



Strengthening MSME Marketing through Digital Marketing and Financial Management Training: International Community Service in Cianjur, West Jawa

Hesti Umiyati^{1*}, Dhimas Tribuana², Budi Hermawan³, Eman Suherman⁴, Dedi Triyanto⁵, Puri Swastika Gusti Kirana Dewi⁵, Kristina Whardani⁷

^{1, 2, 3, 4, 5, 6, 7} Doctoral Study Program In Management Science, Universitas Komputer Indonesia

hestiumiyati@gmail.com^{1*} (corresponding author)

Abstrak

Kegiatan pengabdian masyarakat internasional yang diselenggarakan oleh Mahasiswa Program Doktor Ilmu Manajemen Angkatan 2023 UNIKOM ini bertujuan untuk meningkatkan kemampuan pemasaran dan manajerial Usaha Mikro, Kecil, dan Menengah (UMKM) yang tergabung dalam Koperasi Bumi Cianjur, Jawa Barat. Kegiatan yang dilaksanakan pada 16–17 Februari 2025 ini diikuti oleh 10 UMKM yang bergerak di berbagai sektor, antara lain jasa, barang konsumsi, pemasaran, produksi, serta simpan pinjam. Kegiatan yang dilakukan meliputi pameran produk UMKM, pelatihan pemasaran digital, workshop pengelolaan keuangan, dan konsultasi bisnis. Narasumber yang dihadirkan adalah para narasumber terkemuka dari dalam dan luar negeri. Hasil kegiatan menunjukkan adanya peningkatan pemahaman peserta terhadap strategi pemasaran digital dan perencanaan keuangan, sehingga berdampak pada peningkatan keberlanjutan dan daya saing usaha. Inisiatif ini menunjukkan pentingnya kolaborasi akademisi-masyarakat dan peran perguruan tinggi dalam memberdayakan usaha lokal melalui keterlibatan internasional.

Kata kunci: *UMKM, Pemasaran Digital Literasi Keuangan, Kegiatan Pengabdian Masyarakat Internasional Keterlibatan Akademisi*

Abstract

This international community service, organized by the Doctoral Students of the Management Science Doctoral Program, Class of 2023, at UNIKOM, aimed to enhance the marketing and managerial capabilities of Micro, Small, and Medium Enterprises (MSMEs) affiliated with the Bumi Cianjur Cooperative in West Java. Conducted on February 16–17, 2025, the event was attended by 10 MSMEs operating in various sectors, including services, consumer goods, marketing, production, and savings and loans. The activities included an MSME product exhibition, digital marketing training, financial management workshops, and business consultations. Distinguished speakers from both Indonesia and abroad contributed to the program. The results showed improvements in the participants' understanding of digital marketing strategies and financial planning, contributing to increased business sustainability and competitiveness. This initiative demonstrates the value of academic-community collaboration and the role of higher education in empowering local enterprises through international engagement.

Keywords: *MSMEs, Digital Marketing Financial Literacy, International Community Service Academic Engagement*

Introduction

Micro, Small, and Medium Enterprises (MSMEs) constitute a vital component of the global economy. According to the World Bank (2023), MSMEs account for approximately 90% of businesses and more than 50% of employment worldwide [1]. In emerging



economies, formal MSMEs contribute up to 40% of national income (GDP), and this number significantly increases when informal enterprises are included. Furthermore, a report by the Organization for Economic Co-operation and Development (OECD, 2022) emphasizes that MSMEs are essential drivers of innovation, entrepreneurship, and regional development, particularly in low- and middle-income countries [2]. Despite their importance, MSMEs globally face structural barriers such as limited access to credit, insufficient digital capabilities, and poor resilience to economic shocks. These challenges were further amplified during the COVID-19 pandemic, which led to the closure of an estimated one in four MSMEs worldwide (International Trade Centre, 2021). As global economic recovery increasingly relies on digital transformation, enhancing the digital readiness and managerial capacity of MSMEs has become a pressing global development priority [3].

In Indonesia, MSMEs represent a significant portion of the national economy, accounting for approximately 99% of all business units, totaling around 66 million enterprises as of 2023 [4]. These enterprises contribute about 61% to the country's Gross Domestic Product (GDP), equivalent to IDR 9,580 trillion, and employ approximately 117 million workers, representing 97% of the total workforce [5]. Despite their substantial role, Indonesian MSMEs face persistent challenges, including limited access to financing, low productivity, and inadequate integration into digital ecosystems. These issues have become more pronounced in the post-pandemic recovery phase, where resilience and adaptability particularly in digital marketing and financial literacy are essential for survival and growth.

