

## IMPROVING BUSINESS PERFORMANCE AND FINANCIAL LITERACY FOR GROCERY STORE WITH LOYVERSE POS APP IN PALUR KULON, SUKOHARJO

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**Abstrak:** Penelitian ini mengkaji perkembangan praktik pemasaran digital dan literasi keuangan di toko kelontong yang berlokasi di Palur Kulon. Dengan menggunakan metode kualitatif deskriptif, data dikumpulkan melalui wawancara, observasi, dan analisis dokumen. Hasil penelitian menunjukkan bahwa sebagian besar pemilik toko bergantung pada metode manual untuk mencatat transaksi dan mengelola inventaris, yang terbukti tidak efisien. Studi ini menunjukkan bahwa digitalisasi dapat meningkatkan operasi ini secara signifikan. Hal ini menekankan perlunya mengintegrasikan perangkat digital untuk meningkatkan efisiensi bisnis dan pertumbuhan ekonomi lokal.

**Kata Kunci:** Digital, Pemasaran, Literasi Keuangan, Ekonomi, Toko Kelontong.

**Abstract:** This research investigates the development of digital marketing and financial literacy practices in grocery stores located in Palur Kulon. Using descriptive qualitative methods, data were gathered through interviews, observations, and document analysis. The results indicate the majority of store owners depend on manual methods for recording transactions and managing inventory, which proves to be inefficient. The study shows that digitalization can significantly improve these operations. This emphasizes the necessity of integrating digital tools To Improve Business Efficiency And Local Economic Growth.

**Keywords:** Digital, Marketing, Financial Literacy, Economic, Grocery Store.

## INTRODUCTION

Palur Kulon is one of the areas in Mojolaban Subdistrict, Sukoharjo Regency that has a fairly rapid economic development. This rapid economic development is due to the density of the population so that the consumption needs of the local community are very high. This has led to many grocery store businesses being built to meet the daily needs of the community. Based on the initial survey conducted, there are 29 grocery stores owned by residents in Palur Kulon. The large number of grocery stores in one area has led to higher competition. Not to mention competition with online stores and modern minimarkets that are much more attractive to the public today, requiring grocery stores to make innovations to maintain business sustainability and attract buyer segments in today's modern era. The Limited ability of human

resources in technology management have caused grocery store owners to experience difficulties in managing grocery stores in the digital era. Lack of access to technology is an obstacle that has an impact on grocery store management which is difficult to develop and less attractive to consumers.

According to interviews conducted with grocery store owners, they revealed that in operating daily sales activities they still use manual methods. The manual method is realized that grocery store owners still record financial reports in books, make notes on the purchase of goods using manually written paper, manage the amount of stock of goods with personal records, and must remember the price of goods if there is an increase or decrease in a certain period. Convenience store operations that are still classified as manual have an unfavorable impact on grocery store management. It has a high chance of errors in recording the number of stock items, errors in inputting selling prices when there is an increase or decrease in market prices, inefficient management of stock items, and errors in recording transactions or daily financial reports that have an impact on monthly income reports. With operational management that is still manual, cash flow management and expenses are less transparent, causing difficulties in knowing accurate profits and losses.

The application of technology in recent decades is so rapid that technology has an important role for the progress and development of the business world. By operationalizing technology, grocery stores will become more efficient and effective in making decisions so that it will increase the competitiveness of the grocery stores. Technology strategy planning is very important for the business world to facilitate the buying and selling transaction process (Waskito & Manuputty, 2021, p. 366).

Technology has a great opportunity to improve efficiency in business and the economy. An example is the use of technology that allows grocery stores to store and manage data more efficiently. Big data and artificial intelligence also allow companies to make decisions based on more accurate and detailed data analysis (Ardiansyah, 2023, p. 13).

Pakusadewa & Chotijah (2023, p.2) in his research, also said that the implementation of digital cashier technology is a key element in improving efficiency and operational sustainability in daily transactions. By utilizing technology and information systems, grocery stores can automate daily tasks such as inventory monitoring, managing orders, and providing automated financial reports. Using this cashier technology helps owners to understand purchasing preferences, customize products or services, and build strong relationships with

customers.

Based on the trend of technology that has a big impact on the development of a business, our group Hibah MBKM Palur Kulon innovates to use a digital cashier application that will help grocery store owners to increase their knowledge in improving business performance and financial literacy. The Loyverse POS app is an alternative to address the technology limitations of grocery store owners in their efforts to advance their businesses. Loyverse POS app enables significant impact to manage a sustainable grocery store business due to the easy, complete, and free app usage.

