

Strategies for Managing Accounts Receivable and Payable in Micro and Small Enterprises in Sidenreng Rappang Regency: The Phenomenon of Credit Practices in Grocery Store

Mifta Farid Salam¹, Suriadi², Amrizal Salida^{3✉}, Yahya⁴

^{1,2,3,4} Universitas Ichsan Sidenreng Rappang

Abstract

The growing number of customers who purchase goods on credit has become a serious threat to the sustainability of small grocery stores. The issue becomes even more complex when those customers are friends, relatives, or neighbors, making store owners feel reluctant to collect debts. Therefore, this study seeks to analyze this phenomenon in depth and develop strategies for business owners to address the problem. This research employs a descriptive qualitative and phenomenological approach, with data analysis techniques referring to the Miles and Huberman model, which consists of three stages: data reduction, data display, and conclusion drawing/verification. To ensure the validity of the data, triangulation was conducted by comparing information from multiple informants, comparing data collected at different times, and cross-checking data from observations, documentation, and interviews. Informants were selected using nonprobability sampling with a purposive sampling approach. Data collection techniques included semi-structured interviews, observations, and documentation. The findings indicate that the credit phenomenon in grocery stores is a multidimensional issue involving not only economic aspects but also deeply intertwined with social norms, moral values, and the community's social capital. The primary factors causing store owners to hesitate in collecting debts include sincerity, expectations that customers will pay on their own, feelings of reluctance, sympathy, fear of damaging social relationships, and trust in customers. Business owners generally respond to consumer credit behavior in three ways: firmly refusing to give credit, granting credit with specific conditions, or regularly collecting payments. On the other hand, business losses are also influenced by irresponsible customer behavior, such as fraud, theft, dishonesty, lack of accountability, and cases where customers experiencing personal difficulties choose to disappear. To maintain business continuity, effective strategies include preventive (prevention), curative (resolution), and adaptive (sustainability) approaches, all grounded in strong social capital – trust, communication, and social solidarity.

Keywords: *Phenomenon ; Consumers ; Grocery Store ; Micro and Small Enterprises (MSEs) ; Debt and Credit Transactions*

Copyright (c) 2025 **Mifta Farid Salam¹**

✉ Corresponding author:

Email Address: amrizal.salida10@gmail.com

INTRODUCTION

MSMEs are the driving force of economic and social development throughout the world (Widita et al., 2024), also providing the most significant contribution to employment

absorption in Indonesia (97%) and contributing 61.07% to GDP or equivalent to 572.5 billion USD (Samputra et al., 2025; Khourouh et al., 2024; Zuhroh et al., 2025).

MSMEs are expected not only to survive but also to thrive, yet they often experience major financial constraints (Endris, 2022; Mang'ana et al., 2024), which, if not managed properly, can lead to failure, bankruptcy, and liquidation (Abu et al., 2025). One dimension contributing to financial problems is the habit of MSMEs incurring debts with their customers based on trust, a practice commonly practiced by grocery stores (Rohmah et al., 2022).

Many grocery store MSMEs are spread around residential areas, which are small businesses that sell daily necessities (Tugiman et al., 2024; Arkho et al., 2025), and are the largest retail outlets in Indonesia, recorded at 3.94 million or equivalent to 98.78% of all retail outlets in Indonesia (Niaga Asia, 2024).

We conducted initial random observations at six traditional grocery stores in Sidenreng Rappang Regency (March 18, 2025). All revealed that many customers owed money but did not repay it and were reluctant to collect because they were friends, family, or neighbors. Although the items owed were relatively small, the amount was quite substantial.



Figure 1 Initial Observation

Reluctant to collect debts due to fear of damaging social relationships, they hope consumers will pay back on time. However, this expectation is often unfulfilled. As a result, many small and medium-sized grocery stores experience financial difficulties, ultimately being forced to close their doors (Setapak Rasa, 2025). For example, one business owner we interviewed nearly went bankrupt due to the large number of customers in debt. This has become a classic phenomenon and a serious problem that needs to be addressed immediately.

The urgency of this research lies in the large number of consumers in debt, which poses a serious threat to the survival of grocery stores. These MSMEs rely heavily on daily capital turnover, which is further hampered by the fact that most of the indebted customers are

friends, family, or neighbors, making business owners reluctant to collect. If this problem is not addressed promptly, not only will business continuity be threatened but also the stability of the local economy.

Therefore, the purpose of this research is to analyze this phenomenon in depth and identify strategies that MSMEs can implement to address this issue. It is hoped that the results of this study will provide applicable solutions for businesses facing these challenges.

METHODOLOGY

The method used is descriptive qualitative and phenomenology, which is an approach to studying and investigating an event experienced by an individual, a group of individuals, or a group of living beings (Nasir et al., 2023). This method is used because the research problem is a phenomenon that occurs in reality and is experienced by many people, namely regarding the habits of consumers in debt at grocery stores, which we will analyze in depth by emphasizing the depth of the data obtained and not the amount of data collected (Kuswinarno et al., 2024 ; Wati et al., 2023).

The research informants were grocery store owners in Sidenreng Rappang Regency. Due to the vastness of the research area and the large number of grocery store owners, the sample was determined using a *nonprobability sampling approach with a purposive sampling approach* (Ahmed, 2024; Tarihoran et al., 2023). Informant criteria:

- a. Grocery stores are micro and small scale home businesses.
- b. Having run his business for more than seven years, he has sufficient experience in providing insight into dealing with research problems.
- c. Experience the research phenomenon directly.
- d. There are three criteria for consumers who are in debt, namely friends, family and neighbors.
- e. The business location is in the middle of a residential area such as the middle of a village/sub-district because it has high potential for research problems.
- f. The minimum age of the business owner is 35 years so that they can provide a more mature and in-depth perspective.

