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ANALYSIS OF BUSINESS FEASIBILITY AND INTEGRATION OF HALAL SUPPLY CHAIN PRINCIPLES IN GROCERY STORES IN RURAL AREAS CASE STUDY: BAROKAH SHOP IN PASAWAHAN VILLAGE

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ABSTRACT

Grocery stores in rural areas have a strategic role in maintaining the economic stability of the community, but often face challenges of financial technology adaptation and sharia standardization. This study aims to analyze the business feasibility and integration of halal supply chain principles in Toko Barokah, Pasawahan Village, by photographing the real obstacles to the adoption of the Quick Response Code Indonesian Standard (QRIS). The research method used is qualitative descriptive with a case study approach through in-depth interviews. The results of the study show that in terms of market and microfinance, this rural retail business is considered feasible, but the fulfillment of the halal aspect of the supply chain is still limited to the halalness of the final product on a macro basis without the standardization of logistics systems and separate handling. The adaptation of digital payments such as QRIS hits cultural realities in the form of low digital literacy, the absence of banking socialization, and a strong attachment to the domestic debt-receivables system. Nevertheless, shop owners show high interest in adoption when facilitated with an intensive humane mentoring scheme.

INTRODUCTION

The existence of traditional grocery stores in rural areas plays a vital role in driving the wheels of the micro economy and meeting the daily needs of the community. Data shows that in 2022 traditional grocery stores in Indonesia reached 3.94 million units or around 98.78% of total national retail, which marks how dominant this retail role is in the distribution structure of consumer goods (Purwanto et al., 2024.) This small-scale retail sector not only functions as a provider of consumer goods, but also as a pillar of family economic resilience that is adaptive to social dynamics in rural areas. Micro, Small, and Medium Enterprises (MSMEs) such as grocery stores have even become the backbone of Indonesia's economic structure that is able to absorb labor massively at the village level (Rafah Ramadhan et al., 2025).

Despite having a strong geographical and social proximity to consumers, rural grocery stores are often faced with limited operational management and a lack of strategic innovation. According to a study focusing on the retail industry in Indonesia, traditional retail includes grocery stores, market traders, or simple kiosks that often operate with little capital and limited facilities, making them vulnerable to the onslaught of modern networked retail that offers better comfort and completeness of facilities (Purwanto et al., 2024). Therefore, a comprehensive business feasibility analysis from market, operational, and financial aspects is an important instrument for rural grocery stores to be able to survive sustainably. In this context, business owners who have a high entrepreneurial orientation tend to be more innovative, dare to take risks, and are active in taking advantage of market opportunities as a survival strategy (Purwanto et al., 2024).

In addition to conventional business feasibility factors, consumer demands for the fulfillment of sharia principles have increased significantly in recent years, including in rural areas. The concept of halal supply chain is no longer seen as limited to the absence of haram elements in the final product, but includes the integrity of the process from upstream to downstream, including aspects of raw materials, production processes, storage, and distribution (Ismawarsih et al., 2025). For MSMEs, low literacy of halal principleswhich include supply chain, production processes, and certificationis the main obstacle that hinders the institutionalization of a comprehensive halal assurance system (Auliarahman et al., 2024). Considering that the majority of rural communities place high trust in religious aspects, the implementation of a consistent halal supply chain has the potential to be a competitive advantage for local grocery stores in competing in an increasingly halal-aware market.

The challenges are increasingly complex with the arrival of the era of massive financial digitalization. The Government of Indonesia is aggressively encouraging the digitalization of MSMEs through the standardization of payments using QRIS to create an inclusive financial ecosystem. As of February 2023, Bank Indonesia reported that the number of merchants using QRIS had reached 24.9 million, while the number of users was recorded at 30.87 million. However, the implementation of QRIS in semi-urban and rural areas still faces structural challenges in the form of limited technological infrastructure, unstable internet network access, and low digital literacy (Utami, 2025). Social phenomena such as the domestic debt-receivables system between citizens are also unique inhibiting variables in the adoption of financial technology in rural areas. Based on this background, this study intends to examine the business feasibility of Barokah Shops in Pasawahan Village, analyze the extent to which halal supply chain principles have been integrated, and empirically map the readiness and obstacles to the adoption of digital payment systems.

METHODS

This study uses a descriptive qualitative approach with a single case study design on the Barokah Shop located in Pasawahan Village. The qualitative approach was chosen so that the researcher could capture social phenomena, motivations, and real obstacles faced by business actors in depth and contextual. Case studies as research designs allow researchers to comprehensively understand phenomena and identify factors that affect the success of a research object intensively and in detail (Marinu Waruwu, 2023). The focus of observation is directed at three main axes: the feasibility of existing businesses, the supply chain mechanism of halal-labeled goods, and the perception and readiness of owners for the urgency of digital payments.