Cianjur Regency, located in West Java Province, has experienced notable growth in its MSME sector. According to data from the Cianjur Regional Government, as of 2023 there were 64,162 registered MSMEs, the majority of which 59,014 units are classified as micro-enterprises [6]. Furthermore, a local empowerment initiative launched in 2021 with an original target of supporting 10,000 MSMEs successfully reached 19,368 beneficiaries by 2023 [7]. Despite this growth, a significant number of MSMEs in Cianjur still face critical challenges related to legal status and market access. As reported in late 2023, approximately 6,177 MSMEs had no formal business legality, and 2,744 had not yet obtained a Business Certificate (Surat Keterangan Usaha or SKU) [8]. These gaps highlight the need for comprehensive support in legal empowerment and product marketing to improve the competitiveness of local MSMEs in both national and global markets.

In the contemporary digital economy, digital marketing has emerged as an essential strategy for MSMEs to expand their market reach, enhance customer engagement, and build brand visibility. Despite its potential, the adoption of digital marketing among Indonesian MSMEs remains uneven. A study by Ananda et al. (2023) highlights that while there's a growing awareness of digital marketing's benefits, many MSMEs face challenges such as limited digital literacy, financial constraints, and inadequate infrastructure, which hinder effective implementation [9]. Furthermore, research by Sunggara et al. (2024) indicates that the lack of systematic training and support mechanisms exacerbates these challenges, making it difficult for MSMEs to fully leverage digital platforms [10]. These findings underscore the need for comprehensive policies and tailored training programs to facilitate digital adoption in MSMEs, ensuring they can compete effectively in an increasingly digital marketplace.

Effective financial management is a cornerstone for the sustainability and growth of Micro, Small, and Medium Enterprises (MSMEs). In Indonesia, many MSMEs face challenges in implementing sound financial practices. According to the Ministry of Cooperatives and SMEs, as of 2023, a significant number of MSMEs lack structured financial management systems, including proper bookkeeping and financial reporting, which hampers their ability to assess profitability, secure funding, and plan strategically. A study by Suidarma et al. (2024) highlights that financial literacy, encompassing budgeting, debt management, banking services, and bookkeeping, positively influences MSMEs' ability to

overcome financing constraints. The research, conducted among 391 MSMEs in Badung Regency, Bali, found that enhanced financial literacy reduces barriers to accessing finance and supports sustainable business growth [11]. Similarly, research by Edwy et al. (2023) in Malang City reveals that many MSMEs do not separate personal and business finances, lack long-term financial planning, and fail to produce financial reports. These deficiencies in financial management practices can lead to inefficiencies and hinder business development [12].

The dual challenges of limited digital marketing adoption and weak financial management underscore the urgent need for integrated capacity-building efforts targeting MSMEs, particularly in regions such as Cianjur. While digital transformation offers MSMEs access to broader markets, without adequate financial literacy, their ability to sustain growth and manage risks remains constrained. Conversely, sound financial management alone is insufficient if MSMEs cannot effectively market their products in an increasingly digital economy. Therefore, the intersection of digital capability and financial competence becomes critical for ensuring business resilience, competitiveness, and scalability. Recognizing this, universities and academic institutions play a pivotal role in facilitating knowledge transfer through structured community service programs. This study presents an international community service initiative designed and implemented by doctoral students from the Management Science Doctoral Program, Class of 2023, at UNIKOM. The program specifically addresses these challenges by equipping MSMEs under the Bumi Cianjur Cooperative with practical skills in digital marketing and financial management, thereby contributing to their empowerment and long-term development.

Implementation Method

This international community service program was conducted over two consecutive days, from February 16 to 17, 2025, and took place at Restoran Ikan Bakar Rawabango, a well-known venue in Cianjur Regency, West Java, Indonesia. The location was chosen for its accessibility, capacity to host multiple activities simultaneously, and its proximity to local MSME clusters affiliated with the Bumi Cianjur Cooperative. The program was organized by doctoral students from the Management Science Doctoral Program, Class of 2023, Universitas Komputer Indonesia (UNIKOM), in collaboration with local authorities and cooperative leaders.

A total of 10 MSMEs participated in the program, representing various sectors including services, consumer goods, production, marketing, and savings and loans. These participants were members of the Bumi Cianjur Cooperative, a regional economic group actively supporting micro and small entrepreneurs.

The program consisted of four main components: (1) a product exhibition, where MSME participants displayed their goods and services to the public and stakeholders; (2) a digital marketing training workshop, which introduced practical tools and strategies for improving online visibility and customer engagement; (3) a financial management training session, focused on basic bookkeeping, budgeting, and sustainable financial practices; and (4) individual business consultations, offering personalized feedback and tailored solutions to the specific challenges faced by each MSME.

