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\mathbf{of} Street Vendors The Existence in **Business: Opportunities and Challenges**

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Abstract

This study aims to explain how street vendors survive and the obstacles they face amid modern business competition triggered by retail expansion and the shift to online commerce. The research uses a descriptive qualitative approach in one of the markets in Indonesia, with four main informants who are traders of various commodities (casual clothing, baby and children's clothing, foodstuffs, and fruits), supplemented by brief confirmation from market managers and customers. Data was obtained through stall observation, in-depth Revised September 25, 2025 interviews, and document review; analyzed thematically and Accepted October 29, 2025 mapped into a framework of strengths, weaknesses,

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opportunities, and threats. The findings reveal five most consistent strategies: strengthening services that foster trust; maintaining quality while organizing merchandise displays; starting to utilize simple digital channels (messaging and cashless payments based on Bank Indonesia's standard QR code); improving operational efficiency (stock and cost management); and collaborating with suppliers and the local community. The main obstacles include uneven digital literacy, limited capital and facilities, price pressure from modern retailers, and uncertainty regarding business space. The practical implications are the need for concise digital and managerial assistance, access to microfinance for small valueadded improvements, and participatory market structuring. This article contributes by translating cross-commodity daily strategies into an action plan that is easy for traders and stakeholders to adopt.

INTRODUCTION

Street vendors are an important part of the urban economy. They are present in alleys, sidewalks, market yards, and transportation hubs, providing daily necessities at affordable prices and friendly service. This role is not only about transactions, but also about employment opportunities, social networks, and solidarity among low-income city residents who rely on quick access to goods and services (Haris et al., 2024). From an Islamic perspective, trading is a noble activity. The Quran states, "وَأَحَلَّ اللهُ الْبَيْعَ وَحَرَّمَ الرّبَا" "Allah has made trading" lawful and forbidden usury" (QS. Al-Baqarah: 275).

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This verse places buying and selling as a lawful way of earning a living, while also serving as a reminder that the economic practices of the people, including street vendors, are based on the values of justice, honesty, and blessing. In this context, street vendors are not just small traders, but also strengthen the people's economy by maintaining the affordability and accessibility of services.

The competitive landscape for street vendors is changing rapidly. In many cities, modern retail is expanding rapidly to areas close to residential areas; minimarkets and supermarkets offer convenient shopping, long operating hours, stable availability of goods, and scheduled promotions. The commodities sold are often the same as those offered by traditional vendors, making price and service competition increasingly fierce (Mardhiyah & Safrin, 2021). At the same time, the digitization of consumption is shifting shopping behavior: consumers are increasingly accustomed to comparing prices, reading reviews, taking advantage of promotions, and making transactions via mobile devices. Online stores and shopping apps offer new conveniences that challenge conventional buying and selling patterns on street stalls (Susanto & Pangesti, 2021). This shift has weakened customer loyalty, which was previously formed through face-to-face interactions and "social debts" between sellers and buyers. Now, shopping decisions are more fluid, influenced by real-time prices, shipping costs, and ratings.

Upstream, labor market dynamics also drive growth in the informal sector. Urbanization flows have led many migrants to rely on small-scale self-employment when access to formal employment is limited. The informal sector, including street vendors, has become an important buffer for development, but often operates with limited capital, minimal facilities, and inadequate policy support (Octaviani & Puspitasari, 2022). This situation places street vendors at a crossroads: they must continue to serve loyal local customers while learning to respond to the service standards and efficiency promoted by modern retailers and digital platforms. In practice, many street vendors are trying to reconcile old attractions proximity, trust, direct price negotiation with new practices such as online promotions, communication via text messages, or accepting non-cash payments via QRIS. This adaptation is important, but not always easy due to barriers such as digital literacy, device costs, and regulatory uncertainty regarding business spaces (Kurniawati et al., 2021; Syarif et al., 2023).

A number of studies provide insight into the resilience of street vendors and the strategies they employ. Studies in various regions show a variety of tactics: rearranging stalls to make them tidier, maintaining product quality, strengthening after-sales service, and building local supplier networks to reduce costs (Elaman et al., 2024; Pertiwi et al., 2024). However, many studies still capture certain aspects only partially. Kurniawati, (2022), for example, examines the survival strategies of street vendors in one market without discussing the specific pressures from modern stores and digital platforms. Focus on one type of business, thus limiting the cross-commodity learning of street vendors (Ardina et al., 2024; Kurniawati, 2022). On the other hand, studies on competition between street vendors and modern retailers often highlight friction at the level of price and availability of goods, but have not linked these findings to a practical strategy map that can be followed up by actors and stakeholders (Mardhiyah & Safrin, 2021; Sari & Mahmut, 2023).

