



Grocery Stores Empowerment through Sampoerna Retail Community (SRC) Program in Ponorogo Regency from Maqashid Sharia Perspective

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Abstract

Introduction: The rapid growth of modern retail in Indonesia, such as Indomaret and Alfamart, has created major challenges for the sustainability of traditional grocery stores. This condition demands empowerment so that grocery stores are able to survive and adapt in the midst of increasingly competitive retail competition. One form of intervention in empowering grocery stores is the Sampoerna Retail Community (SRC) program, an initiative of PT HM Sampoerna Tbk. This program aims to improve the welfare of business actors, which in an Islamic perspective can be studied through the maqashid sharia approach. This study aims to analyze how the implementation of the SRC program impacts the performance of grocery stores in Ponorogo Regency from maqashid sharia perspective. **Research Methods:** The research method used is field research with a qualitative approach. Data were collected through interviews, observations, and documentation. To ensure the data validity, triangulation sources and techniques was used. The informants in this study include eight SRC store owners and a SRC coach. **Results:** The research findings show that SRC program, which focuses on three main aspects (store management, digitalization, and improved accessibility), is able to bring positive changes to grocery stores in economic, social and psychological aspects. However, the implementation has not been fully optimized, especially in digitalization aspect, which is influenced by the culture of shopkeepers and the activeness of the program assistants. **Conclusion:**

The SRC program contributes positively to the welfare of the fostered store owners, which is marked by improved store performance and is in line with maqashid sharia. Although the program does not directly integrate sharia principles, it still reflects sharia values, such as justice, helping, and social welfare.

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INTRODUCTION

The retail industry competition in Indonesia is getting faster and tighter which can be seen from the growth of modern retail businesses, along with the economic growth of the community. According to the Statistics Indonesia, known as BPS (or Badan Pusat Statistik), the growth of modern retail until 2021 reached 40,377 outlets consisting of 38,323 minimarkets, 1,411 supermarkets, 358 gas station retailers, and 285 hypermarkets. This condition is inversely proportional to the number of grocery stores, which experienced a significant decline of 11.85%, from a total of 4.1 million outlets to 3.6 million outlets (Rizaty, 2022). The rapid growth of modern retail stores, especially franchise stores, such as Indomaret and Alfamart, which are ubiquitous and often stand close together, often raises concerns about the sustainability of traditional grocery stores.

Grocery stores are small retailers that sell daily necessities, such as household products. As part of MSMEs, these stores play a vital role in the economy due to their fast transaction turnover and direct contact with people's primary needs. Competition with modern retail is intensifying due to lifestyle changes that demand shopping convenience, such as easy access to products and cashless payment systems (Yudha et al., 2023). Meanwhile, the competitiveness of grocery stores is still weak due to limitations in management, finance, partnership networks, and lack of guidance and adoption of digital technology. Digital transformation, such as the development of e-commerce and cashless payment systems, has significantly changed people's consumption patterns. Data from Bank Indonesia notes that over the past decade (2012-2022), there has been a 5,316% surge in the volume of transactions using electronic money (Kusnandar, 2022). This figure reflects the shift towards digital shopping preferences. These changes impact the competitiveness and sustainability of grocery stores, especially due to limitations in human resources. Therefore, empowerment programs are needed to strengthen their position.

In general, empowerment is an effort to strengthen the position of weak community to become more empowered, independent, and competitive. The empowerment process can be realized through the application of five approaches; enabling, strengthening, protecting, supporting and maintaining (Suharto, 2009). MSME empowerment plays a role in creating economic opportunities for low-income communities, expanding access to economic resources, and increasing income. Empowerment is closely related to improving people's welfare. In Islam, welfare includes security, peace, and happiness inside and out. Apart from

the economic aspect, welfare is seen from the objectives of Islamic law or *maqashid sharia* (Wulandari et al., 2022), which include protecting religion (*hifz din*), soul (*hifz nafs*), intellect (*hifz 'aql*), offspring (*hifz nasl*), and property (*hifz mal*). The essence of *maqashid sharia* lies in efforts to create benefits that include the fulfillment of basic needs, sustenance, and human emotional and intellectual well-being. In Umer Chapra's perspective, this is closely related to the achievement of *falah* (happiness in this world and hereafter) and *hayatan thayyibah* (good life), which reflects the principle of *rahmatan lil 'alamin* through the development of a fair and sustainable economic system (Chapra, 2008).