Primary data was collected through in-depth interview techniques directly with store owners, assisted by participatory observation of daily transaction activities at the business location. To ensure the validity of the data, the researcher applied the source triangulation technique and the triangulation method, in which the interview results were cross-checked with the physical reality of the inventory of goods in the store and manual transaction records. Data analysis was carried out interactively referring to the Miles and Huberman model, which included the stages of data reduction from interview transcripts, presentation of data in the form of logical narratives, and drawing conclusions or final verification. This approach was chosen because the topics discussed are contextual-social, so that more research data is obtained through direct collection in the field than statistical approaches (Marinu Waruwu, 2023). The results of the analysis were then contextualized with the theory of business feasibility, halal literature on the retail supply chain, and the theory of financial technology adoption in the rural MSME sector.

RESULT AND ANALYSIS

Analysis of the existence of traditional retail in rural areas requires a multidimensional approach, considering that business operations are not only influenced by economic calculations alone, but are also strongly tied to the socio-cultural structure of the local community. In this chapter, the results of field observations and in-depth interviews at Toko Barokah are dissected through three main lenses: micro business viability, level of compliance with the sharia supply chain ecosystem, and responsibility for the wave of financial digitalization. These three aspects are intertwined; A financially viable business still requires reputational risk mitigation through the fulfillment of halal principles, and at the same time requires technological adaptation so that it is not eroded by modernization. Through this empirical mapping, it will be seen how a rural grocery store navigates the boundary between the demands of modern management and the reality of communal local wisdom.

Analysis of the Feasibility of Barokah Shop Business

The evaluation of the business feasibility of the Barokah Shop in Pasawahan Village includes market and marketing aspects, operational technical aspects, and simple financial aspects. From the market aspect, this store has a competitive advantage in the form of high customer loyalty due to the proximity of neighboring relationships in rural areas. A personal approach with consumers, flexibility in transactions, and trust are the main foundations of the relationship between merchants and customers that are difficult to match in modern retail (Purwanto et al., n.d.). The marketing success of a grocery store is not only measured by how many customers it can manage, but also how well the store can retain those customers through the quality of service and friendliness that are the hallmarks of traditional retail .

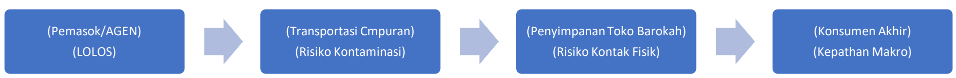
Weaknesses in operational management are common in micro-scale MSMEs, characterized by limited storage space, lack of skilled workforce, and the absence of an adequate stock recording system. Studies in traditional grocery stores show that manual inventory management has the potential to pose a risk of stockout or accumulation of expired goods which has a direct impact on operational efficiency and business cash flow (Farhan Fitra Rafifan & Rahma Ulfa Maghfiroh, 2025). This condition is exacerbated by the low productivity of MSME actors' human resources, which is the main obstacle to sustainable business development (Yolanda, 2024).

From the point of view of financial feasibility, this business is categorized as viable independently because it is able to generate consistent daily cash flow. However, the fundamental weakness lies in the absence of a firm separation between the family's personal finances and the store's business capital, a classic financial management pattern common to micro-scale retail. The results of MSME strengthening activities through financial literacy training show that the separation of personal accounts from business accounts is a crucial first step to maintain business stability and facilitate access to formal financing (Pamuji et al., 2025). Understanding how to manage finances well can also help MSME actors predict income and expenses, so that they can avoid inefficient cash expenditure and affect more strategic business decision-making (Nurjanah et al., 2024). In general, the business feasibility of Toko Barokah is considered strong in the local social and market dimensions, but fragile in the modern managerial and administrative dimensions.

Integration of Halal Supply Chain Principles in Rural Retail

The application of the halal supply chain concept at Toko Barokah shows that the understanding of halal is still dominated by a product-oriented perspective. The shop owner ensures that all packaged food and beverage products displayed in the storefront have an official halal logo from MUI/BPJPH. This is in line with the finding that most food MSMEs actually have a basic understanding of halal certification even though the details have not been fully conveyed, and they strongly agree with the existence of halal obligations because they are considered to bring material benefits as well as virtue values (Nurjanah et al., 2024).

However, the true essence of the halal supply chain that includes storage, transportation, and handling at the retail level has not been fully institutionalized consciously. Many MSMEs do not have complete halal certification, and the reason is low literacy related to halal rules which include raw materials, supply chains, production processes, and certification procedures, as well as operational unpreparedness in meeting the required standards (Auliarahman et al., 2024). As a concrete example in the field, the strict physical separation between food products and non-food commodity products (such as detergents, mosquito repellents, or cosmetics) is sometimes ignored when display rack capacity is at full, potentially creating a risk of cross-contamination.