This knowledge gap underscores the urgency of research that maps the survival strategies of street vendors across different types of merchandise and links them directly to real-world constraints in the field. Such an approach is necessary to understand "what street vendors actually do" when faced with

market changes, rather than simply "what they should do" according to theory. By linking daily strategies such as maintaining customer relationships, managing inventory flexibly, adjusting prices to fluctuations in demand, or trying simple digital promotion channels to concrete obstacles such as limited capital, rental costs, or low foot traffic, we can see the most impactful leverage points for business sustainability.

The theoretical basis of this study defines strategy as a targeted action plan that connects long-term goals with tactical choices at the operational level (Anggraini & Iqbal, 2024; Imsar et al., 2023). In the context of microenterprises such as street vendors, effective strategies usually rely on three pillars: efficiency, effectiveness, and differentiation. Efficiency encourages vendors to manage procurement costs, reorganize stock, and minimize waste. Effectiveness means targeting services accurately recognizing customer tastes, peak hours, and strategic locations. Differentiation is reflected in the quality, appearance, variety of products, or service experience that makes customers feel "closer" and "easier" to transact at the stall. Social capital also plays a role: trust, norms of reciprocity, and informal networks facilitate information, shorten the social distance between sellers and buyers, and reduce transaction costs (Santoso, 2020). As digitalization spreads, the adoption of simple technologies promotion through messaging groups, photo catalogs, and cashless payments becomes a bridge between the old strengths of street vendors and the new demands of customers (Kurniawati et al., 2021; Miranda et al., 2022; Syarif et al., 2023).

In line with this, recent literature reminds us that small-impact strategies are often more realistic for street vendors than large, risky investments. Rearranging displays to be clean and bright, clearly labeling prices, improving service speed, and maintaining consistent quality are considered easier to implement and have a quicker impact on daily sales (Kurniawati, 2022; Mardhiyah & Safrin, 2021). Additionally, maintaining personal relationships greeting regular customers, offering small samples, or providing a "order now, pay later" option within reasonable limits can strengthen the loyalty that has long been the main asset of street vendors. These strategies may seem simple, but they become a distinguishing factor when customers compare their shopping experience at street vendor stalls with the impersonal service of modern retail stores or online shops.

In the field, the challenges faced by street vendors are also concrete. Many vendors depend on daily suppliers, making them sensitive to increases in material prices or supply disruptions. Fluctuations in foot traffic affected by weather, road repairs, or temporary relocations directly affect daily turnover. In some locations, the certainty of business space is still uncertain, making it difficult for vendors to plan small investments such as canopies, shelves, or additional lighting. In terms of digital aspects, some vendors already accept cashless payments, but have not optimally utilized promotional channels such as regular posts on local social media or community groups due to limitations in time, equipment, or guidance. Amid these limitations, street vendors continue to adapt, for example by simplifying their menus, adding small variations that follow trends, or collaborating with other vendors to share supplies and information on busy locations (Elaman et al., 2024; Haris et al., 2024).

This study aims to bridge these findings by developing a concise typology of street vendors' survival strategies that is easy to understand and implement. The main novelty of this study is that it links the daily strategies of street vendors across different types of merchandise with the specific pressures

of modern retail and digital platforms. Thus, its theoretical contribution lies in strengthening the link between small business strategy theory which emphasizes efficiency, effectiveness, and differentiation with social capital and the adoption of useful technology. Its practical contribution is in the form of realistic, step-by-step recommendations: how street vendors can start with small, low-cost steps (clean appearance, price tags, quick response to messages), then gradually adopt digital practices (simple catalogs, QRIS, sales records), and at the same time strengthen local networks to withstand supply fluctuations (Imsar et al., 2021; Kurniawati et al., 2021; Santoso, 2020).

In addition to providing an overview of the current situation, this study is also relevant for the future. Changes in consumption patterns are likely to continue to evolve in line with technological advances and the preferences of a new generation that prioritizes speed, price transparency, and transaction convenience. By capturing the strategies that are actually being implemented in the field, this study is expected to serve as a reference for more targeted empowerment programs: short training courses that focus on practical digital promotion skills, low-cost assistance in setting up stalls, and facilitation of access to microfinance that encourages small investments with added value. For local governments and market managers, the results of this study can help design participatory, affordable, and customer-oriented commercial space arrangement schemes without sacrificing the sustainability of small businesses. For future researchers, this strategy typology can be tested in different commodity contexts or compared between cities to see the influence of local policy variations and digital ecosystems.