The success of empowerment also depends on multi-stakeholder support, including partnerships with the private sector in strengthening the business ecosystem. This support is generally realized through Corporate Social Responsibility (CSR) programs, such as Sampoerna Retail Community (SRC). This program is an initiative of PT HM Sampoerna Tbk that focuses on partnership, coaching, and mentoring to develop grocery stores through collaboration between large and small businesses (Natalia, 2021). Previous research shows that participation in the SRC program can improve the competitiveness of grocery stores, with an increase in turnover of around 10.94% to 62% (Shafira, 2021). The program also encourages business development, such as digital product sales and cashless payments, supported by better store management systems and mobile-based applications (Rizki et al., 2023). An initial survey in Ponorogo Regency showed that SRC stores appear cleaner, tidier, and more crowded. However, interviews with two store owners revealed that the program's impact on operations has not been optimal. Not all stores take advantage of facilities provided by SRC, due to limited capabilities and the less active role of program assistants.

Ponorogo Regency was selected as a research location based on its socioeconomic characteristics, which are dominated by MSME actors. BPS data shows an increase in the number of MSMEs from 31,328 units in 2019 to 39,650 units in 2022 (Kominfo, 2023), consisting of the trade (63.03%), production (19.07%) and service (17.90%) sectors. The trade sector, includes grocery stores and home-based businesses, is the most dominant sector. There are also many SRC stores in Ponorogo Regency, making it a representative location to study the effectiveness of empowerment programs in grocery stores, especially SRC stores. Based on the problem above, this study aims to analyze the implementation of SRC program and see how this program is able to empower grocery stores in Ponorogo Regency. This research also examines the *maqashid sharia* perspective to provide a more detailed overview.

RESEARCH METHOD

This research is a type of field research with a descriptive qualitative approach to obtain an in-depth understanding of the implementation of the SRC program and its impact on the performance of grocery stores in Ponorogo Regency. The research location was chosen randomly because data on the number of SRC stores in Ponorogo Regency is unknown. Through observation, the researcher reached 30 stores in 13 sub-districts that were identified as part of the SRC. However, only eight stores in seven sub-districts were willing to be informants and met the research criteria, namely being active in the program such as

implementing layouts according to standards and using digital applications. These eight stores were selected because they were considered relevant to the focus of the study. Data sources in this study include primary data obtained through observations and interviews with SRC shopkeepers and SRC coach, as well as secondary data in the form of documentation and the official website of the institution. Data processing refers to the Miles and Huberman model which consists of data reduction, data presentation, and conclusion drawing (Sugiyono, 2013). To ensure the data validity, triangulation of sources and techniques was used, namely comparing data from various sources, such as interviews with eight SRC store owners and a coach, and combining information from documents and direct observation.

Tabel 1. List of SRC Stores that are Research Locations

No.	Store	Owner	Address	Year Joined
1	SRC Jawa	Wahyu Indarti	Kauman	2018
2	SRC Candra	Marsono	Kauman	2017
3	SRC Tun	Jematun	Jambon	2018
4	SRC Yayuk	Yayuk	Badegan	2020
5	SRC Berkah Jaya	Basoni	Babadan	2019
6	SRC Siti Sa'diyah	Diyah	Ponorogo	2016
7	SRC Nuryani	Yani	Siman	2020
8	SRC Umi	Hadi	Jenangan	2020

Source: Data processed by researcher, 2025.