Each session was facilitated by both academic and professional experts, including guest speakers from Indonesia and abroad. The learning approach was participatory, combining lectures, hands-on demonstrations, group discussions, and mentoring. Evaluation of learning outcomes was conducted informally through observation, participant feedback, and post-activity reflections. The methodology emphasized practical applicability, cultural relevance, and community engagement as essential principles of effective knowledge transfer in the context of local MSME development.

Results and Discussion

The international community service program held on February 16–17, 2025, at Restoran Ikan Bakar Rawabango in Cianjur, West Java, involved ten MSMEs under the guidance of the Bumi Cianjur Cooperative. The activities were designed to improve the participants' capacity in marketing and financial management, responding to the specific challenges faced by small businesses in the region. Throughout the two-day program, MSME representatives actively participated in four main sessions: product exhibition, digital marketing training, financial management workshop, and one-on-one business consultation. During the exhibition, participants had the opportunity to display and promote their products to fellow entrepreneurs, stakeholders, and invited guests. The digital marketing workshop focused on social media utilization, branding, and e-commerce fundamentals, while the financial session introduced the basics of financial recordkeeping, budgeting, and simple reporting practices. The final session involved personal consultations with experts, where each MSME was able to discuss specific business challenges and receive tailored advice.



Figure 1. Digital Marketing Training Session.

The presence of distinguished speakers, such as Assoc. Prof. Dr. Rahma Wahdiniwaty, Prof. Dr. M. Yani Syafei, and Dr. Abdisamad Abdirahman Omar from Somalia, enriched the learning atmosphere by integrating both local and international perspectives. The documentation collected throughout the event, including photos and feedback, revealed strong engagement, enthusiasm, and commitment from participants in applying the knowledge acquired.



Figure 2. Financial Management Workshop Session.

The results of this program are comparable to findings from several international community service initiatives focused on MSME development. For instance, a digital marketing and branding training program in Lumajang, Indonesia, demonstrated how improved understanding of online promotion significantly enhanced MSMEs' competitiveness [13]. Similarly, in Ciborang Village, community-based training in the food sector showed measurable improvement in local product marketing through digital tools [14]. On the Indonesia-Malaysia border, a collaborative community service initiative revealed that

digitalization and financial management training helped MSMEs implement more structured business practices and adapt to online market trends [15]. A comparable project in Sukabungah Village focused on financial bookkeeping and proved effective in enhancing MSMEs' ability to track income and expenses with greater accuracy and accountability [16].

Furthermore, in Kalibulus Bimomartani, MSME actors were introduced to financial technology and digital marketing strategies, which empowered them to engage more confidently with customers in digital environments [17]. Another initiative conducted in Ulubelu District highlighted the relationship between digital marketing and profit increase, affirming that digital outreach directly contributes to business growth among small enterprises [18]. These studies underscore a common pattern: MSMEs in diverse regions face similar structural limitations in financial literacy and digital marketing competence. The Cianjur program, by addressing both areas simultaneously, mirrors the best practices identified in these international efforts and serves as a replicable model of integrated MSME empowerment.



Figure 3. Presence of Distinguished Speakers

What sets the Cianjur initiative apart is the international dimension of its facilitation, which provided a broader perspective on MSME development, particularly relevant in a post-pandemic digital economy. The integration of digital marketing skills with practical financial management knowledge offered participants a holistic foundation for business sustainability. These findings suggest that structured, targeted, and community-engaged academic service programs can effectively bridge knowledge gaps and stimulate long-term transformation among MSMEs.



Figure 4. Presence of International Distinguished Speakers

Conclusion

The international community service program conducted in Cianjur, West Java, successfully addressed two critical areas of MSME development: digital marketing and financial management. Through a structured, participatory approach, the program

empowered ten MSMEs affiliated with the Bumi Cianjur Cooperative by enhancing their knowledge and practical skills in online promotion, brand positioning, bookkeeping, budgeting, and personalized business problem-solving. The combination of product exhibitions, hands-on training, and expert consultations created an interactive learning environment that fostered not only knowledge acquisition but also confidence and motivation among the participants.

Comparative insights drawn from similar international community service programs reveal that the challenges faced by MSMEs in Cianjur are not unique. Across various regions, MSMEs encounter similar limitations in digital literacy and financial discipline, which significantly hinder their competitiveness and sustainability. The Cianjur initiative's integrative design, which simultaneously addressed these two domains, aligns with global best practices in MSME development. Furthermore, the participation of international experts provided valuable cross-cultural perspectives that enriched the experience and expanded the participants' strategic outlook.

This study affirms the critical role of academic institutions in facilitating community transformation through service learning and knowledge transfer. The success of this program suggests that future community engagement efforts—particularly those involving MSMEs—should adopt a multidisciplinary and international approach to maximize impact. By replicating this model in other regions, universities can continue contributing to inclusive economic growth and digital transformation among grassroots enterprises.

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