

RESEARCH ARTICLE



Survival Strategy of Conventional Micro, Small and Medium Enterprises (MSMEs) Based on “*Toto Kromo*” Values in the Digital Age

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Abstract: Survival based on the values of “*Toto Kromo*” is a strategy that is not least performed by Micro, Small and Medium Enterprises (SMEs) to survive and exist in the digital era. However, this strategy has not been comprehensively discussed in previous studies. This study also focuses on the question “How is the survival strategy based on the values of “*Toto Kromo*” applied by conventional SMEs to survive amid the massive online-based buying and selling activities in the digital era?” In order to answer this question, this study uses a descriptive qualitative approach in exploring communication, service, and economic transaction strategies carried out by conventional MSMEs in the digital era. This study highlights three important strategies carried out by conventional MSMEs based on “*Toto Kromo*” values to survive and exist in the digital era. First, the communication is more persuasive, relational, and interactive with buyers. Second, the services are more solutive, active, and supportive with buyers. Third, transactions are more negotiative, accommodating, and effective with buyers.

Keywords: Survival strategy, Conventional MSMEs, Local values, *Toto kromo*, Digital era.

Abstrak: *Survival berbasis nilai-nilai “Toto kromo” merupakan strategi yang tidak sedikit dilakukan oleh pelaku Usaha Mikro Kecil Menengah (UMKM) untuk tetap bisa bertahan dan eksis di era digital. Namun strategi tersebut belum dibahas secara komprehensif dalam studi-studi yang pernah dilakukan sebelum nya. Studi ini juga fokus pada pertanyaan “Bagaimana strategi survival berbasis nilai-nilai “Toto kromo” diterapkan oleh UMKM konvensional untuk tetap bisa bertahan ditengah masif nya aktivitas jual dan beli berbasis online di era digital?” Untuk menjawab pertanyaan tersebut studi ini menggunakan pendekatan deskriptif kualitatif dalam mengeksplorasi strategi komunikasi, pelayanan, dan transaksi ekonomi yang dilakukan oleh UMKM konvensional di era digital. Studi ini menyoroti tiga strategi penting yang dilakukan oleh UMKM konvensional berbasis nilai-nilai “Toto kromo” untuk tetap bisa bertahan dan eksis di era digital. Pertama, komunikasi yang dilakukan lebih bersifat persuasif, relasional, dan interaktif dengan para pembeli. Kedua, pelayanan yang dilakukan lebih solutif, aktif, dan supportif dengan para pembeli. Ketiga, transaksi yang dilakukan lebih negosiatif, akomodatif, dan efektif dengan para pembeli.*

Kata kunci: *Survival strategy, UMKM konvensional, Nilai-nilai lokal, Toto kromo, Era digital*

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1. Introduction

The transformation of online-based buying and selling activities in the digital era has had long-term implications for the persistence and continuation of conventional Micro, Small and Medium Enterprises (MSMEs) in an increasingly negative direction (Asriati et al., 2022). In Indonesia, the transformation of online-based buying and selling activities has led to losses suffered by 1,000 conventional MSMEs, and 20% of them are going out of business or bankrupt (BPS, 2021). However, the prevalence of online buying and selling activities in the digital era does not have significant negative implications for the survival and continuance of conventional MSMEs in Brinjarharjo Yogyakarta market. Therefore, the strategy of conventional MSMEs in Brinjarharjo Yogyakarta market to survive and continue to exist amidst the increasingly massive transformation of online-based buying and selling in the digital era is a very important context to explain as a lesson learned. Ismail (2022) also emphasizes that discussing conventional MSME strategies in surviving and adapting amidst massive online-based buying and selling activities in the digital era is a very important study to carry out.

Massive online-based transaction activities in the digital era have had long-term implications for the resilience and existence of conventional MSMEs in an increasingly negative direction. However, so far studies discussing the transformation of online transaction activities in the digital era have only focused on three aspects. First, studies that discuss the regulation of online-based transaction activities (Kurniawan et al., 2023; Saruchera & Mpunzi, 2023; I. B. N. Udayana et al., 2021). Second, studies that discuss profits from online-based transaction activities (Nuseir, 2018; Shaltoni et al., 2018; Zaitseva et al., 2019). Third, studies that discuss the negative implications of online-based transaction (Asad et al., 2021; Sari, 2022; Vuorio et al., 2020). In general, studies that discuss the transformation of online transaction activities in the digital era only focus on three aspects, such as regulations, profits, and the negative implications of online transaction activities. Thus, it can be said that discussions regarding the transformation of online-based transaction activities in the digital era have not been conducted comprehensively, especially studies that explain survival strategies based on local values carried out by conventional MSMEs to remain able to survive and exist amidst massive online-based transaction activities in the digital era.