The number of informants follows the principle of data saturation, namely conducting interviews until no new information emerges and the themes that emerge begin to repeat themselves. (Subhaktiyasa, 2024; Wilestari et al., 2023). How to find informants:

- a. The three most populous districts were selected: Maritengngae, Watang Pulu, and Baranti (Central Statistics Agency of Sidenreng Rappang Regency, 2024). Large populations contribute to higher levels of debt and receivables in grocery stores. Therefore, these three districts are considered representative.
- b. Select three villages/sub-districts in each sub-district that have the potential to obtain informants according to the criteria, with an estimate of five informants per village.

Data collection using semi-structured interviews and observations (Sulemana et al., 2023). Interviews were used to explore the views and experiences of selected informants. Prior to the interview, we provided informants with an information sheet and asked them how and where they would like to be interviewed to ensure their comfort during the interview process. All interviews were recorded. Observations were conducted to directly observe the dynamics and behavioral patterns occurring in the field. Documentation was used to collect data from field notes, including research documentation.

The data analysis of this study uses the Miles and Huberman model which consists of: Reduction, Presentation and Conclusion/Verification (Agustin et al., 2023), or this analysis is inductive, which means that the data is analyzed based on information revealed during the study, not from pre-existing theories or hypotheses (Wafi et al., 2024).

Second, the main focus of this study is consumer debt behavior when making transactions at grocery stores. Therefore, the keyword used in the data analysis was "debt." To deepen the analysis, the researchers again utilized one of Nvivo's features, namely *Text Search Query*. By using these keywords, the researchers obtained a more systematic picture of the frequency of occurrence, context of use, and patterns of meaning associated with the term "debt" in the interview data.

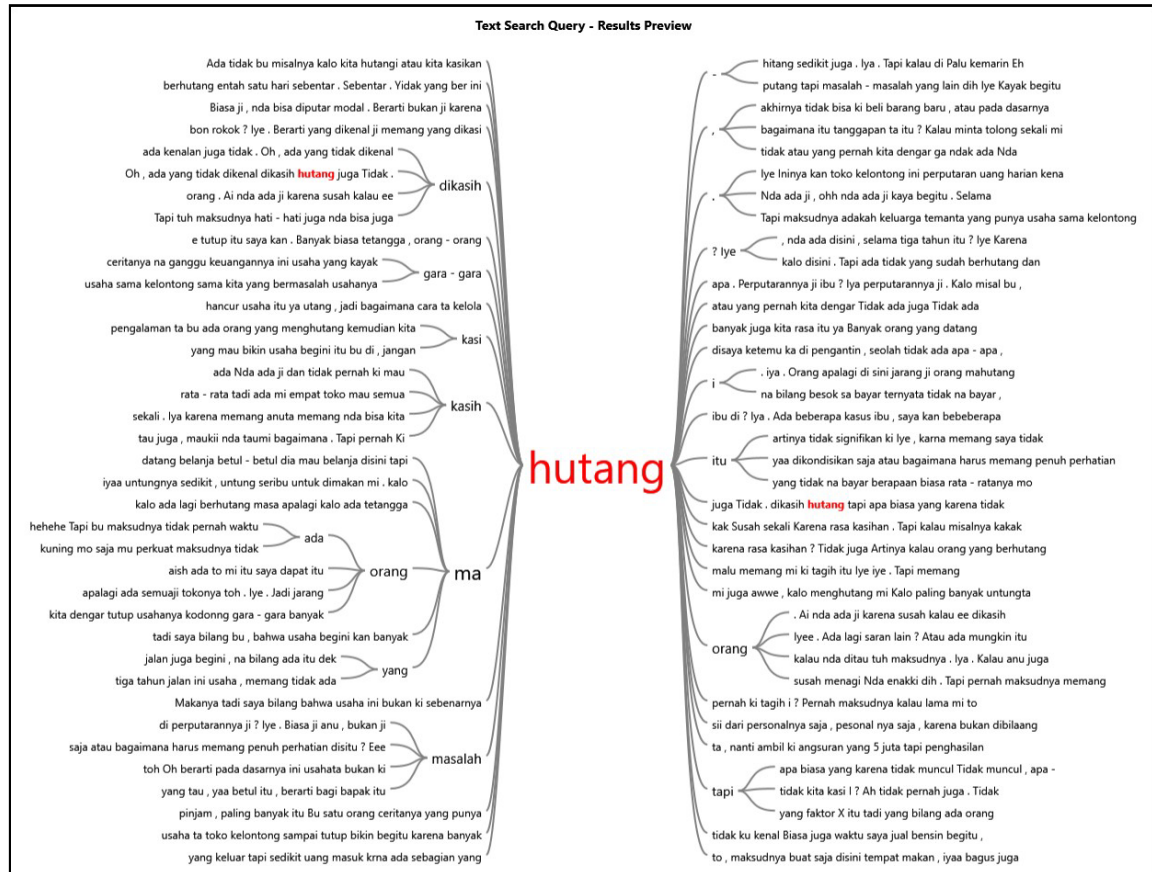


Figure 2 Word Tree "owes"

Analysis using the *Text Search Query* feature in Nvivo software with the keyword "debt" shows that this term frequently appears in various contexts of social interactions between grocery store owners and consumers. The word "debt" is often associated with the phrases "given debt," "many people owe money," and "debt problems," indicating that the practice of debt is not merely an economic transaction but also inherent in social relations.

The *Word Tree* visualization confirms that debt is perceived as a recurring and difficult-to-control phenomenon, as many consumers incur debt but fail to repay it promptly. On the other hand, expressions also emerged that illustrate the moral dilemma of shop owners, such as "given debt but feel sorry for them" or "it's very difficult because they feel sorry for them," reflecting feelings of embarrassment and empathy toward consumers, which make grocery store owners reluctant to collect debt firmly. Thus, the results of this analysis confirm that debt in the context of grocery stores is seen as a normal social practice but also a major source of problems, as it can hinder capital turnover and threaten business continuity. This is consistent with what was expressed by one informant, Mrs. Hamsiah, when asked whether it affected her business's profits:

" Yes, because the capital is not circulating, in a business like this, the capital is circulated again from sales."

