature use (Bank Indonesia, 2023; Wahyuni et al., 2026). In practical terms, Toko Isa can already receive payment from virtually any digital wallet or mobile banking app its customers carry. That single tool represents the entirety of the store's current digital infrastructure.



Figure 2. Gopay Merchant Dashboard at Toko Isa Sembako (April 2026)

On the supply side, the store uses a distributor's digital procurement platform to order stock online (Figure 3). That platform shows wholesale pricing,

promotional bundles, and purchase history, meaning the upstream supply chain relationship is already partly digital, independently of anything the store itself built (Azhari & Sutarman, 2024; Mville et al., 2026). But that digital touchpoint belongs to the distributor, not to Toko Isa. Taken together with QRIS, it describes a store whose digital exposure is real but minimal, one payment tool and one supplier platform, with everything in between still running the traditional way.



Figure 3. Distributor Digital Procurement Platform Used by Toko Isa Sembako for Stock Ordering (April 2026)

The downstream side, customer-facing marketing and order management, has not been developed at all. There is no WhatsApp Business account. KI-01 communicates with customers through a personal WhatsApp number that was never configured for business use, no product catalog, no automated replies, no broadcast lists. There is no Instagram profile. Customers order by visiting in person or calling informally (Arupi Kusnindar et al., 2022; Wulandari & Tomanggor, 2024). Apart from QRIS at the payment counter, Toko Isa operates exactly as it did before smartphones existed. That gap between what the store could be doing and what it actually does is the central finding of this section, and the starting point for everything the strategy framework proposes.

1.2 UTAUT Construct Analysis

To triangulate the behavioral intention and actual usage patterns associated with Qasir adoption, interview questions were designed to probe each of the seven UTAUT and UTAUT2 constructs directly. Table 3 summarizes the construct, the question addressed to informants, and the key finding that emerged from their responses. What follows draws on that data to build an evidence-based picture of where adoption is likely to succeed and where it will require targeted support.

Table 3. UTAUT and UTAUT2 Construct Analysis Based on Informant Interview Data

UTAUT Construct	Interview Question (Summary)	Key Finding from Informant
Performance Expectancy	Does Qasir help record stock more accurately and speed up daily reconciliation?	The owner acknowledged potential benefits for stock visibility, but noted that without habituation the system felt slower than the manual routine it was meant to replace.
Effort Expectancy	How easy was Qasir to learn, and how clear is its interface under busy conditions?	Basic features were learnable but required sustained effort. The owner found the interface accessible; the manager found the need to update every incoming and outgoing item labour-intensive. Paid features gatekeeping core functions added friction.
Social Influence	Did peer traders or distributor partners influence the decision to try digital tools?	Peer observation was a meaningful driver. Seeing nearby traders use digital stock systems, and avoiding inventory disputes as a result, made the case for adoption more concrete than any external recommendation.
Facilitating Conditions	Is the smartphone hardware and internet connectivity in the market area sufficient for Qasir to run reliably?	Internet instability and data quota limits were identified as the most disruptive daily barrier. The available device was adequate but not comfortable, and the free plan's feature restrictions added a recurring constraint.
Hedonic Motivation	Does using Qasir create a sense of professionalism or satisfaction compared with manual recording?	Both owner and manager described a clear sense of professional improvement, knowing exact stock figures without a manual count was experienced as a qualitative upgrade from notebook-based recording.

Price Value	Is the cost of a paid subscription, or mobile data, proportionate to the benefits received?	The free plan was seen as too limited for meaningful daily use. Once the cost of upgrading was framed against the operational value of fuller features, a paid subscription was judged worthwhile.
Habit	Has recording every transaction in Qasir become a consistent routine for all staff?	No. Logging transactions was still frequently forgotten during busy periods. The primary reason was insufficient staffing: when the physical counter demands full attention, the digital record falls behind.

Source: Primary interview data, April 2026

Taken together, the interview data reveal a nuanced adoption landscape. Informants are not resistant to Qasir, the owner and manager both described genuine enthusiasm about what the system could do, but that enthusiasm is tempered by practical constraints that are not going to resolve themselves. The connectivity problem is the most urgent, without reliable internet and adequate data, even a willing user cannot maintain consistent records (Venkatesh et al., 2003; Suyatna et al., 2026). The habit formation problem is second, in a two-person operation where both staff members are managing physical inventory and customer service simultaneously, logging digital transactions gets dropped during busy periods. And the feature-gating problem, where the free plan's limitations make full-featured use financially dependent, creates a decision point that needs to be addressed early in any adoption support program (Venkatesh et al., 2012; Santika et al., 2024).