Conventional MSME survival strategies based on local values amidst massive online-based transaction activities in the digital era is an essential aspect to explain and reflect on as a lesson learned. Fassnacht & Unterhuber (2016) also argue that the discussion on patterns and strategies for conventional MSMEs to survive and exist amidst the increasingly massive transformation of online-based transaction activities in the digital era, is an intriguing and important study to carry out. However, so far studies that discuss the transformation of online-based transaction activities in the digital era have not been conducted comprehensively, especially studies that explain the strategy of conventional MSMEs based on local values to remain able to survive and exist amidst the massive online-based transaction activities in the digital era. Apart from responding to the inadequacies of studies that have been conducted, this study also aims to explain the survival strategy based on local values "*Toto Kromo*" which is practiced by conventional MSMEs in the Brinjarharjo market in Yogyakarta to remain able to survive and exist amidst massive online transaction activities in the digital era.

"*Toto Kromo*" values-based survival strategy practiced by conventional MSMEs in the Brinjarharjo Yogyakarta market amidst massive online-based transaction activities in the digital era is a fascinating and significant context to explain. In explaining this context, this

study focuses on three questions. First, what is the survival strategy for conventional MSMEs based on “*Toto Kromo*” values in the context of communication? Second, what is the survival strategy for conventional MSMEs based on “*Toto Kromo*” values in the service context? Third, what is the survival strategy of conventional MSMEs based on “*Toto Kromo*” values in the transaction context? In line with that, this study is also based on the argument that “*Toto Kromo*” values-based survival strategy practiced by conventional MSMEs in Bringharjo Yogyakarta market is not only a manifestation of a form of local acumen, but is also adopted by conventional MSMEs to become a strategies to remain able to keep their sustainability amidst the transformation of online-based transaction activities in this digital era.

2. Literature review

2.1. Survival strategy

Survival strategy is related to the adaptation process of business actors in facing changes in economic activities (Fahlberg et al., 2020; Fernando, Larasati, Qudsy, et al., 2024; Nathali et al., 2023). In line with this, survival strategy in Singha & Chakrabarty's (2022) study is explained as a way to survive changes in dialogical situations by using the cultural capital of business actors. In this context, changes in economic activity towards digital, such as e-commerce and digital marketing, have affected quite a few business actors to carry out survival strategies, one of which is by using local values (Marsaban & Said, 2023; Montasir et al., 2023; Viana & Arifin, 2020). Local values, as practiced by Javanese Islamic traders, are a strategy for surviving and adapting to changes in economic activity leading to the digital era. Daryono et al. (2020) in their study said that cultural characteristics, Islamic moral values, and the Javanese way of life were used as survival strategies for Javanese Islamic traders which were applied through the way they interact with buyers, especially in communicating, serving, and carrying out transactions. In this context, the survival strategy of Javanese Islamic traders with local values is not only aimed at seeking profits but also to strengthen relations between sellers and buyers (Daryono & Anggraheni, 2018).

Communication, service and transactions using local Javanese Islamic values have become a survival model for Javanese Islamic traders (Hanif et al., 2024; Koni et al., 2020). In this context, local and religious values used in communication, services and transactions with buyers are able to increase buyer interest and prompt competitiveness both on a national and international scale, especially in facing market changes towards digital (Azizah & Muhfiatun, 2018). The increase in buyers' interest in Javanese Islamic traders is based on Islamic principles which not only focus on achieving profits but also building a network of relationships as Muslims (Daryono et al., 2020). The survival strategy of Javanese Islamic traders consists of not only applying cultural values but also Islamic values, such as the value of honesty, the value of harmony, and also serving buyers well (Zubaedah & Harsela, 2022). Therefore, the local and Islamic values used by Javanese Islamic traders continue to survive and even exist even though modern and digital shopping centers have been established.

2.2. Conventional MSMEs

Small and Medium Enterprises or what are often referred to as Conventional Micro, Small and Medium Enterprises (MSMEs) are a form of business that is managed traditionally and utilizes local values in its product marketing system (Lestari et al., 2024; Lim et al., 2023; Seno & Lewerissa, 2021). Even though they do not always make use of modern technology, conventional MSMEs still play an important role in the economy (Hendrati et al., 2024; Lim et al., 2023). In the era of digital technology, conventional MSMEs are able to compete and keep up with development rate and even become a source of

economic growth for a country (Matt et al., 2015). Santoro et al. (2019) in their study said that one of the factors that makes conventional MSMEs continue to play an important role in the economy is the application of cultural economic values in communication, services and transactions. In this context, communication, service and transactions based on cultural and economic values have become practices used by sellers to ensure the continuity of their business when facing changes in the increasingly competitive digital era (Aryanto, 2017).