## **RESEARCH METHODS**

This research uses a qualitative approach with descriptive methods. This study uses a qualitative descriptive approach combined with a participatory method through community service activities. The descriptive qualitative approach involves collecting data in the form of words and images obtained through interviews, notes, photos, videos, and personal documentation. The research aims to describe and explain phenomena that exist in society while providing an in-depth understanding of the behavior, motivation, and perceptions of Palur Kulon hamlets residents towards the development of digital marketing and financial management.

The research was conducted in Palur Kulon and focused on four grocery stores, namely Korean Store, Mrs. Pur's Store, Rochmad Store, and Ahsan Store. The total sample included the owners of these stores, who actively participated in the study. The data collection techniques were carried out through interviews, observations, and questionnaires. The interviews were conducted with store owners to gather insights regarding the development of digital business operations and financial management practices. Observations were performed to assess the initial conditions of the stores, including their transaction recording systems, inventory management, and financial reporting before the implementation of digital tools. Additionally, questionnaires were distributed to the store owners, consisting of both closed-ended and open-ended questions, to further explore their practices and perceptions. Documentation was also used as a complementary data collection technique. It involved gathering data in the form of photos, videos, and archival records to provide additional evidence and context for the analysis.

The data obtained were examined using thematic analysis to uncover significant patterns

and themes related to the digitalization process. To ensure the validity of the findings, triangulation was applied by cross-referencing information collected from interviews, observations, and documentation. Ethical considerations were carefully observed by obtaining informed consent from all participants, maintaining confidentiality, and allowing them to participate voluntarily. Participants were also informed of their right to withdraw from the study at any time without any negative consequences

## **RESULTS AND DISCUSSION**

According to analysis, our observations of grocery stores in Palur Kulon hamlets show that most still rely on manual bookkeeping without regular stocktaking, increasing the risk of inventory mismanagement. Over six months of assisting five grocery stores, we observed significant improvements after implementing *Loyverse POS*. This application enables more accurate transaction recording, real-time stock monitoring, and more effective sales report management.

Customer-facing digital technologies in retail are often perceived as tools for enhancing efficiency and improving customer experiences. Through the use of digital systems, businesses can streamline processes such as inventory management, transaction recording, and customer engagement, ultimately driving operational performance and profitability. This study highlights that successful implementation of such technologies requires both managerial commitment and user training to address potential resistance and ensure effective adoption (Larsen & Følstad, 2025, p. 45).

Digitalization plays a transformative role in the retail sector by enabling efficiency improvements, optimizing operations, and enhancing decision-making processes. While grocer and non-grocery retailers alike benefit from digital tools, the former particularly leverage digitalization to streamline inventory management, improve transaction accuracy, and adapt to competitive pressures in local markets (Batsakis et al., 2023, p. 405).

With features like automatic recording and stock tracking, store operations have become more efficient, sales have increased, and the risk of stock loss has been minimized. Digital revolution in the MSME sector, particularly traditional grocery stores in Palur Kulon, has resulted in substantial changes. The implementation of *Loyverse POS* converts grocery stores into a new business model that serves as both a shopping destination and a generator of local economic prosperity.

This community service activity consists of digitalization training using the *Loyverse POS* application, specifically aimed at grocery store MSME entrepreneurs. The purpose of this activity is to help business owners manage their finances more efficiently. The stages explained in the results and discussion are as follows:

1. Loyverse POS Usage Training

On October 19, 2024, a training session for grocery store owners in Palur Kulon focused on the adoption of the Loyverse POS software. This course covers a variety of critical topics, including inventory management, digital transaction recording, and the creation of more organized financial reporting. The goal of this course is to increase shop owners' digital skills, allowing them to use technology more efficiently in their daily operations. With these new skills, grocery shop owners aspire to manage their businesses more efficiently and competitively in the digital agto.

Grocery stores are generally micro and small businesses (MSMEs) that still have minimal financial management and often consider financial records to be unimportant. The phenomenon of grocery store owners who generally run their businesses has not realized the importance of financial reports. Moreover, many people think that making financial reports is quite troublesome. They usually only record transactions that they remember in a small book. Because of this irregular financial recording, grocery stores find it difficult to compete because they do not know the financial position of their business, how much profit is obtained, or whether they are actually experiencing losses. Financial reports are important data that MSMEs must have in order to be able to apply for credit to banks or other credit institutions (Bank Indonesia, 2020). By using hardware connected to the Loyverse POS application, MSMEs can quickly scan products and receive payments from customers. The sales data is directly recorded in the system, eliminating the need for manual recording and reducing the risk of human error. Business actors can use this system to make it easier for cashiers to manage the sales transaction process (M. A Sumarto 2023)



*Loyverse POS Usage Training*

## 2. Activity

The first activity carried out was the course focused on financial literacy for grocery store owners and the local community, with the goal of strengthening their awareness of proper financial management. The class focused on the necessity of comprehending financial information created by the Loyverse POS application, which can assist business owners better monitor their financial situation. In addition, participants were taught how to boost profitability through cost control, effective stock management, and operational efficiency. The goal of this program is for participants to be able to apply their knowledge in their businesses, allowing them to make more strategic decisions and boost their market competitiveness.