With this in mind, this study aims to explain how street vendors survive in modern business competition, identify the main obstacles they face, and interpret the implications of the findings for capacity building and empowerment policies. The focus is not solely on listing problems, but on practices that should be continued, improved, or abandoned. It is hoped that these findings will help street vendors maintain business sustainability, strengthen customer trust, and access new opportunities that are opening up in the digital era, while remaining grounded in Islamic values in business transactions. In this way, strategies born from the realities on the ground can become a bridge between the daily needs of vendors and policy directions that favor the people's economy.

METHODS

This study uses a descriptive qualitative design to gain an in-depth understanding of how street vendors survive and what obstacles they face in modern business competition. This approach was chosen because it is suitable for examining the practices, experiences, and daily considerations of street vendors in the context of a rapidly changing market due to modern retail expansion and digitalization (Eriyanti et al., 2020; Haris et al., 2024; Mardhiyah & Safrin, 2021; Octaviani & Puspitasari, 2022).

The location and subject of the study focused on the urban market environment, with key informants consisting of street vendors selling various commodities (ready-to-eat food, vegetables/fresh produce, clothing/accessories), market managers/officials, and customers. Informants were selected purposively based on: i) at least several months of trading experience; ii) having experienced direct competition with modern retailers or online stores/applications in the vicinity; and/or iii) having started to try simple digital practices such as promotion via mobile devices or cashless payments (Kurniawan et al., 2021; Syarif et al., 2023).

Data collection was conducted using three main techniques. First, observations were made during busy and quiet hours to capture patterns of visits, stall displays, service practices, and pricing. Second, semi-structured indepth interviews were conducted with street vendors, market managers, and customers to explore survival strategies, changes in shopping behavior, and operational barriers. The interview guide was compiled from literature on small business strategies (Anggraini & Iqbal, 2024; Imsar et al., 2021; Sudiantini et al., 2023). Third, document review (market regulations, promotional flyers, accessible records of resident/customer group conversations, and simple sales records, if available).

Data analysis was conducted thematically. Transcripts and field notes were read repeatedly to perform open coding (identifying units of meaning), followed by grouping codes into initial themes (e.g., customer service/relationships, stall quality & layout, digital practices, operational efficiency, local collaboration). The themes were then mapped using a SWOT framework to link the internal strengths and weaknesses of street vendors with external opportunities and threats such as modern retail and digital platforms (Naufalia et al., 2022; Pertiwi et al., 2024). The strategic framework from the literature serves as a lens for interpreting field findings particularly the pillars of efficiency, effectiveness, and differentiation so that the findings can be easily followed up (Anggraini & Iqbal, 2024; Mudrikah & Imsar, 2023).

Data validity was ensured through source triangulation and technical triangulation (observation–interview–documents), as well as limited member checking with several street vendors to confirm the summary of findings. Ethical considerations include explaining the purpose of the research, obtaining consent for participation, and concealing the identities of vendors and customers. The final findings are formulated as a typology of survival strategies and practical implications for market assistance and policy (Elaman et al., 2024; Pertiwi et al., 2024).

RESULT AND DISCUSSION

Strategies for survival for street vendors

Service and trust are key. Almost all informants placed service and trust as key assets. Friendly, fast, and accurate service, as well as honesty in quality and price, keep customers coming back. "Service is number one, good communication and trust make customers loyal" (food merchant, personal communication, July 11, 2025; casual clothing merchant, personal communication, July 11, 2025). The literature defines loyalty as customer commitment demonstrated through repeat purchases and positive attitudes (Oktavia et al., 2022). This principle is in line with Islamic values of honesty in measurement and weighing (QS. Al-Muṭaffifin 1–3), which emphasizes that trade relations must be maintained fairly in order to achieve business sustainability.

Product quality and innovation. Maintaining quality is a form of responsibility and fairness to consumers. QS. Al-Isrā': 35 emphasizes the perfection of measures and scales as a standard of fairness. In the field, traders check the freshness of fruit before displaying it and check the stitching on clothes to ensure buyer satisfaction. Additionally, some add product variety to respond to customer needs for example, adding hydroponic vegetables for consumers who are more concerned about quality, or unique products that are not widely available in online stores. Innovation is understood not only as creating new products, but also as improving or developing quality and offerings to better meet market expectations (Munawarah, 2022; Murdani, 2023).