RESULT AND DISCUSSION

Implementation of Sampoerna Retail Community (SRC) Program in Empowering Grocery Stores

Empowerment is a process of building community awareness that is carried out in a transformative, participatory and sustainable manner, by increasing the capacity to overcome the basic problems faced to improve the quality of life in accordance with expectations (Wahdaniyah, 2023). Sampoerna Retail Community (SRC) is aimed at developing the capabilities of business actors while strengthening the competitiveness of grocery stores in facing competition with modern retailers. Based on the interview results, it is known that SRC does not provide business capital assistance or charge partnership fees to program participants. The main focus of this program is to provide assistance to encourage the independence of grocery stores, which is in line with empowerment principles that emphasize sustainability and gradual capacity building (Hamid, 2018). The assistance is carried out every two weeks in the form of direct visits to ensure that there are no obstacles faced by shopkeepers, especially related to the use of the AYO Toko application. This program is carried out with three main focuses, namely:

1. Store Management

Sampoerna Retail Community (SRC) fosters grocery stores to improve the quality of business management, from store organization to customer service. Store arrangement in the

SRC program includes optimization of product layout and display to create a more efficient and attractive shopping environment for consumers. The standards applied refer to the principles of Neat, Clean, and Bright, known as RBT (or Rapi, Bersih, Terang) as a basic guideline for the physical arrangement of the store. The visual identity that reflects the characteristics of SRC is realized through the installation of banners and the use of the dominant color white with red gray lines on the store walls. In addition, merchandise is systematically arranged on shelves and grouped by product category, with the additional provision that no hanging items are allowed. In particular, Sampoerna's products are placed in a more prominent position compared to other similar products.

Then, the tagline “Near, Save, Friendly” (or Dekat, Hemat, Bersahabat) represents the differentiation as well as the strategic function of the SRC program in fostering grocery stores. The word “friendly” in this context not only acts as a marketing element, but also reflects a personal approach to service, where the shopkeepers are expected to be shopping companions who welcome customers with friendliness and familiarity. This value brings back the distinctive characteristics of traditional grocery stores that prioritize interpersonal relationships between sellers and buyers, as well as being a competitive advantage in the face of modern retail models that tend to be impersonal.

In addition, SRC also provides rewards as a form of appreciation and motivation to store owners, which are divided into two types: rewards from purchasing products at SRC wholesale partners and from completing missions in the AYO Toko application. SRC wholesale partners, as the main suppliers, give points every time a store purchases a certain amount, which can be exchanged for discounts or other prizes. Meanwhile, completing missions on the AYO Toko app earns coins and XP (experience points). Coins can be exchanged for money, discounts, or Pojok Bayar balances, while XP indicates the level of participation and can be exchanged for rewards. With a minimum of 15,000 XP, stores can earn direct prizes, and with 25,000 XP, they have the opportunity to participate in regional or national Retail Parties.

2. Digitalization

Modernization efforts are realized by SRC through the development of a digital ecosystem in the form of an application that connects wholesale partners, grocery stores, and customers. The AYO Toko application is designed to support business management, from selling products online, providing digital product services, ordering stock items to SRC wholesale partners, to opportunities to earn additional profits through missions. This application is supported by various features, as follows (SRC, 2025):

- a. Shopping feature, to purchase stock items at SRC wholesale partners. Through the e-ordering system, the shopping process becomes more efficient.
- b. Missions feature, allows simple activities performed in the store to earn coins and XP, while boosting business. These missions can include arranging products on shelves, creating display creations, and more. The more missions performed, the more benefits can be earned.
- c. Pojok Bayar (or Pay Corner) feature, allows stores to provide digital products such as credit payment services, electricity bills, and others.

- d. AYO Kasir (Cashier), functions as a Point of Sales (POS) that facilitates SRC stores in recording product sales in real-time, can monitor store sales reports, record transactions, and manage product stock efficiently.
- e. Pojok Modal (or Capital Corner) feature to help grocery stores with capital constraints. The shopkeepers can shop for stock items from SRC wholesale partners with a cash advance.

