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Coping And Adaptation Strategies Of Traditional Market Traders In Facing Digitalization

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Abstract

Digitalization has brought changes to trade patterns and consumer behavior, including the activities of traditional market traders. These changes present opportunities to expand marketing and increase transaction convenience, but also raise challenges such as limited digital literacy, changing consumption patterns, competition with online commerce, and concerns about technology use. This study aims to analyze the coping and adaptation strategies employed by traditional market traders in the face of digitalization. The study used a qualitative approach with a descriptive design. Data were obtained through in-depth interviews, observation, and documentation of traditional market traders experiencing changes due to the development of digital technology. Data analysis was carried out through the stages of data reduction, data presentation, conclusion drawing and verification, while data validity was ensured through triangulation of sources and techniques. The results show that traders use various coping strategies, including problem-focused coping, emotion-focused coping, and social coping. These strategies are realized through efforts to learn digital technology, utilize WhatsApp and social media for communication and promotion, accept digital payments, maintain relationships with customers, and obtain support from family and fellow traders. The most prominent form of adaptation is a hybrid trading pattern, which combines conventional trading systems with digital technology. The main obstacles to the adaptation process include limited digital literacy, age, a habit of using conventional

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systems, concerns about transaction security, and limited mentoring. This study concludes that coping and adaptation skills are crucial factors in maintaining the sustainability of traditional market traders' businesses amidst digital transformation. Digitalization needs to be developed through an empowerment approach that includes literacy, training, mentoring, and strengthening traders' social networks.

Keywords: Coping Strategy; Adaptation; Traditional Market Traders; Digitalization

INTRODUCTION

The development of digital technology has brought fundamental changes to economic activity patterns, including the way businesses market products, communicate with consumers, conduct transactions, and maintain customer relationships. The digitalization of commerce through social media, marketplaces, instant messaging applications, digital payments, and various e-commerce platforms has created an increasingly open competitive environment. This situation is experienced not only by large companies and modern businesses, but also by traders operating in traditional markets. Traditional markets essentially play a crucial role in the local economy because they serve as trading spaces for micro-enterprises and provide a source of income for merchant households. However, changes in consumer behavior, as consumers increasingly become accustomed to searching for product information online, comparing prices online, making non-cash payments, and purchasing goods without having to visit the market in person, have put new pressures on the sustainability of traditional businesses. Research on the digitalization of traditional markets in Indonesia shows that digital transformation presents both opportunities and challenges for market-based MSMEs, particularly related to limited digital literacy, motivation, mentoring, and the ability to build sustainable digital systems. Thus, digitalization cannot be understood simply as the process of replacing cash transactions with digital ones, but rather as a changing business environment that requires traders to develop new capabilities to survive and compete (Handayani et al., 2025).

For traditional market traders, these changes can cause economic and psychological stress, as traditional business patterns must adapt to faster, more flexible, and technology-based trading models. Traders who previously relied on strategic locations, direct interactions, loyal customers, bargaining skills, and social connections within the market environment now have to contend with consumers who have more alternatives for purchasing products. Competition no longer occurs solely between

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traders within a single market, but also with modern stores, marketplaces, social media sellers, and businesses using digital marketing systems. (Murdiyanto & Sudarmiatin 2024), for example, show that traditional traders face a dilemma as digital transformation and online sales expand. Some traders are able to transform by utilizing digital channels, while others experience declining sales and struggle to adapt to these changes. This situation demonstrates that traders' responses to digitalization are not uniform. Some traders may view technology as an opportunity to expand their market, while others view digitalization as a threat to their established trading patterns. These differences in responses make the concept of coping important to study, because traders' survival strategies are not only related to their technical ability to use technology, but also how they manage stress, change their business methods, utilize social networks, retain customers, and find new ways to adapt to changes in the business environment (Yosilarasati, 2024).

Coping strategies in the context of traditional market traders can be understood as various efforts made by traders to deal with the pressures and uncertainties arising from changes in the trading environment. These strategies can take the form of problem-focused coping, such as learning how to use social media, using WhatsApp to offer products, accepting digital payments, improving service, adjusting prices, and starting to utilize marketplaces; or emotion-focused coping, such as maintaining confidence, reducing anxiety about technology, building social support, and gradually accepting change. Research (Nasution et al., 2024) shows that traditional market traders respond to digital competition through various strategies, including adjusting prices, using social media as a promotional tool, and adopting digital payment systems. Meanwhile, research (Mu'arofah & Fuad 2024) found that traditional market traders can develop hybrid practices or *digital bricolage* , namely combining digital technology with traditional trading practices rather than completely abandoning old trading patterns. This shows that adaptation does not always mean a total transformation to digital commerce. Merchants can adapt gradually by maintaining the strengths of traditional commerce, such as personal relationships, trust, direct communication, and loyal customers, while integrating digital technology into aspects deemed most beneficial to business activities.