The informant's statement reflects that grocery store profit margins are very small, even only a few hundred rupiah per item. Under these circumstances, consumers' debt practices become extremely burdensome, as the small profit is outweighed by the potential losses from bad debts. In other words, one or two customers defaulting on their debts is enough to impact daily profits and disrupt the stability of a grocery store's capital turnover.

Furthermore, after the data processing and analysis process using Nvivo assistance, several important points were obtained regarding the answers to the problems in this study. To facilitate understanding, the researcher presents a *Mind Map* based on the data obtained.

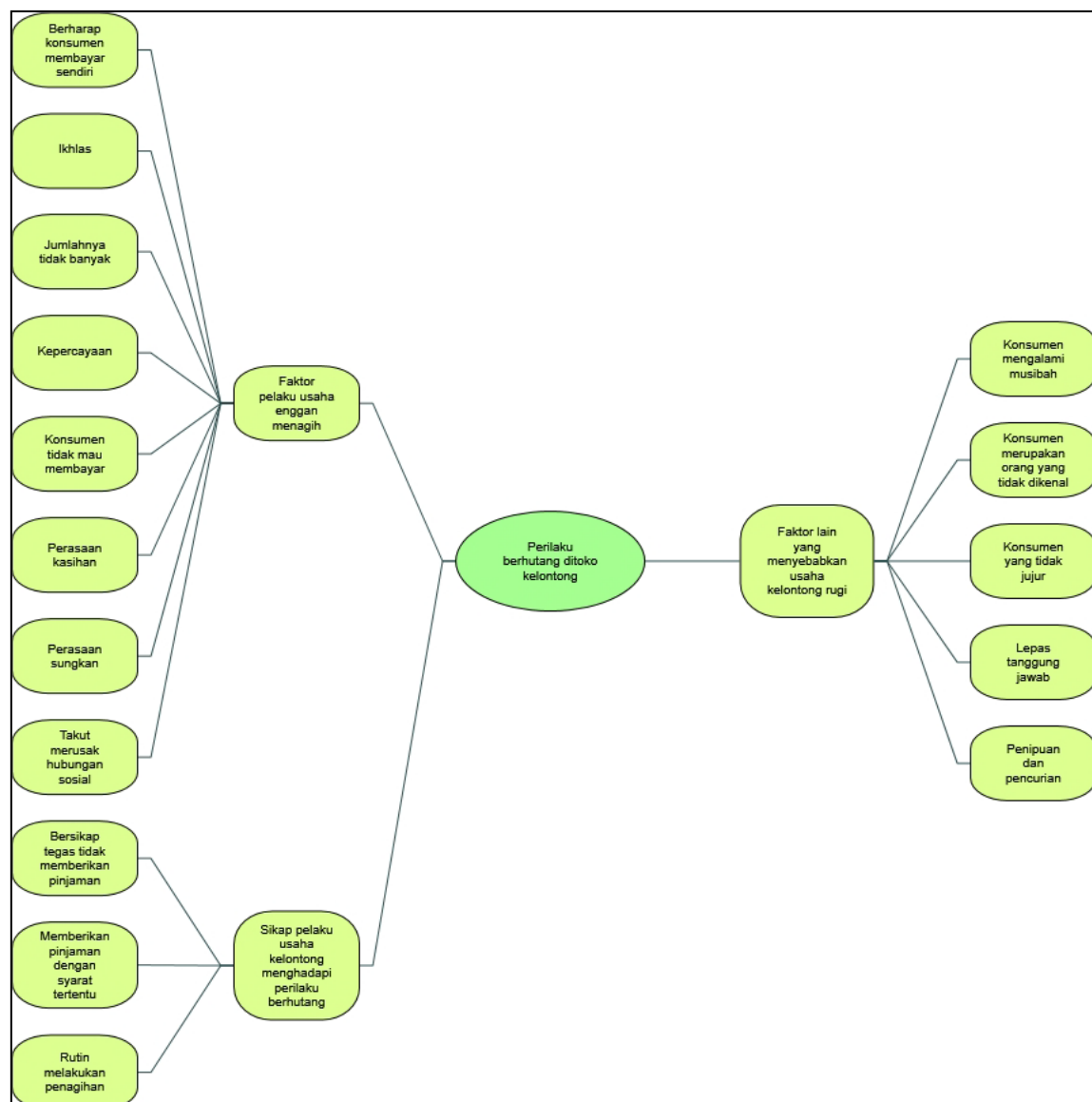


Figure 3 *Mind Map* of Debt Behavior in Grocery Stores

The image shows three main points obtained during the research data analysis process: factors that cause grocery store operators to be reluctant to collect debts from customers, other factors that can lead to losses, and the attitudes of grocery store operators

in dealing with this debt-inducing behavior. In the diagram, each main point is further subdivided into several details.

3. Factors causing grocery store owners to be reluctant to collect

Eight main factors contribute to business owners' reluctance to collect debts. To facilitate understanding of the most dominant factors (Figure 4) that can cause grocery store owners to be reluctant to collect debts from customers, researchers utilized the *Hierarchy Chart* feature in the Nvivo application.