The results of the interviews revealed that the eight stores that were the object of the study have integrated digital technology through the use of the AYO Toko application from the SRC program. The positive response and open attitude of the shopkeepers indicate an awareness of the urgency of digitalization as a means to improve operational efficiency and business competitiveness. However, the technology adoption process is not instantaneous. One indication is that the AYO Kasir application has not been used by all the stores studied. The majority of informants identified limited human resources as the main obstacle, mainly related to the lack of diligence and familiarity of shop owners in operating technological devices. In addition, challenges also arose from the implementation of mentoring. Some partners, such as SRC Berkah Jaya and SRC Yayuk Susanti, considered that the assistance from the SRC was still not optimal and tended to take place slowly, which could potentially hinder the acceleration of digital implementation as a whole.

3. Accessibility

Accessibility refers to the extent to which individuals or businesses can easily obtain goods, services, or an environment that supports their activities. In the context of SRC program, accessibility is manifested through various forms of convenience offered to fostered grocery stores in managing their businesses. One concrete form is easy access to distribution. SRC not only cooperates with grocery stores, but also builds strategic partnerships with wholesalers that serve as the main suppliers for SRC stores and other retailers. Through the AYO Toko application, grocery stores can place orders for merchandise digitally with a delivery system, making the supply process more efficient and structured. Furthermore, this distribution access is expanded through the Pojok Lokal (or Local Corner) initiative, a special shelf provided in SRC grocery stores to display and sell products from local MSMEs, such as snacks, crafts, and others. This initiative helps to enrich the range of products offered by the store.

In addition to the distribution aspect, SRC also provides wider access to information to the fostered stores through the formation of a sub-district level association. This association consists of fellow SRC shopkeepers and serves as a forum for communication, sharing experiences, and building solidarity among business actors. Membership in the association is expected to not only strengthen social networks and facilitate the flow of business information, but also prevent unfair competition. Interestingly, this association also has a social and organizational mission carried out by 4-5 members, so that in addition to being a means of recreation and togetherness, its existence also strengthens the bond of friendship between members of the business community.

The implementation of this program is in accordance with the empowerment approach developed by Edi Suharto. Enabling, where the SRC builds self-confidence and

removes pessimism about the possibility of business development. Strengthening, done by providing management training and digitalization to increase the capacity of the owner. Protecting, realized by the existence of an association to avoid unhealthy competition between SRC stores. Supporting, in the form of continuous assistance to overcome obstacles that may arise. This is in line with the principle of empowerment which emphasizes sustainability and gradual capacity building (Suharto, 2009).

Impact of Sampoerna Retail Community (SRC) Program on Grocery Store Performance

Based on the research results, the Sampoerna Retail Community (SRC) program has a positive impact on the assisted grocery stores, which is reflected in store revitalization, increased operational efficiency, income, and strengthening the capacity of business owners in managing their business. Empowerment is basically directed at improving the quality of life or welfare of the community, covering economic, social, and freedom and security aspects. According to John Friedmann's concept, community empowerment must start from the empowerment of each household which includes three aspects: social, political, and psychological (Suaib & Zulhijjah, 2024). In the increasingly fierce retail competition, grocery stores are vulnerable to economic, psychological, and social problems. Thus, researchers analyze the impact of the Sampoerna Retail Community (SRC) empowerment program on changes in these three aspects:

1. Economic

The partnership with SRC has had a visible economic impact from the modernization of the store's physical appearance to the increase in revenue. One of them is SRC Jawa, which experienced an increase in daily income from around IDR 500,000 to IDR 3,000,000. Based on the interview results, the eight stores that were the object of the study had varying average daily income. The researcher classified this daily income into three categories as follows:

- a. $\leq$ IDR 1,000,000 : SRC Tun, SRC Berkah Jaya, SRC Nuryani
- b. $\geq$ IDR 1,000,000 – IDR 3,000,000 : SRC Jawa, SRC Yayuk Susanti, SRC Umi
- c. $\geq$ IDR 3,000,000 – IDR 5,000,000 : SRC Candra, SRC Siti Sa'diyah

However, changes in income cannot be known accurately due to the absence of systematic financial records. Based on analysis, the increase in revenue was driven by store revitalization, which is the process of reviving less optimal business units. Through the partnership with SRC, stores have grown through improved layout, utilization of digital technology, as well as the addition of a variety of products and services, including digital products, payment services, and expansion into non-retail businesses, such as a contemporary beverage stand at SRC Yayuk Susanti and a fresh vegetable business at SRC Tun. This contributes to an increase in the number of transactions because consumers tend to choose stores that offer product completeness and convenience in shopping. Supported by people's preferences that tend to lead to convenience and efficiency in shopping, this modern concept is able to attract more customers. In addition, the SRC program also increases store revenue through a reward system and more optimal utilization of resources. In addition, the use of digital technology also increases efficiency by simplifying sales and purchase of product stock.

However, the impact felt by each store is different, especially in terms of income. Interview results show that three of the eight stores, namely SRC Berkah Jaya, SRC Nuryani, and SRC Umi, did not experience a significant increase in sales or revenue, which is thought to be influenced by location and competitor factors. Based on observation, the three stores are located in areas with high competition, including large modern retailers.

2. Psychological

The empowerment program aims to improve the standard of living of the community, which requires quality human resources, one of which is by having a strong mindset and self-concept. In the psychological aspect, SRC shopkeepers feel an increase in self-confidence. This self-confidence comes along with increasing their capacity, namely managerial and entrepreneurial skills including the use of digital technology, which gives a feeling of being more empowered and able to run a business better. A person's belief in their own abilities plays an important role in empowerment. A high level of self-efficacy can lead to increased motivation, effort intensity, and resilience in the face of adversity ([Prayoga & Laily, 2022](#)). In addition, confidence increases when business performance progresses, which then encourages store owners to maintain or even create a new atmosphere to remain attractive and competitive

3. Social

In the social aspect, the SRC program helps improve the social network of store owners through active involvement in community groups, SRC ecosystems and associations. Social interaction between shop owners in the association strengthens access to information related to market trends. Meanwhile, the SRC ecosystem, which includes SRC wholesale partners, provides easy access to product distribution as well as financial impact in the form of reward coins or discounts. In addition, the Pojok Lokal shelves play a role in supporting the promotion and sale of MSME products in the vicinity. Thus, this program creates a broader social impact for the fostered stores and the surrounding environment. In Islam, the concept of economy thoroughly covers the social economic aspects of society and is open to innovation and new ideas in an effort to realize prosperity ([Efendi & Prasetyo, 2022](#)).

Maqashid Sharia Review of Sampoerna Retail Community (SRC) Program

The main goal of empowerment is to realize self-reliance and welfare, which is reflected in the fulfillment of the community's basic needs ([Rofi'ah & Munir, 2019](#)). Welfare plays a role in improving the quality of life. In context of SRC program, its benefits can be analyzed through the maqashid sharia, which Umer Chapra relates to the achievement of *falah* and *hayatan thayyibah* according to sharia values ([Chapra, 2008](#)).

1. Religion (hifz din)

Religion is a fundamental aspect that shapes an individual's outlook on life. The dimensions of this aspect include behavioral values and motivation ([Chapra, 2008](#)). The free partnership system of SRC shows an attitude of mutual assistance (*ta'awun*), which is a fundamental principle in Islamic to help and protect the weak. Although the implementation of SRC program is not explicitly sharia-based, the essence of this program supports Islamic

economic principles, such as justice and social welfare. The justice aspect is reflected in equal access facilities to develop through various training and mentoring programs provided. Meanwhile, the social welfare aspect is reflected through the Pojok Lokal initiative, which plays a role in supporting MSMEs around to increase sales by marketing their products in SRC stores. Pojok Lokal represents the principle of a fairer and more equitable economic distribution, by building a mutually supportive business ecosystem. However, there are also inconsistencies with Islamic principles, such as the Pojok Modal initiative. Although designed to facilitate business capital needs, the application of the interest system in the mechanism risks increasing the financial burden, especially for stores with low profit. This is also not in line with Islamic economic principles that reject usury in financial transactions.