Conventional MSMEs continue to exist in an era of increasingly competitive digital change. Muhandri et al. (2021) in their study state that 79% of consumers from all age groups prefer shopping at conventional MSMEs since, apart from accommodating communication and service, transactions are also easy and practical at affordable prices. In this context, Supatminingsih & Rijal (2022) in their study state that conventional MSMEs have several advantages, such as cheaper and negotiable prices, practical transactions, providing many product choices, providing a shopping experience where buyers can see and observe the product directly as well as good service to buyers. Furthermore, conventional MSMEs which apply religious moral values in the transaction process tend to prioritize honest values, such as not concealing product defects, doing business by avoiding overcharging, and selling quality goods that fulfill Islamic legal standards, making them more preferred by buyers (Supriyanto, 2022; Silviyah & Lestari, 2022).

2.3. Economy in the digital era

The digital-based transformation of economic activity has influenced the toughness and existence of conventional Micro, Small and Medium Enterprises (MSMEs) in an increasingly negative direction (Al-Ajlouni et al., 2024; Morris et al., 2022). This context by Franco et al. (2021) occurs due to changes in communication patterns, services and transactions in the radical socio-economic context of the digital era. In the digital era, many people's socio-economic activities are conducted through online network-based transaction systems (Kolagar et al., 2022; Muditomo & Wahyudi, 2021; Robertson et al., 2022). Communication, service and transaction processes in the economic context, in the digital era, are no longer practiced directly between sellers and buyers but are conducted online within a network (Henderson, 2020). Therefore, quite a few sellers and buyers utilize platforms such as social media and the web to carry out communication, services and transactions in the economic context of the digital era (Powell et al., 2018). This digitalization has also led to the centrality of social-economic activities in society which only prioritizes profit and loss orientation (Apperley, 2015; Billett, 2018; A. A. G. B. Udayana et al., 2024).

Economic activities in the digital era have considerably changed communication, service and interaction patterns between traders and buyers to become increasingly complex (Balk, 2024; Powell et al., 2018). This context is also emphasized by Trapenberg Frick (2016) who states that changes in socio-economic activities in the digital era have also resulted in various kinds of fundamental social and economic dynamics, especially those experienced by conventional Micro, Small and Medium Enterprises (MSMEs). Changes in communication patterns, services and economic transactions in the digital era are not only a good opportunity (Santos et al., 2024; Tapsell, 2018), but also pose new problems for conventional MSMEs to survive and exist in the digital era. Therefore, the transformation of socio-economic activities in the digital era in the view of Cahyaningati (2018) has positive and negative effects on the orientation of society's progressively complex social and economic activities. According to Zovko (2016), this context transpires due to the digitalization of social activities has fundamentally changed the way and orientation of society in conducting communications, services and transactions in an economic context.

3. Method

This study was conducted amidst the prevalence of conventional MSMEs experiencing bankruptcy due to the impact of the ever more massive online-based transaction transformation in the digital era. However, this study only focuses on explaining the strategies of conventional MSMEs in Bringhamharjo market to keep being able to survive and exist amidst the massive trend of online-based transaction in the digital era. Abdullah (2016) also emphasizes that a study explaining the existence of conventional MSMEs in the digital era is a very engaging discussion to carry out as a lesson learned. In line with that, this study is also based on three considerations. First, the existence of conventional MSMEs in the digital era is a central issue that has not been comprehensively treated in previous studies. Second, the existence of conventional MSMEs in the digital era has characteristics that are so complex that it is very critical to explain them. Third, conventional MSME survival strategies in the digital era are an imperative context to reflect on as a lesson learned. These three considerations are the basis for this study to explain and reflect on conventional MSME survival strategies in the digital era.

Figure 1. Conventional MSME center in Bringhamharjo market, Yogyakarta



Source: Author's field observations and documentation.

This study is a qualitative descriptive study that relies on primary and secondary data. The primary data used in this study was obtained through a process of observation and interviews conducted in an unstructured manner with buyers and doers of conventional MSMEs in Bringhamharjo market, Yogyakarta. Observations and interviews were conducted directly by visiting buyers and conventional MSMEs doers after carrying out transaction process at Bringhamharjo market. The interview questions focused on three contexts, namely; First, the basis and communication patterns conducted by conventional MSME actors and the buyers' experience in communicating with conventional MSME actors. Second, the basis and service patterns practiced by conventional MSME actors and buyers' experiences with services from conventional MSME actors. Third, the basis and pattern of negotiations carried out by conventional MSME actors and the buyers' experience in carrying out transactions with conventional MSME actors. In line with this, secondary data in this study was obtained through the process of reading relevant websites, books and journal articles.