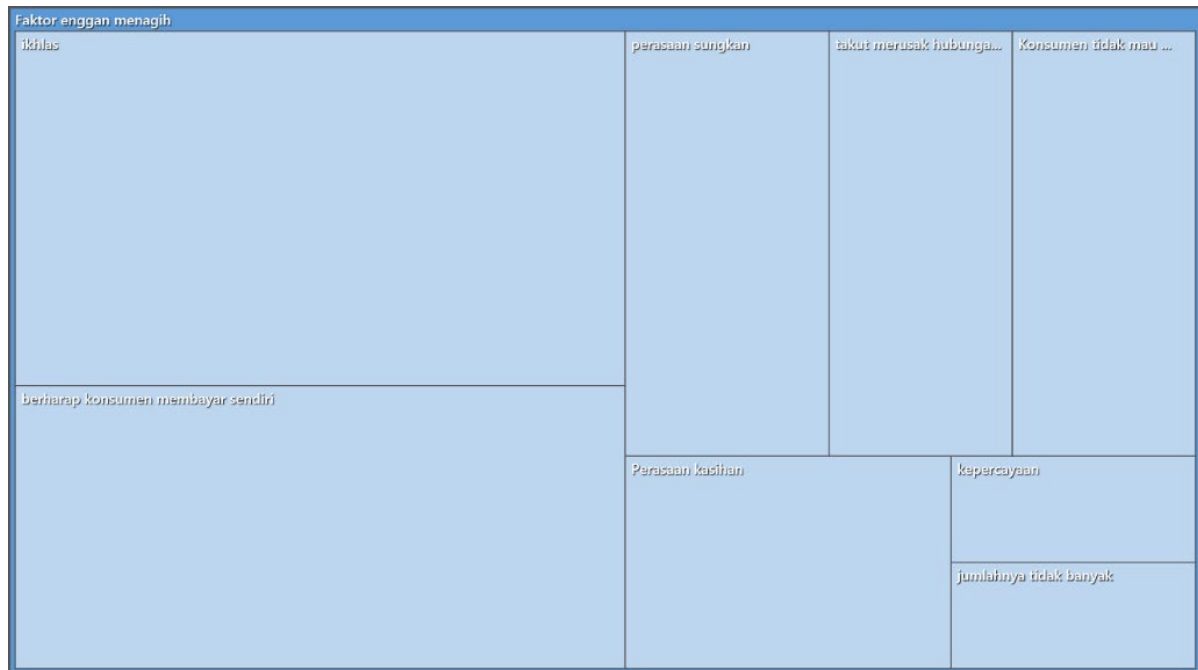


Figure 4 *Hierarchy Chart* Reasons why grocery business owners are reluctant to collect

Based on the image, it can be seen that of the eight factors that cause grocery store business owners to be reluctant to collect debts from consumers, there are factors that are the most dominant to the least dominant according to the responses of the informants.

a. Sincere

The "sincerity" factor ranked highest, with 25 responses from informants. Many grocery store owners stated that they already consider customer receivables a business risk, choosing to accept it gracefully if a customer fails to pay. This aligns with the interview results, where an informant stated:

"Yes, that's it, what do you mean by alena ma to tuh, what does it mean that she is the one who bears her own sins?"

The informant said that they had already accepted the debt and that consumers who did not pay their debts would bear their own sins.

b. Expect consumers to pay for themselves

The next factor is the expectation that consumers will voluntarily pay off their debts without having to be billed, with responses occurring 20 times in the interview results for all informants. This pattern was clearly evident in the interviews, when informants stated that

"At least if it's for a while or tomorrow, he'll pay. Well, in the end, the important thing is that he pays, and it's up to him when he wants."

This shows that business actors, apart from being sincere towards consumers who have debts, also hope that these consumers will be aware of paying their debts without considering whether the payment will be in the near future or not.

c. Feelings of Embarrassment

Feelings of embarrassment are the third factor that causes business actors to be reluctant to collect debts from consumers, this factor emerged 10 times in the interview process with all informants who mentioned it.

"Agasennae maluka tagih wi (I feel ashamed to ask for it)"

This feeling of reluctance is caused by the feeling of shame of grocery store owners when collecting debts from consumers.

d. Consumers don't want to pay

Several informants also emphasized direct experience with consumers who were reluctant or refused to pay their debts, a factor that emerged nine times in the interviews with all informants. This factor reflects the negative side of irresponsible consumer behavior. Interview data reinforces this, with shop owners complaining about customers.

"Go straight away without paying or if you have accepted, go home to your village . "

This means that there are consumers who have the intention of going into debt from the start and do not want to pay it off. This can of course be very detrimental to grocery store owners who are very dependent on daily capital turnover.

e. Fear of damaging social relationships

This factor indicates a concern that debt collection could trigger interpersonal conflict. Interviews with all informants revealed this factor was mentioned nine times. One informant stated:

"Lebbi mo de na waja I daripa ero masolang (It is better for him not to pay his debt than to ruin social relations)" .

This phenomenon confirms that in the context of local communities, maintaining social relations is prioritized over forcing consumers to pay their debts.

f. Feeling of Pity

Compassion for consumers' economic plight is also a significant factor. Many shop owners feel pity when consumers go into debt for daily necessities, such as rice, cooking oil, or gas. This factor emerged eight times during interviews with all informants. One informant explained that they tolerated debt because:

"There is a feeling of pity, it's a pity . "

This shows that there are moral and empathy dimensions that influence the economic decisions of grocery store owners.

g. There are not many of them

This factor indicates that some shop owners consider the debt too small to be a problem, a factor that emerged three times during interviews with all informants. One informant stated:

"Hey, if it's 10,000 or 20,000, that's fine for me."

Some grocery store owners consider the small amount of debt owed by consumers to be a non-issue. However, this can have negative consequences if many consumers have small amounts of debt, which, when accumulated, can negatively impact the financial health of the grocery store.

h. Trust

The final factor is trust in customers. Shop owners feel confident that customers will eventually pay, so there's no urgency to collect. This factor emerged three times during the interviews. Informants stated that:

"Alhamdulillah, no one doesn't pay, my capital is that I believe sincerely, and it's true to what he says."

Although the frequency is small, this factor illustrates the existence of trust-based social norms that are common in economic interactions in society.