2. Soul (hifz nafs)

The soul aspect relates to the maintenance of fundamental human rights, including the rights to equality and freedom (Chapra, 2008). In the SRC program, equality is reflected through the provision of equitable facilities and support for all SRC stores, such as store management and digital literacy training, ongoing mentoring, and access to the association. In its implementation, SRC gives freedom to shopkeepers to adjust the implementation of the program to their respective conditions. For example, the shopkeepers are given flexibility in arranging store layouts, although they are directed to remain in harmony with the SRC visual identity. In addition, in using the AYO Kasir application or computerized system, SRC adjusts to the readiness and capacity of the store owner. This freedom encourages store owners to be more critical and innovative in determining the direction and sustainability of their business. This is in line with sharia principles, where economic activity must be based on willingness between the two parties involved. In addition, these activities must also include the element of freedom, which is free from all forms of coercion (Abidah et al., 2022).

3. Intellect (hifz 'aql)

The consequence of the maintenance of intellect is that economic activities must be based on rationality with knowledge as the main capital. This aspect dimension includes education and reward (Chapra, 2008). This principle is applied in the SRC program, which seeks to strengthen the intellectual capacity of owners through store management and digital literacy. Through knowledge transfer, SRC helps create a more adaptive and competitive business ecosystem, in line with Islam's goal of protecting and developing the potential of the human intellect. This is reflected in better store governance by applying modern retail principles. Based on the researcher's analysis, the missions available on the AYO Toko app contribute to improving the intellectual capacity of shop owners. In addition to the rewards that motivate them to continue developing, the missions also provide benefits in improving the owner's skills and have an impact on better store layout. This is because the main focus of these missions is directly related to SRC store operations, such as display of certain products.

4. Offspring (hifz nasl)

Protection of the family includes safeguarding offspring and the continuation of generations. This requires supporting factors, such as fulfillment of needs and security guarantees (Chapra, 2008). With coaching and training from SRC that provides economic

benefits through improved business performance, the program helps to improve the overall welfare of the family, which is reflected in the economic condition of the owners, which is considered adequate. This finding is reinforced by the shopkeepers statements that they are able to meet their daily needs and pay for their children's education, with five of the eight shops studied being the main source of family income. In addition, ongoing assistance from SRC helps to maintain business stability, thereby ensuring the availability of resources and providing security of future economic access.

5. Property (hifz mal)

Stewardship means managing wealth for the sustainability of life and material and spiritual well-being. Findings from the interviews indicate that the partnership with SRC has positively contributed to the development of the grocery stores, especially in terms of increased business scale and revenue. In addition, the rewards earned through completing missions in the AYO Toko application also provide additional benefits. This reflects the effectiveness and efficiency of digital technology utilization, which is increasingly optimal thanks to the strengthening of digital literacy for owners.

CONCLUSION

The Sampoerna Retail Community (SRC) program which realized through three main pillars, namely store management, digitalization, and accessibility improvement, has a positive impact on store development from economic, social, and psychological aspects. These impacts include store revitalization, operational efficiency, increased revenue, and increased capacity. Although the implementation in some aspects has not been optimal, overall this program provides welfare to shop owners and is in line with the objectives of sharia in protecting the soul, mind, property, offspring, and religion. The program reflects sharia values, such as justice, helping, and social welfare. Thus, SRC provides *maslahah* for grocery store owners, their families, and surrounding MSMEs.

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