The social influence and hedonic motivation findings are the most encouraging. KI-01 described seeing peer traders work more efficiently with digital stock systems, not an abstract argument but a visible, observed difference in daily operations, and that observation was meaningful in a way that general awareness of digital trends is not. The sense of professional improvement that both the owner and manager attributed to working with a structured system, rather than memory and notebooks, suggests that the experiential dimension of Qasir use is genuinely motivating once the system is running. Those two constructs together suggest that the activation energy for adoption is available, what is missing is the infrastructure and habit support to channel it into sustained use (Santika et al., 2024; Arupi Kusnindar et al., 2022).

1.3 SWOT Analysis

Table 4 presents the SWOT matrix built from cross-source thematic analysis and validated through member checking with KI-01 and KI-02 (Braun & Clarke, 2006; Yin, 2018). The UTAUT interview findings inform several cells of the matrix directly. internet instability and limited staffing appear in weaknesses (W4, W6), peer social influence and QRIS adoption appear in strengths (S4, S5), and the government digitalization support ecosystem appears in opportunities (O5). Together, the matrix surfaces the store's real starting assets, established trust, active QRIS, and an informal but functional WhatsApp channel, alongside clear structural gaps that the 5P strategy will address (Purnomo et al., 2024; Harifi et al., 2025).

Table 4. SWOT Matrix: Toko Isa Sembako, Pasar Panjang, Bandar Lampung

STRENGTHS (Internal)	WEAKNESSES (Internal)
S1. Deep-rooted social capital and long-established customer trust. S2. Established distributor and supply network. S3. Comprehensive product knowledge and competitive pricing expertise. S4. Personal WhatsApp is already in active use for customer communication. S5. Gopay Merchant / QRIS activated for digital payment acceptance. S6. Flexibility in offering trust-based credit to loyal B2B customers.	W1. No Mobile POS adopted, inventory tracked manually, no digital sales records. W2. No active Instagram or social media account for business promotion. W3. No structured WhatsApp Business account, customer communication relies on personal number only. W4. Limited digital literacy among store management and staff. W5. Absence of integrated digital cash-flow records and financial reporting. W6. Staff untrained in digital tools and social media business operations.
OPPORTUNITIES (External)	THREATS (External)
O1. Growing smartphone and internet penetration in Bandar Lampung. O2. Bank Indonesia's expanding QRIS ecosystem and merchant incentives. O3. Rising B2B demand from food stalls, caterers, and small warung traders. O4. Qasir platform continuously adding analytics and reporting features. O5. Government MSME digitalization	T1. Competition from large e-commerce platforms (Tokopedia, Shopee). T2. Modern minimarket expansion (Indomaret, Alfamart) into traditional market areas. T3. Digital fraud risks and cybersecurity vulnerabilities. T4. Accelerating consumer shift toward online grocery shopping. T5. Uneven internet

programs (BPUM, Rumah BUMN). O6. High potential to expand order channels via WhatsApp Business and Instagram.	infrastructure reliability in parts of the market area.
---	---

Source: Primary data synthesis from interviews, observation, and documentary study, April 2026

1.4 The 5P Digitalization Strategy Framework

Table 5 takes the SWOT findings and translates them into a staged set of recommendations across the five marketing dimensions (Arupi Kusnindar et al., 2022; Harifi et al., 2025). The sequence is deliberate, product and price strategies build on the Qasir data infrastructure that does not yet exist and needs to be created first, place and promotion strategies introduce social commerce through WhatsApp Business and Instagram, people strategies create the human capacity to sustain it all without constant external support (Santika et al., 2024; Azhari & Sutarman, 2024). The UTAUT analysis directly informs the people row, staffing constraints and connectivity limitations identified in the interviews need to be addressed explicitly as part of the implementation plan, not treated as background conditions.