Based on the analysis, it shows that the main factors causing grocery store owners to be reluctant to collect consumer debts are not only related to economic aspects, but are more influenced by social values, emotional feelings, and culture that exist in society. A sincere attitude, the hope that consumers will pay themselves, feelings of embarrassment, feelings of pity, and concerns about damaging social relationships indicate that social relations are prioritized over certainty of payment. On the other hand, the existence of consumers who are indeed unwilling to pay, the amount of debt is considered small, and the trust factor shows a real dilemma faced by shop owners, where they must maintain business continuity while maintaining social harmony in their environment.

Thus, this phenomenon confirms that grocery store debt behavior is a multidimensional issue that involves not only financial aspects but also closely related to norms, morality, and social ties. This aligns with social capital theory, which states that individuals with high social capital tend to have broader networks, more friends, and are more likely to have norms that support cooperation, such as mutual trust (Boudreaux et al., 2021). Social capital is a crucial asset and serves as a unifying force in business operations (Laksmi et al., 2023).

With strong social capital, grocery store owners prioritize maintaining good relationships with customers over assertive collection, as the trust and social bonds they build are believed to encourage customers to pay voluntarily. This suggests that the decision to refrain from collecting is not simply a weakness in business management, but rather a social strategy that maintains harmonious relationships and the sustainability of economic interactions within the community.

4. The attitude of business actors towards consumer debt behavior

The presence of indebted consumers certainly requires grocery store operators to take action. The results of data analysis using the Nvivo application regarding business operators' attitudes towards consumer debt behavior can be seen in the following *hierarchy chart* :



Figure 5 Hierarchy Chart of business actors' attitudes towards debt behavior

Based on analysis using the Nvivo application, grocery store owners' attitudes toward consumer debt fall into three main categories: firm non-lens, conditional loans, and regular collection. Each of these attitudes stems from the informants' direct experiences and reflects the dilemma between the need to maintain business continuity and maintaining social relationships with consumers.

a. Be firm in not giving loans

This attitude is the most common among grocery store owners who participated in the research when dealing with customers who transact on credit. In interviews with the eleven informants, statements related to this attitude recurred 20 times. One informant stated emphatically that he would not grant loans to customers. This attitude was based on reasons and previous experience, namely that collecting from customers is very difficult, even though the amount of debt is usually relatively small, but it still impacts the smooth flow of business capital.

b. Providing loans with certain conditions

Although most business owners expressly refuse to lend to consumers, this stance may be unenforceable due to certain circumstances. Business owners may, in the end, offer consumers the opportunity to borrow under certain conditions, such as family members, personal judgment, and relatively small amounts. This statement recurred eight times during interviews with all informants. Different informants stated:

"If your family is rich, your little brother will give you that, sir."

"If I depend on what my judgment is towards people"

"If fifty thousand is really urgent, yes, it's fine sometime."

This reflects a tolerance between economic and social factors, where kinship ties, personal judgment, and the small nominal value of debt are primary considerations. This means that business actors do not completely avoid debt practices, but rather adapt their decisions to the social context and consumer needs. This attitude demonstrates how social capital plays a role in shaping economic decisions, allowing

them to soften firm principles to maintain harmonious relationships, despite the potential economic risks to the smooth flow of business capital.

c. Regularly collect debts

The final attitude discovered was that business owners routinely collect debts after customers have been granted loans. This strategy is implemented in various ways, ranging from subtle approaches, such as reminding customers when they return to shop, to more assertive approaches if payments exceed the agreed-upon deadline. Although this approach only emerged once during the interviews, it can be categorized as a rational and logical approach for grocery store owners who have already granted loans to customers. As one informant stated:

" I always collect, later I will stop collecting if the customer disappears "

This attitude emphasizes the awareness that smooth capital turnover is highly dependent on consumers' ability to repay their debts, making regular debt collection necessary. Informants' statements also demonstrate that debt collection is not merely an economic activity but also reflects an effort to maintain ongoing relationships with consumers while they remain within the scope of daily social and economic interactions.

The three attitudes exhibited by grocery store owners in dealing with consumer debt are heavily influenced by a combination of economic considerations, personal experiences, and prevailing social values. Firmly refusing loans reflects an effort to maintain the smooth flow of business capital, while granting loans with certain conditions demonstrates a compromise based on social ties, kinship, and solidarity. Routine collection practices demonstrate business owners' awareness of the importance of managing receivables risk to prevent business stability.

It can be argued that business owners' attitudes are not singular, but rather adaptive and situational. These attitudes can adapt to the socioeconomic context they face daily. This reaffirms that the practice of debt in grocery stores is not simply an economic transaction, but rather part of a social relationship that demands a balance between maintaining business continuity and maintaining harmonious relationships with consumers (Yanti, 2024).

5. Other factors that cause grocery businesses to make losses

Uncollectible receivables can certainly cause losses for a business (Julita et al., 2025). Therefore, business owners are required to carefully control and monitor their receivables. However, in practice, these efforts cannot be fully implemented optimally due to a number of difficult-to-avoid external factors, particularly those stemming from consumer behavior.

The results of the analysis of interview transcripts using Nvivo revealed several factors that caused the grocery store business to incur losses due to uncollectible receivables originating from irresponsible consumer behavior.