Data analysis in this study refers to the process carried out by Fernando et al. (2023) which focuses on three processes. First, data reduction, which is the process of rearranging data into a more systematic form based on the tendencies of the data that has been obtained according to the characteristics and context of the data. Second, data verification, which is the process of concluding data that has been reduced thematically. Third, data description, which is the process of presenting the data that has been obtained and additionally displaying it in table form containing photos and interview quotes that have

been verified according to the focus of the discussion in this study. From these three processes, the next stage of analysis is carried out on the data inductively as a basis for interpretation of the data that has been obtained (Fernando et al., 2024; Galuh Larasati et al., 2023). Interpretation of data is carried out by restating and reflecting on the data according to the characteristics, patterns and socio-cultural context represented by the data. The process and stages of analysis carried out make it possible to obtain a conclusion from the phenomenon under study.

4. Result

This study shows that conventional MSMEs in Bringharjo Yogyakarta market are able to survive and exist amidst the increasingly massive online-based transaction transformation in the digital era. This context can be seen through three important findings and discussions in this study.

4.1. Survival strategy based on “*Toto Kromo*” values in the context of communication

A survival strategy based on “*Toto Kromo*” values in the transaction process is often used by conventional MSMEs in the Bringharjo market to survive and exist in the digital era. Hakim et al. (2021) also states that the values of “*Toto Kromo*” in Javanese society can be seen through the communication patterns they use politely with everyone. They also often practice it in the context of communication in economic activities, as can be seen from the display in Figure 2.

Figure 2. Communication between traders and buyers at Bringharjo market



Source: Author’s field observations and documentation.

Figure 2 shows communication activities in buying and selling activities carried out by conventional MSMEs in Bringharjo market. More intensive communication is a realization of “*Toto Kromo*” values which are carried out by many conventional MSMEs in Bringharjo market as a strategy to survive and exist in the digital era. This context can also be reflected through the display in table 1.

Table 1. Survival strategy based on “*Toto Kromo*” values in the context of communication

Communication	Seller	Buyer
Persuasive	“We often build customer trust with conversations sometimes outside the context of buying and selling. That’s not a method, but we consider it as our Javanese etiquette in talking to people.” (Hy, 48)	“Comfort is important for us when shopping, especially if the communication with the seller is very friendly, so we feel very comfortable when making transactions. That’s what I don’t get when shopping online.” (Kn, 39)

Persuasive	“We usually include our experiences when interacting with customers. Yes, of course, it’s about the goods we sell. We are Javanese, if we don’t tell stories, it’s not good enough, especially if there are customers, the more they are asked to tell stories, the more they buy.” (Ag, 35)	“I myself prioritize honest and informative communication from sellers. That’s why I like shopping at the market better than online stores. There is a lack of trust in goods sold online, especially since the seller does not provide detailed information to me.” (Yg, 32)
Social relations	“Our relationship with customers is not just a buying and selling relationship. But we also form social relationships with buyers. Because that is also part of the local values that we have to practice in daily communication.” (Hy, 48)	“When I shop online it’s just shopping. However, when I shop here, I don’t just shop but also look for friends to chat with, so I really feel at home and come back to shop here again because the sellers are very friendly.” (Kn, 39)
Interactive	“We, Javanese people, must have good manners with everyone. For example, we have to listen to each other, that’s the etiquette we apply to customers who make transactions with us.” (Mi, 28)	“Online shopping means communication is limited. It is only one way, so we don’t have interactive transaction, that’s what makes us more comfortable shopping directly because of the intense communication.” (Ce, 31)
Interactive	“Yes, we are Javanese, we have the habit of asking questions and actively responding to customers. It’s great if you can sell while joking with customers so they find items that match their wishes. While they are looking for the goods, we chat with them about the quality.” (Nw, 29)	“I prefer to chat with sellers at the market. If you’re in an online shop, you can’t chat casually. Often when I shop online, my questions about goods are rarely answered, so I’m too lazy to shop at online stores, so I’d rather shop directly (conventionally).” (Yg, 32)

Source: Author’s field observations and documentation.

Table 1 shows survival strategies based on “*Toto Kromo*” values in the context of communication conducted by conventional MSME actors. This context also received a positive response from buyers who came directly to Bringharjo market. In line with that, the display in Table 1 also contains three important contexts regarding survival strategies based on “*Toto Kromo*” values in the setting of communication conducted by conventional MSME actors, therefore they can survive and exist in the digital era.