Utilization of technology and digitalization. Digital adoption among street

vendors is still gradual, but growing. The use of WhatsApp for communication, sending catalog photos, and receiving orders is becoming commonplace. Some vendors also conduct cashless transactions through QRIS to facilitate payments. "Currently using WA; there are plans to utilize app-based shopping services, but I don't understand them yet" (fruit vendor, personal communication, July 11, 2025). According to the literature, e-commerce refers to internet-based buying and selling transactions (Syarif et al., 2023) including marketplaces such as Shopee, Tokopedia, Lazada, Bukalapak, TikTok Shop, and app-based services such as GrabMart/GoMart. QRIS is a QR code standard established by Bank Indonesia to facilitate digital payment transactions (Kurniawati, 2022). Innovation adoption typically occurs in stages: starting with innovators, followed by early adopters, early majority, late majority, and laggards (Dewi et al., 2023). Understanding merchants' positions within these stages helps design targeted support programs.

Merchandise display and shopping experience. Many retailers recognize that a neat, clean, and organized display makes products easy to see and increases interest. Placing the latest models or freshest products at the front is a simple but effective visual strategy. Aesthetic elements also contribute to a positive customer experience. Small steps such as attaching clear price tags also reduce bargaining time and give a professional impression in line with modern retail standards.

Operational efficiency and compliance with fees. On a daily basis, traders maintain the smooth running of their businesses by paying fees (for cleanliness, security, loading and unloading) to retain their right to sell and maintain good relations with the management. The principle of fulfilling agreements is emphasized in QS. Al-Mā'idah 1. On the other hand, traders manage their expenses: setting aside part of their income as savings and prioritizing important needs. These steps are in line with the idea of strategy as a series of actions to achieve long-term goals with available resources (Pandisha et al., 2023).

Table 1. Defense strategy patterns and perceived impacts

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Key Strategy	Field Practice Examples		
		Practitioners	
Service & Trust	Friendly, fast, honest;	Increased loyalty; repeat	
	active communication	purchases	
Quality &	Quality selection, new	Higher satisfaction;	
Innovation	varieties (e.g., hydroponic	improved reputation	
	vegetables)		
Practical	WhatsApp catalog, QRIS,	Easier transactions;	
Digitalization	delivery planning	expanded reach	
Display & Price	Neat and clean layout;	Faster selection process;	
Labeling	fresh models/products in	professional impression	
	front; clear pricing		
Efficiency & Dues	Regular dues; concise	Business stability; better	
Compliance	recordkeeping; daily	cash flow management	
	savings		

SWOT Analysis, IFAS/EFAS, and Strategy

SWOT Framework. SWOT analysis is used to map strengths, weaknesses, opportunities, and threats as a basis for formulating relevant strategies (Bakhri, 2021). The mapping is compiled from interviews, observations, and comparisons with literature.

Table 2. SWOT

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Strengths	Weaknesses		
Customer service & trust	Limited understanding of digital/e-		
	commerce		
Maintained quality & simple	Limited capital; difficult to compete		
innovations	on pricing		
Basic technology (WhatsApp,	Simple or inadequate stall facilities		
QRIS)			
Social relationships & customer	Dependence on regular customers		
loyalty			
Attractive display & strategic			
location			

Opportunities	Threats	
Advancements in digital platforms (e-	Competition from modern retail	
commerce, delivery services)	(supermarkets, minimarkets)	
Government support for	Rise of e-commerce and online	
MSMEs/street vendors	shopping	
Trust in direct sellers	Shift in consumer behavior toward	
	modern retail	
Traditional markets favored for	Decline in customers and income;	
affordability	rising operational costs	

Internal-external weights (IFAS/EFAS). To weigh the influence of each factor, IFAS (internal) and EFAS (external) matrices are used. The weights are summed to 1.00, then multiplied by the rating to obtain a score.

Table 3. IFAS matrix

Internal Factor	Weight	Rating	Score	Remarks
High customer service & trust	0.15	4	0.60	Strength
Maintained quality & simple innovation	0.15	4	0.60	Strength
Use of basic technology (WhatsApp, QRIS)	0.10	3	0.30	Strength
Social ties & customer loyalty	0.10	3	0.30	Strength
Product arrangement & strategic location	0.10	3	0.30	Strength
Limited understanding of digital/e-commerce	0.15	2	0.30	Weakness
Limited capital & price competition challenges	0.10	2	0.20	Weakness
Inadequate stall facilities	0.10	2	0.20	Weakness
Dependence on regular customers	0.05	2	0.10	Weakness
Total	1.00		2.90	

IFAS interpretation. The highest scores were in service/trust and quality/innovation (0.60 each). Other strengths basic technology, social networking, and display were 0.30 each. The main weaknesses were digital

literacy (0.30), followed by capital and facilities (0.20 + 0.20) and dependence on regular customers (0.10). The total of 2.90 indicates that internal strengths are more dominant; this provides the foundation for a growth strategy based on consistent small improvements (Imsar et al., 2021; Pertiwi et al., 2024).