The critical point in the flow of the halal supply chain in rural retail lies in the transportation process from the main market or agent to the grocery store. Often, these items are transported together in one vehicle without adequate guards or barriers, thus creating a risk of functional cross-contamination. To overcome this, effective halal certification assistance must include not only aspects of final product labeling, but also comprehensive education about the supply chain, production process, and storage management in accordance with halal standards (Ilham, 2022). The absence of written Standard Operating Procedures (SOPs) regarding the handling of halal goods at Toko Barokah emphasizes that halal supply chain integration only runs at the normative-cultural level, not at the systematic-structural level. Inclusive education about halal logistics is needed for small traders so that halal awareness does not stop at product packaging labels alone (Auliarahman et al., 2024).

The Dynamics of the Reality of Digital Payment Adoption (QRIS)

When integrating the feasibility of future business with the modernization of transaction systems, a striking gap is found between macrofinancial regulation and empirical realities on the ground. The results of in-depth interviews revealed that the level of digital financial literacy of business actors is still very minimal related to non-cash instruments:

"I don't think I really know what the problem is," said the store owner when confirmed about the existence of the QRIS payment system.

This ignorance has a direct impact on the survival of the conventional transaction model, where financial circulation in grocery stores is still one hundred percent dependent on physical currency, as confirmed by the owner: "Still cash here deck." This condition is in line with findings that show that the adoption of digital payment technology by MSME actors in rural Indonesia is significantly influenced by financial literacy factors, government support, and ease of use of applications (Handayani & Setiawan, 2021). The implementation of QRIS in rural areas still faces structural challenges, including limited technological infrastructure and unstable internet network access (Utami, 2025).

The most crucial obstacle in the implementation of this financial technology innovation is the clash with the local socio-economic order, namely the domestic debt-receivables system. He added: "The problem is that it's a debt problem." In rural areas, grocery stores often serve as social buffers where citizens can pick up goods in advance and pay for them during the harvest season or when earning wages. This liquid debt mechanism based on interpersonal trust is difficult to accommodate by digital payment systems such as QRIS which demand real-time settlement transactions. A study examining the influence of financial literacy and the convenience of the QRIS system on MSMEs confirms that social factors and interpersonal trust are dimensions that are often overlooked in financial technology adoption schemes for micro business actors (Balqis et al., 2024).

The lack of banking penetration in the region is reflected in the statement of the owner who has never received socialization or official offers from the financial facilitator: "I don't think I can accept it yet. No one has offered it yet." In fact, the implementation of QRIS as a transaction efficiency solution requires adequate training and socialization as a key factor in increasing the participation of small business actors in order to be able to make maximum use of technology (Prasetyo & Rahmawati, 2019). Digital transformation through QRIS has indeed been proven to encourage the acceleration of adaptation to a cashless society while increasing the competitiveness of local businesses, but this impact can only be achieved if literacy and socialization barriers are overcome first (Chyntia et al., 2025).

Ignorance and lack of practical experience make business actors pragmatic and reluctant to speculate on the impact of technological efficiency: "Never run a deck. So we can't be sure yet. I don't really understand yet. Except for the one who understands." Nevertheless, there is great optimism if this educational obstacle can be bridged. Store owners intuitively believe that digitalization "definitely makes it easier" to make the transaction process easier and express a high interest in transforming towards digital: "Interested too. The important thing is that there is a balance as well. And if it is helped." This field fact shows that a personalized and inclusive field assistance scheme is the key to the success of the digitalization of rural MSMEs. The results of assistance in making digital payment system applications for grocery store MSMEs prove that with direct assistance, business actors are able to significantly improve their digital competencies (Avid Tri Asih & Ika Wulandari, 2024).

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that in general, the Barokah Shop business in Pasawahan Village is considered feasible from the market aspect and the ability to generate daily cash flow, but it still requires serious improvements in the aspects of financial management and internal administrationespecially the separation of business capital from personal finance. The integration of halal supply chain principles is only fulfilled in the aspect of displaying halal-labeled products in storefronts, while aspects of handling logistics, warehousing, and transportation from cross-contamination have not been systemically standardized.

Meanwhile, the acceleration towards business modernization through QRIS adoption is still hampered by low digital literacy, the lack of socialization from financial institutions, and the strong attachment to the culture of cash transactions and local debts. Given the high interest of shop owners to learn when receiving assistance, it is recommended that there be a synergy between the village government, academics, and the Islamic banking sector to provide integrated assistance. The assistance must include halal logistics standardization education as well as technical training on the use of QRIS that is friendly to the ecosystem of micro business actors in rural areas.

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