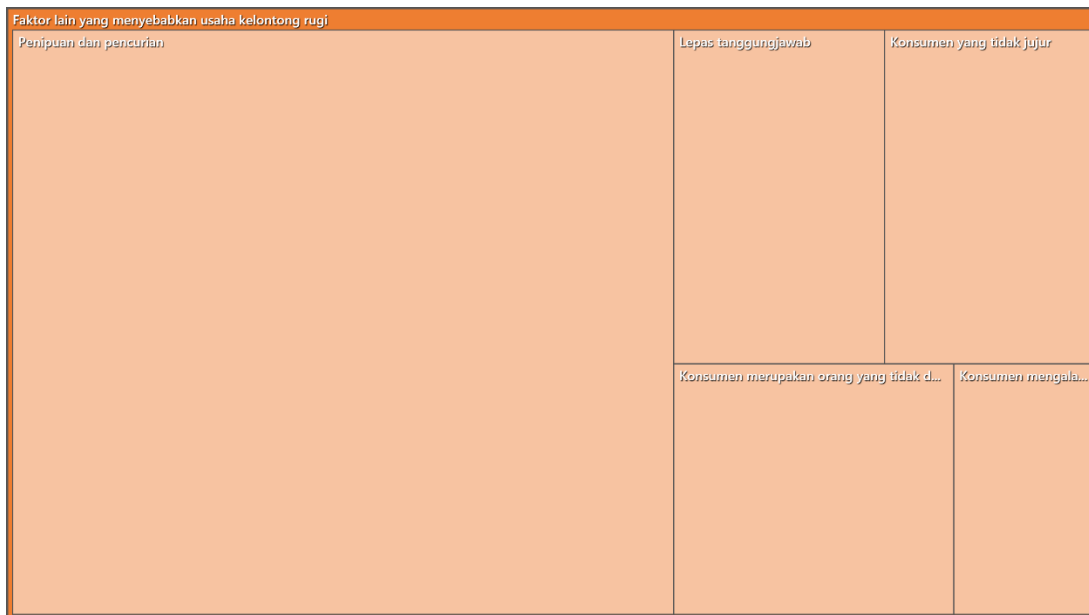


Figure 6 Hierarchy Chart Other factors causing losses in grocery businesses

The image shows five factors that contribute to grocery store losses due to irresponsible consumer behavior, which have been successfully analyzed. Generally, grocery stores targeted by this irresponsible consumer behavior are those located along main roads or main roads and those that operate 24 hours a day.

a. Fraud and theft

The main factors contributing to grocery store losses due to irresponsible consumers are counterfeit money fraud and merchandise theft, which top the list, indicating that these are the most common problems experienced by grocery store owners. In interviews with all informants, these factors were recorded as recurring 22 times.

The circulation of counterfeit money came up repeatedly in interviews. Informants stated that this method is often used by young people at night, using the pretext of exchanging money or buying cigarettes and other goods. Several informants admitted to being traumatized by these experiences to the point of choosing to stop selling certain goods, such as cigarettes, to avoid repeated losses.

Theft also frequently occurs when people pretend to buy goods and then flee without paying. Informants reported numerous cases of cigarette and rice theft, including customers deliberately stuffing items into pockets and fleeing on motorbikes. This form of theft is often carried out openly, right in front of shop owners.

Other methods related to this factor include consumers pretending to have already paid, asking for excessive change, or using tricks to catch the seller off guard. These fraudulent schemes are often difficult to detect because they happen quickly, especially when the store is busy or at night when visibility is low.

b. Consumers are unknown people

Business owners with a strong sense of empathy often fall victim to this second factor. The scam typically involves consumers pretending to buy goods, such as cigarettes, gasoline, or other necessities, then claiming they forgot to bring money and leaving certain items, such as their ID card or driver's license, with the promise of returning to collect the money. However, in reality, they never return to complete the payment.

c. Dishonest consumers

This occurs because consumers behave dishonestly when shopping. These consumers generally exploit business owners' inattention, either when they're not paying attention or when the store is busy. In these situations, consumers typically purchase two or three or more items but only pay for one.

d. Relinquish responsibility

Another factor is irresponsible consumers. This attitude adds to the burden on shop owners, as it hinders their capital turnover. Consumers with this behavior often shift the responsibility of paying their debts to others, such as children who owe money but parents are asked to pay back, or vice versa.

e. Consumers experience a disaster

This factor doesn't actually indicate irresponsible consumer behavior, but rather is more likely due to the circumstances of consumers experiencing a disaster. However, the problem arises when consumers who have been struck by this disaster don't take the initiative to communicate that their debt may not be repaid. Instead, they choose to disappear without a word. This is illustrated by the informant's statement:

"There was an eviction, ee took the goods before the eviction, then immediately left without getting paid"

While disasters can be understood as circumstances beyond consumers' control, a lack of transparency and a seemingly absent attitude can actually cause additional losses for businesses. In a social context, there should be communication and a moral responsibility to convey the true situation so that shop owners can understand the situation and find better solutions. Without communication, social ties are severed, and businesses continue to suffer economic losses.

Fraud, theft, dishonesty, and irresponsibility clearly demonstrate the weak integrity of some consumers, while cases of consumers who have suffered a disaster but choose to disappear demonstrate a lack of communication and social responsibility. This situation is even more severe for grocery stores located on main roads or operating 24 hours a day, as they are more vulnerable to irresponsible consumer behavior. The sustainability of grocery businesses depends heavily on a balance between careful economic management and strengthening social capital in the form of trust, communication, and norms of shared responsibility within the community.

6. Effective strategies for dealing with debt problems at the grocery store

Based on the research results, the strategies that can be implemented by grocery store business owners in dealing with the debt and receivables phenomenon so that the business can survive and grow are divided into three main focuses, namely preventive strategies (prevention), curative strategies (resolution), and adaptive strategies (strengthening business sustainability).

a. Preventive Strategy (Prevention)

Preventive steps are important for grocery store business owners to take to minimize the risk of receivables from the start, by:

- 1) Implement clear debt rules, for example, only giving it to certain well-known consumers, with a limited nominal amount and an agreed time period.
- 2) Record all debt transactions in an orderly manner in a dedicated book or simple digital medium so that business owners have control over their receivables. This includes the amount owed, the transaction date, the payment date, and the payment schedule.