First, the survival strategy based on “*Toto Kromo*” values carried out by conventional MSME actors is practiced quite a lot in a more persuasive communication process. This survival strategy based on more persuasive values is a manifestation of “*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Hy, 48). The manifestation of “*Toto Kromo*” values practiced by conventional MSMEs was also responded positively by Kn (39) since the communication made by traders was more persuasive.

Second, the survival strategy based on “*Toto Kromo*” values carried out by conventional MSME actors is practiced quite a lot in the communication process in a more relational direction. This survival strategy based on relational values is a manifestation of

“*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Hy, 48). The manifestation of “*Toto Kromo*” values practiced by conventional MSMEs was also responded positively by Kn (39) since the communication carried out by traders was more relational.

Third, the survival strategy based on “*Toto Kromo*” values carried out by conventional MSME actors is practiced in a more interactive communication process. This survival strategy based on more interactive values is a manifestation of “*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Mi, 28). Ce (31) also responded positively to the manifestation of “*Toto Kromo*” values practiced by conventional MSMEs since the communication carried out by traders was more interactive.

The survival strategy based on “*Toto Kromo*” values conducted by conventional MSME players in Bringharjo market is realized through the communication processes they perform. This context can be seen through three important contexts which can be reflected in Table 1. Communication based on values that is more persuasive, relational and interactive with buyers, is an expression of “*Toto Kromo*” values executed by conventional MSME actors as a strategy to survive and exist in the digital era.

4.2. Survival strategy based on “*Toto Kromo*” values in the context of service

A survival strategy based on “*Toto Kromo*” values in the transaction process is performed by conventional MSME actors in Bringharjo market to survive and exist in the digital era. Razak et al. (2023) also state that “*Toto Kromo*” values of the Javanese people can be observed through their service in welcoming and serving guests well. They also often practice them in the context of services for economic activities, as can be seen from the display in Figure 3.

Figure 3. Services in buying and selling activities at Bringharjo market.



Source: Author’s field observations and documentation.

Figure 3 shows the services in buying and selling activities carried out by conventional MSMEs at Bringharjo market. Welcoming and serving guests well is a realization of “*Toto Kromo*” values conducted by conventional MSME actors in the Bringharjo market as a strategy to survive and exist in the digital era. This context can also be reflected through the display in Table 2.

Table 2. Survival strategy based on “*Toto Kromo*” values in the service context

Service	Sellers	Buyers
Provide solutions in serving	“Conventional sellers like us must prioritize good service such as we have to know what kind of customer we want, what they want to look for, we can adjust it. So they feel they get good service	“What makes me like shopping directly rather than shopping online is the service which offers more solution. For example, if I can’t find the product I want, sellers here can recommend the

	and are comfortable shopping here.” (Si, 39)	other products with the same quality to me.” (Ma, 32)
Provide solutions in serving	“Not only the profit factor, but we also often feel uncomfortable with customers. It is the character of Javanese, right? That’s why we serve our customers as well as possible. We always give them several product choices and find suitable products. If it’s not suitable to their needs, we will immediately search for it at our fellow seller’s place.” (Hy, 48)	“Now I even like shopping at conventional stores rather than online. In my experience, there are items that I want to buy in online stores but they don’t give me solutions and they offer one size for all. As a result I can’t use the product. It was different from conventional market where I was immediately given choices and solutions regarding the size of the product.” (Ce, 31)
Active in serving	“We must actively offer our products to customers who come. So, they know the products we sell, and buyers can also have a look before buying the products we offer. The point is, we have to be active in offering products.” (Kb, 43)	“It’s nice here, we go into the sales place and the sellers are also active in offering their products. So, the product we are looking for can be found easily. If we shop online, we have to actively look for it, here the traders are active.” (Ma, 32)
Active in serving	“Our principle is that customers are like guests who give us provision. As much as possible we have to provide the best service or if we are Javanese we would say we protect our guests. While customers are browsing, we also offer other products that may make them interested. We show several product colors that we have, so that customers can choose which one they like. If it’s suitable, we’ll give them a discount option.” (Aug, 35)	“I often shop online but in my personal opinion I’m more satisfied with conventional shopping in the market. Because in the market sellers are more active in serving, I get several product choices. Apart from that, conventional traders are more active in sharing product information to me, so I know which quality is the best. It was obviously different from online shopping.” (Kn, 39)
Supportive in serving	“Sellers must support each other, for example if there are customers who don’t like our products, we can also give advice, or even tell the place that sells the product they are looking for. So, here the sellers support each other.” (Si, 39)	“I like shopping here because I feel well served. Once, I was looking for clothes but did not find the right one, then the seller directed me to another shop that sold the clothes I meant, and found them. You can’t do that when shopping online.” (Ma, 32)

Source: Author’s field observations and documentation.