Table 5. 5P Digitalization Strategy Framework for Toko Isa Sembako

5P Element	Current Condition	Recommended Digital Strategy	Key Performance Indicator
Product	Products sold entirely without digital documentation, all stock management done by hand and memory	Adopt Qasir to build complete SKU catalog, create WhatsApp Business catalog with product photos and pricing	SKU entries in Qasir reach 100%, repeat orders via WhatsApp rise $\geq 20\%$ within 6 months
Price	Pricing set intuitively without data-driven analysis or systematic discount management	Use Qasir monthly sales reports for margin analytics, implement dynamic pricing based on demand trends and stock turnover data	Gross margin improves 10–15%, pricing stays competitive against modern minimarkets in the area
Place	Sales conducted exclusively at physical location in Pasar Panjang, reach	Activate WhatsApp Business as a 24-hour virtual storefront, introduce delivery	Customer reach expands beyond physical market, food stall and

	limited to walk-in customers	service for regular B2B customers in surrounding area	catering customers become regular remote buyers within 3 months
Promotion	Promotion relies solely on word-of-mouth, no active digital marketing channel	Create active Instagram business account, post product content consistently, broadcast promotional offers via WhatsApp to existing customer list	Instagram followers reach 500+ within 6 months, new customer acquisition increases $\geq 25\%$, monthly revenue grows measurably
People	All operations managed manually, owner uses personal WhatsApp and Gopay Merchant, no staff trained in any digital business tool	Provide structured training on Qasir, WhatsApp Business, Instagram, and digital payment security, assign a dedicated digital operator role	All staff able to independently process WhatsApp orders and update Qasir inventory within 2 months of training

Note. Source: Author's analysis based on SWOT and UTAUT findings, April 2026

Discussion

Qasir and QRIS: Building the Internal Digital Foundation from the Ground Up

KI-01 described what daily inventory management actually looks like right now, stock levels tracked from memory and rough notebook tallies, with daily reconciliation regularly running past thirty minutes because there is no structured system to check against. Ordering decisions are made by feel, what seemed to sell fast, what looks like it might run out. That works until it does not (Arista et al., 2023). Purnomo et al (2024) found that Mobile POS adoption among grocery traders produced an 87% improvement in recording accuracy and cut average checkout time by 40%, exactly the gains Toko Isa does not yet have and what Qasir adoption is designed to deliver.

The UTAUT interview data add texture to that picture. KI-01 acknowledged that the manual system felt more familiar, the owner's exact phrasing was that it felt 'more like normal' because they had not yet built the digital habit, but also noted that Qasir's ability to show stock counts without a physical count was experienced as a clear qualitative improvement. That tension between habit comfort and performance recognition is precisely what UTAUT's Performance Expectancy

construct predicts, when users can see concrete gains from technology use that they cannot achieve through their current approach, motivation builds over time even when early adoption is uncomfortable (Venkatesh et al., 2003; Suyatna et al., 2026).

"Bisa membantu untuk melihat barang mana yang stoknya mau habis bahkan paling sering keluar gudang. Namun, tetap butuh pendampingan untuk penggunaan karena belum terbiasa dengan digitalisasi , KI-01"

What Qasir offers beyond daily tidiness is the data layer that currently does not exist at Toko Isa. Right now, there is no way to see which product categories drive margin, which items have volatile demand, or where pricing could be adjusted. KI-01 makes those calls from experience, which is not nothing, but it is not auditable, not shareable with a lender, and not transferable if the owner is absent. Wahyuni et al. (2026) argue that the digital transaction record that builds through consistent Mobile POS use is what opens the door to formal credit access and supplier partnerships that require financial credibility, a pathway most traditional traders currently cannot reach. That same record addresses one of the most persistent barriers to MSME financial inclusion: the absence of documentation that satisfies basic lender requirements (Mville et al., 2026; Prahasta & Sofa, 2023).

The Facilitating Conditions finding from the UTAUT analysis needs to be taken seriously as an implementation constraint, not dismissed as a background condition. KI-02 identified internet instability and data quota exhaustion as the most disruptive daily barriers, and those are not barriers that resolve themselves or that users can simply adapt around. An adoption support program that provides Qasir training without addressing connectivity will produce informants who can use the app but do not, because the infrastructure that makes consistent use possible is not reliably there (Venkatesh et al., 2012; Arista et al., 2023).