Adaptation issues also relate to traders' ability and readiness to embrace new technology. Digitalization can provide benefits such as expanded market reach, ease of transactions, communication efficiency, and increased access to information, but these benefits are not automatically felt by all traders. Factors such as age, experience using technology, digital literacy, limited capital, internet access, risk perception, transaction

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security, and lack of mentoring can all be barriers to the adaptation process. (Oktaviani, 2024) found that awareness, education, trust, security, and support for traders are important factors in the acceptance of digital payments in traditional markets. (Musyaffi et al., 2022) even showed that resistance to digital payments in traditional MSMEs can be influenced by functional and psychological barriers, including concerns about transaction security and privacy. These findings suggest that the failure or slowness of the digitalization process cannot be solely attributed to traders' unwillingness to change. Resistance can arise from inexperience, concerns, limited capabilities, and the perception that technology does not provide sufficient benefits compared to conventional methods. Therefore, understanding traders' coping and adaptation strategies is crucial to understanding how they interpret digitalization, face the pressures of change, determine their response, and utilize available resources to maintain business continuity.

Based on these conditions, the study "Coping and Adaptation Strategies of Traditional Market Traders in Facing Digitalization" is relevant because market digitalization is not only a technological issue, but also a social, economic, cultural, and behavioral issue. This research aims to more deeply understand traders' experiences when facing changes in the trading environment, the forms of pressure they feel, the coping strategies they use, and the forms of adaptation they develop to maintain business continuity. A recent study on the digitalization of traditional markets in Indonesia shows that social capital can be a strength in the transformation process through commitment and collaboration, but under certain conditions it can also be a barrier if it results in dependence on old patterns and a low incentive to innovate. On the other hand, research on the adoption of QRIS in MSMEs shows that some business actors choose a hybrid payment model, namely using digital payments alongside cash, so the transition to digital is not always complete and linear. Therefore , this study is expected to provide an understanding that the success of traditional market digitalization is highly dependent on traders' abilities to cope, build digital capacity, utilize social networks, and gradually adapt according to their business conditions. Academically, this research can enrich the study of informal trader behavior and small business adaptation to digital transformation, while practically the research results can be a basis for the government, market managers, financial institutions, and digital platform providers in designing literacy, mentoring, and empowerment programs that are more in line with the real needs of traditional market traders.

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METHOD

This study used a qualitative approach with a descriptive design aimed at in-depth understanding of the *coping* and adaptation strategies employed by traditional market traders in the face of digitalization developments. The study was conducted on traditional market traders who were experiencing or beginning to interact with digital-based trade changes, such as the use of social media, WhatsApp, digital payments/QRIS, marketplaces, and other forms of digital promotion. Research informants were selected using a purposive sampling technique, with the criteria being traders who had run businesses in traditional markets and had experience facing changes in trade patterns due to digitalization. Research data were obtained through in-depth interviews, observation, and documentation. Interviews were conducted to explore traders' experiences in dealing with the pressures of digitalization, perceptions of changes in consumer behavior, barriers to technology use, forms of *coping strategies* , and adaptation processes undertaken to maintain business continuity.

Data analysis was conducted interactively through the stages of data reduction, data presentation, and conclusion drawing/verification. Interview data were transcribed and then categorized based on themes related to the forms of digitalization pressures, *coping strategies* , adaptability, technology utilization, social support, and business continuity. Data validity was maintained through triangulation of sources and techniques, namely comparing information from several traders and matching interview results with observations and documentation. The analysis process was directed at finding patterns in how traders respond to digitalization, both through problem-focused *coping strategies and emotion-focused coping* strategies , and how these strategies develop into forms of adaptation in trading activities. The research results are then presented descriptively to provide an overview of the experiences, responses, and abilities of traditional market traders in maintaining their businesses amidst changes in the digital trading environment.

RESULT

Based on in-depth interviews, observations, and documentation of traditional market traders, it was found that digitalization is perceived differently by traders. Some traders view digitalization as an opportunity to expand marketing, simplify communication with customers, and increase transaction convenience. However, others still perceive digitalization as a challenge due to limited knowledge and skills in using technology. These differences in response are influenced by trading experience, ability

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to use digital devices, level of understanding of the benefits of technology, and traders' habits of conducting conventional trading activities. The research results indicate that traders do not immediately abandon traditional trading patterns, but tend to make gradual adjustments by combining conventional trading practices with digital technology.