Table 2 shows survival strategies based on “*Toto Kromo*” values in the context of services provided by conventional MSME actors. This context also received a positive response from buyers who came directly to Bringharjo market. In line with this, Table 2 highlights three important contexts regarding survival strategies based on “*Toto Kromo*” values in the setting of services provided by conventional MSMEs in order they can survive and exist in the digital era.

First, the survival strategy based on “*Toto Kromo*” values applied by conventional MSME actors is practiced quite a lot in more solution-oriented service processes. This survival strategy based on more solution-oriented services is a realization of “*Toto Kromo*”

values practiced by conventional MSME actors in Bringharjo market (KI, 43). Ma (32) also responded positively to the realization of “*Toto Kromo*” values practiced by conventional MSMEs since they received more solution-oriented services from traders.

Second, the survival strategy based on “*Toto Kromo*” values carried out by conventional MSME actors is practiced quite a lot in more active service processes. This survival strategy based on more active service is a manifestation of “*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Si, 39). Ma (32) also responded positively to the realization of “*Toto Kromo*” values practiced by conventional MSMEs since they received more active service from traders.

Third, the survival strategy based on “*Toto Kromo*” values conducted by conventional MSME actors is practiced quite a lot in a more supportive service process. This survival strategy based on more supportive services is a realization of “*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Si, 39). Ma (32) also responded positively to the realization of “*Toto Kromo*” values practiced by conventional MSMEs since they received more supportive service from traders.

The survival strategy based on “*Toto Kromo*” values carried out by conventional MSME actors in Bringharjo market is realized in many ways through service processes for buyers. This context can be seen through three important contexts which can be reflected through the display in table 2. Services based on values that are more solution-oriented, active and supportive with buyers, are a realization of the values of “*Toto Kromo*” which are applied by many actors of Conventional MSMEs as a strategy to survive and exist in the digital era.

4.3. Survival strategy based on “*Toto Kromo*” values in the context of transactions

A survival strategy based on “*Toto Kromo*” values in the transaction process is often used by conventional MSMEs in Bringharjo market to survive and exist in the digital era. Purwanto et al. (2022) also state that the values of “*Toto Kromo*” in Javanese society can be seen through interaction patterns that are more open and negotiable. They also often practice it in the context of transactions in economic activities, as can be seen from the display in Figure 4.

Figure 4. Buying and selling transaction activities at the Bringharjo market.



Source: Author’s field observations and documentation.

Figure 4 shows the buying and selling transaction activities conducted by conventional MSMEs in Bringharjo market. Transactions that are more open and negotiated are a realization of the values of “*Toto Kromo*” which are implemented by conventional MSME actors in Bringharjo market as a strategy to survive and exist in the digital era. This context can also be reflected through the display in Table 3.

Table 3. Survival strategy based on “*Toto Kromo*” values in the transaction context

Transactions	Sellers	Buyers
Transactions are more negotiable	“We are not too rigid about the prices we set, so that every product we sell can be bargained for by each of our customers. In our opinion, bargaining is a normal thing in trading, and we as Javanese people are very open to this bargaining activity.” (Ak, 51)	“If we shop directly, we can make maximum offers. Online shopping makes it difficult to bargain, so we buy products at quite high prices. In this place we can bargain at a price that is as reasonable as we can afford.” (Dn, 47)
Transactions are more accommodating	“The transactions we carry out must also accommodate customer interests, so that the product offerings we sell do not focus only on our profits. Since we, as Javanese, have to be more open, in conducting deliberations or transactions.” (Kb, 43)	“When shopping here, I feel that the prices are mutually beneficial between the seller and the buyer. So, when I shop here the price I pay is in line with what I expected. I feel that sellers and buyers both benefit in the context of price.” (Dn, 47)
Transactions are more accommodating	“The principle of selling is mutual profit. It’s not just the seller who makes a profit, the buyer also has to make a profit. If you are a Javanese person like me, you want all buying and selling transactions to be fair and able to fulfill all customer requests.” (Si, 39)	“In conventional shops like this market, transactions are easier for me. I can negotiate the price if I shop at a conventional store. It is unlike in online shops, where prices cannot be negotiated at all, not to mention that the goods that are delivered sometimes do not match my wishes.” (Kn, 39).
Transactions are more effective	“We are very open to payments or transactions made by buyers, which can be done in cash or non-cash. Since our principle is that traders must be open and must be able to adapt to customer desires.” (Ak, 51)	“If you shop here, you can pay using cash or non-cash. I think this is an effective transaction, there is money and goods. There are also no shipping costs. This is what makes me prefer shopping here.” (Dn, 47)
Transactions are more effective	“We don’t want to cause inconvenience to customers. Javanese people don’t want to make things difficult if they can make things easier for people. Therefore, we continue to try to fulfill customer requests by installing a scanning application for non-cash payments. So that it is more effective for customers and sellers.” (Ag, 35)	“Shopping at online stores is more difficult because I have to use code verifications which makes me lazy to shop anymore. This is different from shopping at conventional stores, it is more practical to pay directly without using verification. Moreover, now there are non-cash transactions.” (Ce, 31)