- 3) Implement a customer membership/loyalty system, where only regular customers or family members receive limited debt facilities.
- 4) Increase vigilance in cash transactions, for example by using counterfeit money detectors and tightening supervision in stores, especially during busy times and at night.

b. Curative Strategy (Resolution)

If receivables have occurred, then grocery store business owners need to have a way to resolve the problem so that it does not cause losses, such as:

- 1) Collect debts persuasively and regularly, starting with a gentle approach when the customer returns to shop, then being more assertive if the payment deadline has passed.
- 2) Establish open communication with consumers, so that if consumers experience economic difficulties or disasters, there is clear information and joint solutions, rather than disappearing without a word.
- 3) Using a trust-based social approach, such as asking for guarantors from family members or neighbors for consumers who have difficulty paying, so that the burden of risk is not entirely borne by the business actor.
- 4) Emphasizing social consequences, for example, consumers who repeatedly fail to pay off their debts will be recorded and will no longer be given the opportunity to borrow in the future.

c. Adaptive Strategy (Business Sustainability)

In addition to prevention and resolution, business actors also need to develop long-term strategies to maintain the continuity of their businesses, including:

- 1) Diversification of business or products, so that losses from receivables in one commodity can be covered by profits in other commodities.
- 2) Increase social capital by maintaining good relationships, strengthening trust, and upholding the values of togetherness so that consumers are more aware of their responsibility to pay.

CONCLUSION

This research shows that the phenomenon of debt in grocery stores is a multidimensional problem that is not only related to economic aspects, but also closely related to social norms, morals, and social capital in society. The main factors that make shop owners reluctant to collect include sincerity, the hope that consumers will pay themselves, feelings of embarrassment, pity, fear of damaging social relationships, and trust in consumers. Business actors' attitudes in dealing with consumer debt behavior are divided into three forms: firmly refusing loans, providing loans with certain conditions, and routinely collecting. On the other hand, business losses are also influenced by irresponsible consumer behavior, such as fraud, theft, dishonesty, shirking responsibility, and consumers who have been struck by disaster but choose to disappear. To maintain business continuity, effective strategies are preventive (prevention), curative (resolution), and adaptive (business continuity) strategies, all of which are based on the strength of social capital in the form of trust, communication, and social solidarity.

Based on the results of this study, grocery store owners are advised to strengthen their business management by recording all debt transactions, implementing clear rules regarding loan disbursement, and conducting persuasive and regular debt collection to minimize the risk of loss. Consumers are expected to develop social awareness and responsibility in repaying debts on time, as this not only concerns economic obligations but also impacts trust and social relationships with business owners. Local governments and policymakers are expected to provide assistance through simple financial management training and protection

for small businesses to help them survive losses caused by irresponsible consumer behavior. For further research, studies on other types of micro-enterprises or cross-regional comparisons are needed to obtain a more comprehensive picture of the debt phenomenon.

ACKNOWLEDGMENTS (If Necessary)

We would like to express our gratitude to all parties who have contributed so that this research can be completed, especially to the DRTPM for the research grant funds given to our research team.

Reference :

- Abu, N., Pires da Silva, F., & Vieira, P. R (2025). Government support for SMEs in the Fintech Era: Enhancing access to finance, survival, and performance. *Digital Business*, 5(1). <https://doi.org/10.1016/j.digbus.2024.100099>
- Ahmed, S. K. (2024). How to choose a sampling technique and determine sample size for research: A simplified guide for researchers. *Oral Oncology Reports*, 12 . <https://doi.org/10.1016/j.oor.2024.100662>
- Agustin, NH, Brawijaya, A., & Khoir, M. (2023). Accessibility of Rural MSMEs to People's Business Credit (KUR) from Bank Syariah Indonesia. *Nisbah: Journal of Islamic Banking* , 9 (1), 10-20. <https://doi.org/10.30997/jn.v9i1.9302>
- Arkho, A., & Suila, C. (2025). Analysis of the Business Development of the Lancar Jaya Grocery Store Through the Sampoerna Retail Community (SRC) Partnership Program. *Journal of Management and Entrepreneurship* , 17 (1), 30-40. <https://doi.org/10.55598/jmk.v17i1.13>
- Central Statistics Agency of Sidenreng Rappang Regency. (2024). Population, Population Growth Rate, Population Percentage Distribution, Population Density, Population Sex Ratio by District in Sidenreng Rappang Regency, 2024. Accessed on 03/21/2025, from <https://sidrapkab.bps.go.id/id/statistics-table/3/V1ZSbFRUY3ITbFpEYTNsVWNGcDZjek53YkhsNFFUMDkjMw==/penduduk--laju-perkembangan-penduduk--khusus-penduduk--kedasatan-penduduk--rasio-jenis-kelamin-penduduk-menurut-kecamatan-di-kabupaten-sidenreng-rappang.html?year=2024>
- Boudreaux, C., Clarke, G., & Jha, A. (2021). Social capital and small business productivity: The mediating roles of financing and customer relationships . <https://doi.org/10.48550/arXiv.2104.12004>
- Endris, E. (2022). Loan repayment performance of micro and small-scale enterprises: Evidence from North Wollo Zone, Ethiopia. *Heliyon*, 8(12). <https://doi.org/10.1016/j.heliyon.2022.e12085>
- Julita, J., Harahap, RD, & Syafina, L. (2025). Analysis of Credit Sales Policy in Reducing the Risk of Bad Debts at Building Materials Stores (UD) in Ketambe District. *Journal of Applied Management and Finance* , 14 (2), 579-593. <https://doi.org/10.22437/jmk.v14i2.43840>
- Khourouh, U., Yuniarti, S., Windhyastiti, I., & Al-Asjim, RF (2024). Strategic Orientation: Integrating Entrepreneurial, Collective, and Market Orientations to Enhance MSMEs' Performance. *Journal of Economics and Management* , 39 (2), 234-261. <https://dx.doi.org/10.56444/mem.v39i2.4766>