Shifa, et al. (2025, p. 687) stated that financial literacy and the use of financial technology are critical elements in supporting financial inclusion for MSMEs. With adequate financial literacy, business owners can better understand how to manage their finances, record transactions, and make strategic decisions. Moreover, the adoption of financial technology, such as digital point-of-sale applications, can enhance operational efficiency, inventory management, and financial record-keeping, thus helping MSMEs improve their competitiveness and business sustainability.

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Monitoring operations are carried out twice a week for one month, November to December. This monitoring is intended to track the use of the Loyverse POS application in grocery stores participating in the digitization program. This activity involves evaluating the impact of technology implementation on many elements of business performance. Increased revenue, improved daily operations efficiency, and higher levels of customer satisfaction have all been seen. This evaluation is designed to provide a clear picture of the benefits of digitalization while also serving as a foundation for future program improvement and development.

On November 30, 2024, an educational session was hosted for Palur villagers that focused on tips and methods for starting an MSME firm from scratch. This program featured presenters who were MSME specialists and provided detailed explanations of the primary stages required to start a small business. Residents were also given the opportunity to ask direct questions and receive answers to the different problems they experience while beginning a business. This engagement also included a QRIS socializing session led by Bank BRI financial professionals. This training intends to teach citizens how to use QRIS in daily transactions so that they can assist their businesses grow in a more modern and effective manner.

This activity not only focuses on the digital transformation of grocery stores but also provides broad benefits to the surrounding community:

a. Improved service quality

Grocery establishments in Palur Kulon can now give consumers faster and more efficient services thanks to the Loyverse POS application. This digitization technology facilitates transactions and minimizes wait times, allowing customers to have a more comfortable

and practical shopping experience. Inventory management becomes easier, allowing stores to constantly deliver the things that customers require. Grocery stores that provide better service might enhance customer loyalty and attract more buyers.

b. Improving digital literacy

The training and workshops offered by this initiative were successful in increasing digital literacy among local business actors. Grocery store owners receive thorough training on how to use the Loyverse POS program and other digital tools to enhance their business operations. This improvement in digital skills better prepares business actors to handle the problems of the modern economy and allows them to react to changing business trends, particularly those involving technology and digital transactions.

c. Supporting the local economy

Digitalization of grocery stores using the Loyverse POS solution also benefits the local economy significantly. Grocery retailers that can adapt to more digital market changes will be able to expand their market reach and compete more effectively. Furthermore, this digital transformation has the potential to produce new jobs, particularly in technology, training, and digital management, which will contribute to Palur Kulon's economic growth. The boost in operational quality brought about by digitization also helps to strengthen MSMEs at the local level, promoting greater market competitiveness.



*Talk Show on Business and QRIS Usage*





*Socialization of business development and investment*



*Workshop on Using Loyverse POS and OSS web*

### 3. Monitoring and Evaluation

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Popović et al. (2022) add to this by noting that small businesses, in particular, benefit significantly from digital transformation as it allows them to optimize operational processes, improve customer experiences, and develop more sustainable business models. Their research also emphasizes the importance of integrating userfriendly digital platforms that align with the company's core objectives.

In addition, the results of this monitoring are expected to provide deeper insights into the challenges faced by grocery stores in adopting digital technologies, such as Loyverse POS, and solutions that can be applied to overcome these obstacles. Data analysis from this monitoring can also be used to identify technology usage patterns such as transaction frequency, types of products that are most frequently sold, and the most productive operating hours. This information not only helps grocery stores in developing more effective business strategies but also provides input for digitalization program managers to improve support, training, and technology innovation to better suit the needs of small businesses. With this data-driven approach, digital transformation is expected to have a sustainable impact on the development of small businesses in the future.



*Monitoring and Evaluation of Grocery Store Performance*

## CONCLUSION

In summary, the influence of educators in fostering favorable perceptions of Islam within multicultural classrooms is significant and complex. Educators transcend their role as academic teachers by exemplifying ethical qualities such as honesty, integrity, and empathy, while cultivating an inclusive and courteous atmosphere. Through the implementation of novel

pedagogical strategies, the use of technology, and the embodiment of critical attributes such as patience, humility, and flexibility, educators create a dynamic and engaging educational environment that fosters mutual respect and comprehension. Notwithstanding obstacles such as cultural biases and misunderstandings, educators may surmount these impediments by fostering conversation, interacting with local communities, and assuring the authentic and inclusive representation of Islamic beliefs. Teachers are essential in molding kids' character, guiding them to navigate a varied world with empathy and respect for all cultures and faiths

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