Source: Author’s field observations and documentation.

Table 3 shows a survival strategy based on “*Toto Kromo*” values in the context of transactions conducted by conventional MSME actors. This context also received a positive response from buyers who came directly to Bringharjo market. In line with that, Table 3 display also contains three important contexts regarding survival strategies based on “*Toto Kromo*” values in the context of transactions conducted by conventional MSME actors, in order they can survive and exist in the digital era.

First, the survival strategy based on “*Toto Kromo*” values carried out by conventional MSME actors is practiced quite a lot in more negotiated transaction processes. This survival strategy based on more negotiable values is a manifestation of “*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Ak, 51). The manifestation of the “*Toto Kromo*” values practiced by conventional MSME actors was also responded positively by Dn (47) since it had made the transaction process more negotiable.

Second, the survival strategy based on “*Toto Kromo*” values applied by conventional MSME actors is practiced to a greater extent in a more effective transaction process. This survival strategy based on more accommodating values is a realization of “*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Kb, 43). The realization of “*Toto Kromo*” values practiced by conventional MSME actors was also responded positively by Dn (47) since it had made the transaction process more accommodating.

Third, “*Toto Kromo*” values-based survival strategy applied by conventional MSME actors is practiced to a greater extent in a more effective transaction process. This survival strategy based on more effective values is a manifestation of “*Toto Kromo*” values practiced by conventional MSME actors in Bringharjo market (Ak, 51). The manifestation of “*Toto Kromo*” values practiced by conventional MSME actors was also responded positively by Dn (47) since it had made the transaction process more effective.

The survival strategy based on “*Toto Kromo*” values applied by conventional MSME actors in Bringharjo market is materialized to a large extent through the transaction processes they practice. This context can be seen through three important settings which can be reflected in the display in Table 3. Transactions based on values that are more negotiable, accommodative and effective with buyers, are a materialization of the values of “*Toto Kromo*” which are applied by many conventional MSMEs actors as a strategy to survive and exist in the digital era.

5. Discussion

A survival strategy based on “*Toto Kromo*” values is often used by conventional MSMEs to remain able to survive and exist amidst the massive online transaction in the digital era. This context can be reflected through three important findings in this study. First, the survival strategy based on “*Toto Kromo*” values is realized by conventional MSMEs in the form of more persuasive, relational and interactive communication. Second, the survival strategy based on “*Toto Kromo*” values is often materialized by conventional MSMEs in the form of more solution-oriented, active and supportive services. Third, “*Toto Kromo*” values-based survival strategy is often manifested by conventional MSMEs in the form of transactions that are more negotiable, accommodative and effective. From these three findings, it can be reflected that survival based on “*Toto Kromo*” values is not only a materialization of a form of local intelligence, but has also been adopted by conventional MSMEs as a strategy to survive and exist amidst the transformation of online-based buying and selling activities in the digital era.

This study reflects that survival strategies based on local values such as “*Toto Kromo*” have enabled conventional MSMEs in Bringharjo Yogyakarta market to survive and exist amidst the transformation of online-based activities in the digital era. Daryono et al. (2020) states that “*Toto Kromo*” apart from being an expression of socio-cultural values, is also a materialization of Islamic values which are practiced through communication processes, services and economic transactions in local communities, therefore as to form long-term relational relationships between individuals through the concept of friendship.

This context is influenced by Daryono & Anggraheni (2018) the composition of local Javanese community who also come from devout Islamic merchant circles, so that their economic activities are not always oriented towards the concept of profit and loss. In other words, the survival strategy based on “*Toto Kromo*” values applied by conventional MSMEs is not only a cultural expression, but also a realization of spiritual values that can form long-term positive relationships between individuals in socio-economic activities naturally.