- Köhler, T. (2024). Multilevel qualitative research: Insights from practice. *European Management Journal*, 42(4), 503-514. <https://doi.org/10.1016/j.emj.2024.03.011>
- Kuswinarno, M., Nindhita, V., & Afifah, Z. (2024). Determination: A Portrait of the Work Motivation of Madurese Grocery Store Entrepreneurs. *Psikobuletin: Scientific Bulletin of Psychology*, 5 (3), 398-407. <http://dx.doi.org/10.24014/pib.v5i3.27311>
- Laksmi, PAS, & Arjawa, IGW (2023). The Role of Government and Social Capital in Improving the Welfare of Business Actors. *Journal Scientific of Mandalika (JSM) e-ISSN 2745-5955 | p-ISSN 2809-0543*, 4 (3), 12-21. <https://doi.org/10.36312/10.36312/vol4iss3pp12-21>
- Mang'ana, K.M., Hokororo, S.J., & Ndyetabula, D.W. (2024). An investigation of the extent of implementation of the financial management practices of Agri-SMEs in developing countries: Evidence from Tanzania. *Sustainable Technology and Entrepreneurship*, 3(1), 100049. <https://doi.org/10.1016/j.stae.2023.100049>
- Nasir, A., Nurjana, N., Shah, K., Sirodj, R.A., & Afgani, M.W. (2023). A phenomenological approach in qualitative research. *Innovative: Journal of Social Science Research*, 3 (5), 4445-4451. <https://j-innovative.org/index.php/Innovative/article/view/5224>
- Niaga.Asia. (2024, November 11). Number of grocery stores 3.94 million, Minister of Trade: Equivalent to 98.78 percent of retail. Accessed on March 16, 2025 at <https://www.niaga.asia/jumlah-toko-kelontong-394-juta-mendag-setara-9878-persen-ritel/>
- Rohmah, AN, & Sitorus, CRJ (2022). Training on written agreements as collateral for debt transactions for MSMEs. *JMM (Jurnal Masyarakat Mandiri)*, 6 (6), 5031-5041. <https://doi.org/10.31764/jmm.v6i6.11648>
- Samputra, PL, & Alfarizi, M. (2025). Can advanced Society 5.0 technology create economic and social value for millennial and Generation Z MSMEs in Surabaya, Indonesia? An economic resilience perspective. *Asia Pacific Management Review*. <https://doi.org/10.1016/j.apmrv.2025.100355>
- Subhaktiyasa, PG (2024). Determining Population and Sample: Quantitative and Qualitative Research Methodology Approaches. *Scientific Journal of Educational Professions*, 9 (4), 2721-2731. <https://doi.org/10.29303/jipp.v9i4.2657>
- Setapak Rasa. (2025). The Dangers of Buyer Debt! Grocery stores could suffer huge losses!. YouTube. Accessed on March 17, 2025 at <https://www.youtube.com/watch?v=yxkylzQWupU>
- Sulemana, M., Fuseini, M.N., & Abdulai, I.A. (2023). Effects of microfinance and small loans center on poverty reduction in Wa West District, Ghana. *Heliyon*, 9(12). <https://doi.org/10.1016/j.heliyon.2023.e22685>
- Tarihoran, ADB, Hubeis, M., Jahroh, S., & Zulbainarni, N. (2023). Market-based dynamic capabilities for MSMEs: Evidence from Indonesia's ornamental fish industry. *Journal of Open Innovation: Technology, Markets, and Complexity*, 9(3). <https://doi.org/10.1016/j.joitmc.2023.100123>
- Tugiman, T., Atmaja, DMU, & Suwaryo, N. (2024). Analysis and Design of a Website-Based Electronic Grocery Store (E-Store) System. *Innovative: Journal of Social Science Research*, 4 (2), 775-789. <https://doi.org/10.31004/innovative.v4i2.9505>

- Wafi, A., Bashofi, F., & Setiawan, H. (2024). Socioeconomic Dynamics of Madurese Grocery Shop Vendors in Malang City. *Maharsi: Journal of History and Sociology Education* , 6 (3), 241-255. <https://doi.org/10.33503/maharsi.v6i3.856>
- Wati, PE, Dewi, NWY, & Astria, PR (2023). Profit Perception of Grocery Traders at Banyuasri Traditional Market. *Accounting and Finance Course* , 5 (01), 12-21. <https://doi.org/10.32795/widyaakuntansi.v5i01.3501>
- Widita, AA, Lechner, AM, & Widyastuti, DT (2024). Spatial patterns and drivers of micro, small and medium-sized enterprises (MSMEs) within and across Indonesian cities: Evidence from highly granular data. *Regional Science Policy & Practice* , 16 (11). <https://doi.org/10.1016/j.rspp.2024.100137>
- Wilestari, M., Mujiani, S., Sugiharto, BH, Sutrisno, S., & Risdwiyanto, A. (2023). Digitalization and Business Transformation: Perspectives of Young MSME Practitioners on Economic Change. *Journal of Social Sciences and Humanities* , 12 (2), 259-268. <https://doi.org/10.23887/jish.v12i2.61216>
- Yanti, TA (2024). Strategy for Building a Sustainable Business: A Case Study of MW Cafe. *Jurnal Masharif Al-Syariah: Journal of Islamic Economics and Banking* , 9 (1). <https://doi.org/10.30651/jms.v9i1.21808>
- Zuhroh, D., Jermias, J., Ratnasari, SL, Sriyono, Nurjanah, E., & Fahlevi, M. (2025). The impact of sharing economy platforms, management accounting systems, and demographic factors on financial performance: Exploring the role of formal and informal education in MSMEs. *Journal of Open Innovation: Technology, Markets, and Complexity*, 11 (1). <https://doi.org/10.1016/j.joitmc.2024.100447>