Table 1. Findings of Coping and Adaptation Strategies of Traditional Market Traders

Aspects Studied	Key Findings	Strategy Form
Perceptions of digitalization	Digitalization is seen as both an opportunity and a challenge	Accepting change gradually
Promotion	Some traders have started using WhatsApp and social media	*Problem-focused coping*
Transaction	Start accepting digital/QRIS payments alongside cash	Technology adaptation
Customer relations	Maintaining personal communication with customers	Social adaptation
Price competition	Make adjustments to prices and services	Defensive strategy
Digital literacy	There are still limitations in the operation of technology	Learn from family, friends and fellow traders
Social capital	Relationships with customers and other merchants are a source of support.	*Social coping*
Business pattern	Combining conventional and digital systems	Hybrid adaptation
Obstacle	Limited knowledge, age, capital, and concerns about digital transactions	*Emotion-focused coping*
Business continuity	Merchants try to retain customers and customize services	Adaptive strategy

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Digitalization as Pressure and Opportunity

Research results show that digitalization is one form of change in the business environment that is putting pressure on traditional market traders. Changes in consumer behavior have led some customers to seek convenience in obtaining product information, placing orders, and making payments. Traders who previously relied solely on in-person customers are realizing that this approach is not always sufficient to maintain business continuity. This situation is encouraging traders to consider incorporating digital technology into their business activities.

However, digitalization is not entirely perceived as a threat. Merchants who have tried using technology have actually experienced benefits in the form of easier communication and expanded customer reach. Social media and instant messaging apps, for example, can be used to inform customers about product availability, prices, and promotions without having to wait for them to come to the market. This finding aligns with Murdiyanto and Sudarmiatin (2024), who noted that digital transformation creates a dilemma for traditional merchants because, on the one hand, it opens up broader marketing opportunities, but on the other, it demands new skills for adaptation (Hasanah & Mahfud, 2026).

Thus, digitalization can be understood as both pressure and opportunity. Traders who are able to transform pressure into learning opportunities tend to have better adaptability. Conversely, traders who view technology as difficult and risky tend to maintain old trading methods. This suggests that successful adaptation is determined not only by the availability of technology, but also by how traders understand and respond to these changes (Giddens, 2025).

Problem-Oriented Coping Strategies

Research findings indicate that one of the most visible coping strategies is traders' efforts to directly address problems through learning and utilizing technology. Traders began learning how to use WhatsApp, social media, digital payments, and various other digital tools. This learning process generally didn't occur through formal education, but rather through everyday experience, support from family members, friends, and fellow traders.

This strategy demonstrates characteristics of problem-focused coping, namely, efforts to deal with stress by finding solutions to the root of the problem. When merchants realize that consumers are becoming accustomed to digital payments, for example, they try to provide cashless payment alternatives without completely eliminating cash

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transactions. Similarly, when customers start placing orders through messaging apps, merchants begin to adjust their communication and service methods.

These findings support research (Musyaffi et al., 2022) showing that traditional MSMEs' resistance to digital payments is related to functional and psychological barriers. Therefore, the adaptation process requires continuous learning and support that can reduce the perceived difficulties and risks of technology use (Putri et al., 2025).

Social Support-Based Coping Strategies

In addition to developing individual skills, traders also utilize social networks as a coping mechanism. Relationships with family, customers, fellow traders, and the market community provide sources of information and support when traders encounter difficulties using technology. Traders who are unfamiliar with digital applications can seek assistance from family members who are more familiar with technology. In some situations, fellow traders also share experiences regarding using digital payments, promotions via social media, and how to communicate with customers.

This social support is crucial because traditional markets are characterized not only by economic activity but also by long-term social relationships. Trust between vendors and customers is a crucial asset that can help vendors sustain their businesses when the trading environment changes (Faturochman et al., 2025).

These findings suggest that traditional market traders' digital adaptation is not entirely individual. Social capital serves as an adaptive resource that enables traders to gain knowledge, support, and confidence when facing change. Therefore, market digitalization programs should focus not only on providing technology but also on building a learning and mentoring ecosystem among traders.

Adaptation through Hybrid Trading Patterns

Another important finding is the emergence of a hybrid adaptation pattern, where traders combine traditional trading methods with digital technology. Traders have not fully transitioned to online trading, as direct interaction, bargaining, trust, and personal relationships remain key strengths of traditional markets. At the same time, technology is used in certain areas where it is perceived to provide immediate benefits.

For example, cash transactions are maintained because many customers still use them, but merchants also offer QRIS as an alternative. Direct communication with customers remains, but product information is also disseminated via WhatsApp.

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Similarly, customers can still come directly to the market, while certain customers can pre-order through digital media (Putu & Agata, 2026).