Table 4. EFAS Matrix

External Factor	Weight	Rating	Score	Remarks
Advancement of digital	0.15	4	0.60	Opportunity
technology				
Government policy support	0.10	3	0.30	Opportunity
Consumer trust in direct sellers	0.10	3	0.30	Opportunity
Traditional markets favored for	0.10	3	0.30	Opportunity
affordability				
Competition from modern	0.15	2	0.30	Threat
retail				
Rise of e-commerce/online	0.15	2	0.30	Threat
shopping				
Shifting consumer behavior	0.10	2	0.20	Threat
Decline in customers & income	0.10	2	0.20	Threat
Rising operational costs	0.05	2	0.10	Threat
Total	1.00		2.60	

Strategic position and implications. With an IFAS of 2.90 (>2.5) and an EFAS of 2.60 (>2.5), street vendors in Pasar Beruang, Medan City are in Quadrant I (Growth Strategy) a growth strategy that utilizes internal strengths to seize external opportunities. This means that the recommended approach is aggressive yet measured: strengthening services and quality, expanding reach in a limited manner, and adopting easy and inexpensive technology.

Table 5. SWOT-based strategy matrix

Table 5. 5 W O I - based strategy matrix				
Opportunities (O)		Threats (T)		
Strengths	SO Strategies: 	ST Strategies: 1)		
(S)	Promote service quality via	Maintain loyalty through		
	social media and community	friendly service and		
	groups br>2) Offer unique	transparent pricing 2)		
	local products with small	Differentiate with fresh		
	innovations 	produce, hydroponic		
	Optimize QRIS and	vegetables, and traditional		
	delivery/drop-off for digital	clothing Use QRIS		
	consumers	to match the convenience of		
		modern retail		
Weaknesses	WO Strategies: Join	WT Strategies: 		
(W)	MSME digital marketing	Reduce reliance on physical		
	training >2) Form vendor	stalls by starting online sales		
	groups to reduce distribution	 br>2) Improve cost and		
	costs br>3) Utilize stall	inventory efficiency tr>3)		
	improvement programs	Collaborate with fellow		
		vendors to face price		
		competition		

The findings of this study reveal consistent strategy typologies across various marketplaces: service & trust, quality & innovation, practical digitalization, display & price labeling, and efficiency–compliance. The main constraints are price competition (supply chain and scale), digital literacy, and stall facilities (Artina, 2021; Eryogia et al., 2024; Lubis, 2022). This mapping not only explains how street vendors survive, but also why these strategies work: personalized service and quality build value that is difficult for impersonal channels to replicate; practical digitization adds convenience without significant costs; neat displays bring modern retail standards closer; and efficiency maintains cash flow. Thus, the research objectives explaining survival strategies, identifying obstacles, and interpreting their implications have been fulfilled. Going forward, the focus can be directed toward tiered assistance, strengthening supplier networks, and access to microfinance for small value-added investments (Berutu et al., 2024; Pandisha et al., 2023).

Overall, street vendors in Indonesian markets have strong selling points proximity of service, flexibility, and local networks whose power can be enhanced through gradual digitization and disciplined operational structuring. When these small steps are consistent and supported by policies that favor the people's economy, street vendors will not only be able to survive, but also have the opportunity to grow amid modern business competition.

CONCLUSION

This study confirms the key finding that the resilience of street vendors relies on a combination of mutually reinforcing micro practices: services that foster trust, consistent quality control, convincing packaging and presentation, the use of the most accessible digital channels, and efficient and orderly operations management. These findings show how small businesses negotiate the dual pull of the modern ecosystem the convenience of retail and online shopping by shifting some of the added value to the realm of experience, proximity, and ease of transaction. The main obstacles lie in cost and supply structures, the digital skills gap, and limited facilities, all of which require simple but targeted interventions. The scientific contribution of this article is the development of an action map that links stall-level strategies with an analytical (strengths-weaknesses-opportunities-threats) framework commodities, thereby enriching the literature on MSME strategies in the informal sector in the digital era. The social benefits take the form of practical measures that can be immediately adopted: concise tiered assistance, improvements to facilities with low added value, strengthening of local supplier and courier networks, and easy-to-understand cashless transaction management. Thus, this article offers a conceptual and operational foundation for traditional market empowerment programs and serves as a measurable reference for actors, mentors, and policymakers to maintain business sustainability while improving urban welfare.

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