"Gangguan sinyal dan internet yang tidak memadai seperti kehabisan kuota saat menggunakan aplikasi, atau transaksi. Kendala lain seperti aplikasi belum pro atau masih dalam kondisi gratis, KI-02"

The QRIS and Gopay Merchant integration adds a dimension worth noting: it changes how B2B customers experience the transaction itself. KI-03 and KI-04 both noted that paying via mobile banking transfer made the wholesale purchase easier, no need to carry large cash amounts, no change disputes, and the payment record simplified their own bookkeeping. That customer-side benefit reinforces loyalty through a mechanism that generic marketplace platforms cannot (Santika et al., 2024; Arupi Kusnindar et al., 2022). Both buyer and seller gain from the same transaction, which is a more durable basis for a long-term B2B relationship than price alone.

Social Commerce Integration: Unlocking the Downstream Digital Frontier

The most significant finding from this study is how little digital infrastructure actually exists at Toko Isa, despite the store's longevity and genuine competitive strength. QRIS is the one working digital tool, and it is a real one. But beyond the payment counter, the operation is entirely pre-digital: manual inventory, informal personal WhatsApp for orders, no social media presence of any kind. Without WhatsApp Business, the store cannot take orders outside market hours, cannot broadcast deals to its customer list, and cannot serve younger B2B customers who increasingly run procurement from their phones (Arupi Kusnindar et al., 2022; *Wulandari & Tomanggor, 2024*). As that customer segment grows, staying invisible to them is a slow structural loss.

KI-05 (distributor) observed that several fellow wholesale traders who had set up WhatsApp Business for order management were reporting fewer missed orders and less time lost to phone tag. The 60% communication efficiency improvement and 45% reduction in missed orders documented by Arupi Kusnindar et al (2022) would translate, for a store like Toko Isa with a recurring B2B customer base, into gains that compound quickly. The product catalog feature alone, free to set up in WhatsApp Business, would let any customer browse the store's full range with current pricing at any time of day, without a phone call or a trip to the market (Arupi Kusnindar et al., 2022; Santika et al., 2024).

Instagram serves a different purpose. The B2B customers Toko Isa most wants to reach, new catering businesses, recently opened warung, do not know the store exists yet. They find suppliers on Instagram. A consistently managed account posting product availability, prices, and delivery confirmations would put Toko Isa into that discovery process. Wulandari dan Tomanggor (2024) found 35% faster customer base growth among Instagram-active MSMEs in food supply, with the effect strongest in B2B acquisition. Rozzaqi (2024) documented similar patterns in traditional market contexts. The practical logic is direct: Instagram brings new customers in, WhatsApp Business handles the order relationship once they have made contact. The two tools reinforce each other in ways that either one alone cannot achieve (Wulandari & Tomanggor, 2024; Rozzaqi, 2024).

Digital Resilience and Business Sustainability. Toko Isa's case illustrates what the very beginning of a digital resilience journey looks like: one payment tool active, everything else running on memory and habit (Arista et al., 2023; Mville et al., 2026). QRIS alone reduces cash-handling friction at the counter, that is a real and immediate gain. But it does not protect against the slow erosion of market share that comes from being invisible to customers who shop digitally, and it produces no record of what sold, what margins looked like, or what the store should order next week. Adopting Qasir first, then building WhatsApp Business and Instagram on

top, changes the structure of that problem, the digital infrastructure stops being defensive and starts actively pulling in revenue.

The UTAUT analysis shows that the path to that integrated setup is not as simple as installing apps. Habit formation, getting the whole team to consistently log transactions, respond to WhatsApp Business messages, and post Instagram content, requires time, repetition, and reduced friction (Venkatesh et al., 2012; Santika et al., 2024). KI-02 was candid about the Habit construct, recording transactions in Qasir was still being missed during busy periods, not from unwillingness but from insufficient staffing and the competing demands of physical operations. That finding points directly to the People dimension of the 5P strategy, without a dedicated digital operator role, even part-time, the digital tools will keep getting deprioritized in the face of immediate physical demands.