This pattern aligns with (Mu'arofah & Fuad 2024), which demonstrates the practice of *digital bricolage* , the ability of small businesses to combine digital technology with traditional trade practices. These findings demonstrate that digital adaptation doesn't have to involve total transformation. Instead, a more realistic strategy for traditional traders is to integrate technology with existing local strengths, such as customer proximity, trust, flexibility, and social connections.

Obstacles in the Adaptation Process

Despite adaptation efforts, research shows that the process still faces various obstacles. The first obstacle is limited digital literacy. Some traders don't fully understand the various functions of digital applications, limiting their use of technology to features considered simple. Further obstacles relate to age and habits. Traders who have long used conventional systems require more time to change work habits.

Furthermore, concerns arise regarding the security of digital transactions, application errors, fraud, and potential problems with cashless transactions. These concerns may lead merchants to choose to continue using cash as their primary transaction method. This finding aligns with Oktaviani (2024), who found that awareness, education, trust, security, and support are important factors in traditional market merchants' acceptance of digital payments.

These obstacles demonstrate that resistance to digitalization doesn't always mean a rejection of change. In many cases, resistance is a form of self-protection against something that isn't yet understood or perceived as risky. Therefore, a digitalization approach that solely emphasizes mandatory technology use has the potential to create additional pressure for merchants. A more appropriate approach is to provide gradual education, hands-on practice, mentoring, and opportunities for merchants to choose the technology that best suits their business needs (Fauziyah et al., 2025).

DISCUSSION

Overall, the research shows that traditional market traders' coping and adaptation strategies are gradual, flexible, and contextual. Traders don't approach digitalization with a single, unified strategy, but instead employ a combination of problem-solving, stress management, social support, and business model adjustments. Traders who see the

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benefits of technology tend to be more open to learning and experimenting, while those with concerns about technology tend to adopt it more cautiously.

These findings demonstrate that merchants' adaptability is determined not only by their ability to use digital tools, but also by their social capital, business experience, customer relationships, willingness to learn, and perception of technological risk. Therefore, digitalization of traditional markets should not be directed at replacing traditional market characteristics, but rather at strengthening them. Technology can be used to expand customer reach, speed up transactions, enhance promotions, and maintain customer relationships, while maintaining traditional trading values such as trust, social interaction, flexibility, and personal closeness (Octaviani & Fatgehipon, 2020).

Thus, coping strategies can be viewed as a bridge between the pressures of digitalization and traders' adaptability. The more traders are able to identify problems, obtain support, learn technology, and integrate it with existing business practices, the greater their chances of maintaining business continuity. These results also confirm that digital transformation in traditional markets is a socio-economic process that requires an empowerment approach, not simply the introduction of technology. Digital literacy assistance, transaction security education, digital marketing training, and strengthening trader communities are crucial steps to ensure digitalization provides more equitable benefits to traditional market traders.

CONCLUSION

Based on the research findings on "Traditional Market Traders' Coping and Adaptation Strategies in Facing Digitalization," it can be concluded that digitalization has a dual impact on traditional market traders: both a challenge and an opportunity. Digitalization creates pressure due to changes in consumer behavior, increased competition from online commerce, and the demand for technological expertise in marketing and transaction activities. However, digitalization also provides opportunities for traders to expand their market reach, improve customer communication, provide alternative payment methods, and maintain business continuity.

Coping strategies employed by traders include problem-focused coping, emotion-focused *coping*, and social coping. *Problem-focused coping* involves learning about technology, using social media and messaging apps for promotion, and accepting digital payments. *Emotion-focused coping* is evident in traders' ability to gradually accept changes and reduce concerns about using technology. Meanwhile, *social coping* is

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realized through utilizing the support of family, customers, and fellow traders to gain knowledge and assistance when facing difficulties using technology.

The most prominent form of adaptation is the emergence of hybrid trading patterns, a blend of traditional *trading* practices and digital technology. Merchants are not completely abandoning cash transactions, face-to-face interactions, and personal relationships with customers, but are beginning to integrate social media, WhatsApp, QRIS, and other digital technologies according to business needs. This pattern demonstrates that merchants' adaptation is gradual and tailored to their respective capabilities, experience, and business environment.

Research also shows that limited digital *literacy*, age, habit of using conventional systems, concerns about transaction security, limited capital, and lack of mentoring are key barriers to the adaptation process. Therefore, digitalization of traditional markets cannot be achieved simply by providing technology; it must be accompanied by digital literacy training, assistance in technology use, transaction security education, and strengthening traders' social networks. With this approach, digitalization is expected to not eliminate the characteristics of traditional markets but instead strengthen traders' resilience and competitiveness through a combination of traditional trade values and the use of digital technology.

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