The transformation of online-based transaction activities highlights the importance of the adaptation process and strategies of conventional MSMEs to remain able to survive and exist in the digital era. Santoro et al. (2019) also states that in order to survive and exist amidst massive online transaction activities in the digital era, communication patterns, services and transactions practiced by conventional MSMEs must accommodate socio-cultural and economic values simultaneously. This context was also confirmed by Muhandri et al. (2021) who argue that by accommodating socio-cultural values in every economic activity we can build long-term positive relationships between sellers and buyers naturally, so that conventional MSMEs can still survive and exist despite the massive online-based transaction activities in this digital era. Communication, services and economic transactions that accommodate socio-cultural and economic values simultaneously can be used as an alternative strategy for conventional MSME actors to remain able to survive and exist amidst massive online-based transaction activities in the digital era.

The findings in this study are different from previous studies. Studies that discuss the transformation of online-based buying and selling activities in the digital era only focus on three contexts, such as regulations, profits, and the negative implications of online-based transaction activities for the existence of conventional MSMEs. However, the findings in this study show an important pattern and strategy for conventional MSME actors to remain able to survive and exist amidst the transformation of online-based transaction activities in the digital era. According to Azizah & Muhiatun (2018), this context is often neglected in economic activities which are only oriented towards the concept of profit and loss, so that communication, services and transactions are limited to short-term transactional relationships in the digital era. Therefore, to be able to survive and exist amidst massive online transaction activities in the digital era, conventional MSMEs must accommodate socio-cultural values in communication activities, services and economic transactions which are conducted simultaneously.

The transformation of online-based transaction activities has had long-term negative implications for the existence of conventional MSMEs in the digital era. In order to respond to these implications, the right pattern or strategy is needed for conventional MSMEs to remain able to survive and exist amidst massive online-based transaction activities in the digital era. Daryono et al. (2020) also states that the transformation of online-based transaction activities has reduced communication, service and economic transaction patterns which only emphasize profit and loss orientation, so that the relationships formed are limited to short-term transactional relationships in the digital era. In other words, if the communication patterns, services and economic transactions conducted are not based on a profit and loss orientation, conventional MSMEs have the potential to survive and continue to exist amidst massive online-based transaction activities in the digital era. Apart from doing reflective evaluations, consistently accommodating socio-cultural values can be used as a strategy for conventional MSMEs to remain able to survive and exist amidst massive online transaction activities in the digital era.

6. Conclusion

This study highlights three important strategies carried out by conventional MSMEs to remain able to survive and exist amidst massive online transaction activities in the digital era based on “*Toto Kromo*” values. First, the communication carried out is more persuasive, relational and interactive with buyers. Second, the service provided is more solution-oriented, active and supportive with buyers. Third, the transactions carried out are more negotiable, accommodating and effective with buyers. From the three strategies implemented by conventional MSMEs, it can be concluded that the survival strategy based on “*Toto Kromo*” values practiced by conventional MSMEs in Bringharjo Yogyakarta market is not only a realization of a form of local intelligence, but is also adopted by conventional MSMEs as a strategy to survive and exist amidst the transformation of online-based transaction activities in the digital era.

The findings in this study are different from studies that have been conducted before. Studies that discuss the transformation of online buying and selling activities in the digital era only focus on three contexts, such as regulations, profits, and the negative implications of online transaction activities. However, the findings in this study show that conventional MSMEs can survive and exist amidst massive online-based transaction activities by accommodating “*Toto Kromo*” values in the communication, service and economic transaction processes in the digital era. The findings in this study are not only expected to be a dialogic basis for socio-economic studies, but are also hoped to be a reference or solution for conventional MSMEs who are having difficulty surviving and adapting amidst massive online-based transaction activities in the digital era.

This study also has limitations in the data collection process, which were conducted through observation and interviews conducted only at Bringharjo Yogyakarta market. Therefore, the data obtained in this study only consists of images and interview quotes obtained from visitors and conventional MSME actors in one market area only. However, it is expected that the insights in this study can become a basis or reference for further studies, especially for studies aiming at analyzing and comparing strategies implemented by conventional MSMEs in other markets and regions. In this way, understanding of survival patterns and strategies applied by conventional MSMEs amidst massive buying and selling activities in the digital era can be reflected comprehensively with a large and more varied number of informants.

Author Contribution Statement

Contributions of the authors in this article: Hulwati and Ahmad Wira contributed as concepts and drafters of the article; Abdul Muizz Mohd Salleh and Rozalinda contributed as data analyzers and interpreters; Helmalia and Novia Indriani as the drafter and critically revising the article. All authors agree to take responsibility for all aspects of this work.

Disclosure of Interests

We have no conflict of interest to declare

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