"Masih terlupakan karena sibuk mengatur toko secara langsung. Hal tersebut yang masih sulit karena kekurangan SDM untuk mengelola toko secara digital melalui sistem mobile POS, KI-02"

These findings connect to a broader argument in the MSME sustainability literature, moving from informal, memory-based management to data-mediated operations does not just improve efficiency, it changes what futures the business has access to (Mville et al., 2026; Prahasta & Sofa, 2023). A store with verifiable digital transaction records can apply for credit. One with an active social commerce presence can survive a market closure, for renovation, flood damage, or another pandemic, without losing all its customers. One whose staff can independently operate the digital tools is not wholly dependent on the owner being present and functional (Wahyuni et al., 2026; Harifi et al., 2025). Taken together, these are qualitatively different from any single tool's contribution in isolation. They are what digital resilience looks like when it is actually working.

Conclusions

This study examined the conditions and strategic pathway for Mobile POS and social commerce adoption at a traditionally run grocery wholesaler, through a case study at Toko Isa Sembako, Pasar Panjang, Bandar Lampung. Four main conclusions follow. First, the store is at the very beginning of its digital journey, QRIS via Gopay Merchant is the only active digital tool, and all other operations remain entirely pre-digital. That is both the store's most pressing vulnerability and the clearest sign that structured adoption will produce immediate, measurable gains. Second, UTAUT analysis of interview data reveals that informants recognize the performance benefits of Qasir and feel genuine enthusiasm about working with a more structured system, but facilitating conditions (connectivity, device adequacy) and habit formation (consistent logging under workload pressure) are

the constructs most likely to determine whether that enthusiasm translates into sustained use. Third, the 5P digitalization strategy framework developed here provides a sequenced roadmap. Qasir first to build the product and price data foundation, then WhatsApp Business and Instagram to develop place and promotion reach, then structured training and a dedicated digital operator role to build the people capacity to sustain it all. Fourth, SWOT analysis confirms that Toko Isa's established community trust, active QRIS infrastructure, and informal WhatsApp channel give it a usable starting point, but far from sufficient for the competitive environment it is already in.

Recommendations

For Toko Isa specifically, and for other traditional grocery traders starting from the same position, the practical recommendation is a staged approach, QRIS is already active, which means the first step is done. The next is adopting Qasir, followed by upgrading to WhatsApp Business for B2B order management, and finally building an active Instagram presence to reach new customers. Each stage is a foundation for the next, and none requires significant capital investment. For policymakers and MSME development programs, the implication is that one-off digital training is not enough, what stores like Toko Isa need is sustained accompaniment through the adoption sequence, addressing connectivity constraints, supporting habit formation, and helping the team optimize each tool before moving to the next. Future research should track revenue, customer base, and credit access outcomes of this kind of phased adoption over at least 12 months, with a larger sample, to test how broadly these findings hold (Harifi et al., 2025; Bagus et al., 2023).

Bibliography

- Arista, A., Tjahjanto, Ernawati, I., Purabaya, R. H., & Fadzli Hasan Syed Abdullah, E. (2023). The Extension of the UTAUT2 Model: A Case Study of Indonesian SMEs Acceptance of Social Commerce. *International Journal On Informatics Visualization*, 7(4), 2404–2410.
<https://mail.joiv.org/index.php/joiv/article/view/1847/814>
- Arupi Kusnindar, A., Pratiwi, D., Yuniarsih, T., & Muhammadiyah Pringsewu Jl Achmad Dahlan No, U. K. (2022). *Optimalisasi Digital Bagi Pedagang Pasar Tradisional*.
- Azhari, F. N., & Sutarman, S. (2024). Transforming SME operations with real-time mobile POS and Firebase integration. *International Journal of Science, Technology, Engineering & Mathematics*, 4(4), 108–135.
<https://doi.org/10.53378/ijstem.353134>

- Bagus, W., Fatkhurrokhman, T., Teguh, W. C., & Aprianto, A. (2023). *Digital Marketing: Transformasi Pemasaran Tradisional Pada Era Pasca Pandemi Pada Sektor UMKM*.
<https://jos.unsoed.ac.id/index.php/jeba/article/download/11599/5156>
- Bank Indonesia. (2023). *Laporan Statistik Sistem Pembayaran Indonesia 2022*. Bank Indonesia.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101.
<https://doi.org/10.1191/1478088706qp063oa>
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, And Mixed Methods Approaches (5th Ed.)* (5th ed.). SAGE Publications.
- Harifi, A., Handayani, S., & Sierrad, M. Z. (2025). Digital Marketing Strategies among Traditional Market Vendors in Yogyakarta City. *Asian Journal of Applied Business and Management*, 4(3), 1149–1158.
<https://doi.org/10.55927/ajabm.v4i3.445>
- Kementerian Koperasi dan UKM Republik Indonesia. (2022). *Perkembangan Data Usaha Mikro, Kecil, Menengah (Umkm) Dan Usaha Besar (Ub)* . Kementerian Koperasi Dan UKM Republik Indonesia.
- Mville, I. J. M., Kato, Dr. M., & Komba, Dr. G. V. (2026). Working Capital Management Practices among SMEs Owners-Managers: A Qualitative Inquiry. *TIJAB (The International Journal of Applied Business)*, 10(1), 17–33.
<https://doi.org/10.20473/tijab.v10.i1.2026.71825>
- Patton, M. Q. (2015). *Qualitative Research & Evaluation Methods (4th Ed.)* (4th ed.). SAGE Publications.
- Prahasta, D., & Sofa, D. M. (2023). Digitalisasi Akuntansi UMKM: Systematic Literature Review atas Tantangan dan Peluang. *Journal of Entrepreneurship, Accountancy, Economy and Management*, 1(2), 36–39.
- Purnomo, S., Nurmalitasari, N., & Nurchim, N. (2024). Digital transformation of MSMEs in Indonesia: A systematic literature review. *Journal of Management and Digital Business*, 4(2), 301–312. <https://doi.org/10.53088/jmdb.v4i2.1121>
- Rahayu, D., Nugroho, B. D., Apriyanti, L., & Amatillah, B. F. R. (2025). Perancangan dan Pengembangan Sistem Point of Sale untuk Manajemen Penjualan dan Inventaris: Studi Kasus di Purna Sembako. *Jurnal Penelitian Dan Pengembangan Teknologi Informasi Dan Komunikasi*, 14(1), 26–42.
<https://doi.org/10.58761/jurtikstmikbandung.v14.i1.180>
- Yin, R. K. (2018). *Case Study Research and Applications: Design and Methods (6th Ed.)*. SAGE Publications.

- Rozzaqi, M. S. (2024). Digital Economy: Economic Innovation Through Digital Branding Via Instagram Platform for MSMEs. *SERUNAI*, 2(2), 82–93. <https://doi.org/10.63019/serunai.v2i2.48>
- Santika, A. Z., Musyaffi, A. M., & Zairin, G. M. (2024). Factors Influencing the Adoption of QRIS Digital Payments in MSMEs. *Jurnal Akuntansi, Perpajakan Dan Auditing*, 5(1), 191–208. <https://doi.org/10.21009/japa.0501.13>
- Saunders, M., Lewis, P., & Thornhill, A. (2018). *Research Methods for Business Students* (8th Ed.) (8th ed.). Pearson Education.
- Sri Wulandari, D., & Hotma Uli Tumanggor, A. (2024). Dampak Transformasi Digital Pada Pasar Tradisional. *Jurnal Riset Inspirasi Manajemen Dan Kewirausahaan*, 8(1). <https://doi.org/10.35130/jrimk>
- Suyatna, H., Kafaa, K. A., Budiono, M. F., Firdaus, R. S. M., & Wibowo, I. A. (2026). Digitalising Traditional Markets: Challenges and Opportunities for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. *Jurnal Ilmu Sosial Dan Ilmu Politik*, 29(3), 265–277. <https://doi.org/10.22146/jsp.104248>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward A Unified View1. *MIS Quarterly*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology1. *MIS Quarterly*, 36(1), 157–178. <https://doi.org/10.2307/41410412>
- Wahyuni, A. D. T., Rahayu, A., & Laksmana, D. I. (2026). Optimizing Indonesian MSME Financial Management Through Blockchain Technology Integration: Feasibility Study, Transparency, and Implementation Challenges. *Journal of Innovative and Creativity (Joecy)*, 6(1), 4835–4840. <https://doi.org/10.31004/joecy.v6i1.7383>
- Wulandari, D. S., & Tomanggor, A. H. U. (2024). Dampak Transformasi Digital Pada Pasar Tradisional. *Jurnal Riset Inspirasi Manajemen Dan Kewirausahaan*, 8(1), 52–57. <https://doi.org/10.35130/jrimk.v8i1.516>