

## Training on Digital-Based Financial Management and Marketing for The Development of MSMEs In Joglo Palereman Kelun, Madiun City

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### *Abstrak*

Kegiatan pengabdian kepada masyarakat ini dilaksanakan di UMKM Joglo Palereman Kelun, Kota Madiun, dengan tujuan meningkatkan kapasitas pelaku usaha dalam pengelolaan keuangan dan pemasaran berbasis digital. Permasalahan utama UMKM meliputi kurangnya pencatatan keuangan secara sistematis, minimnya pemahaman penggunaan aplikasi keuangan, serta belum optimalnya strategi pemasaran digital yang berpengaruh terhadap daya saing usaha. Metode kegiatan meliputi observasi awal, penyusunan materi, pelatihan teori, demonstrasi, praktik langsung, pendampingan berkelanjutan, serta monitoring dan evaluasi. Hasil kegiatan menunjukkan bahwa pelatihan ini memberikan dampak positif bagi pelaku UMKM, ditunjukkan melalui meningkatnya kemampuan pencatatan keuangan harian, penggunaan aplikasi keuangan sederhana, kemampuan membuat konten digital, serta meningkatnya kepercayaan diri pelaku UMKM dalam memasarkan produk secara online. Pendampingan yang dilakukan juga membantu UMKM dalam mengimplementasikan strategi secara konsisten. Kegiatan ini terbukti efektif dalam meningkatkan pengetahuan, keterampilan, dan profesionalisme pengelolaan usaha, serta mendukung keberlanjutan UMKM Joglo Palereman dalam menghadapi persaingan bisnis berbasis teknologi.

**Kata Kunci:** UMKM, Pengelolaan Keuangan, Pemasaran Digital

### *Abstract*

*This community service activity was carried out at the Joglo Palereman Kelun MSME in Madiun City, with the aim of increasing the capacity of business actors in digital-based financial management and marketing. The main problems faced by MSMEs include a lack of systematic financial records, minimal understanding of the use of financial applications, and suboptimal digital marketing strategies that affect business competitiveness. The methods used in this activity included initial observation, material preparation, theoretical training, demonstrations, hands-on practice, ongoing mentoring, as well as monitoring and evaluation. The results of this activity*

*showed that the training had a positive impact on MSME entrepreneurs, as demonstrated by their improved ability to record daily finances, use simple financial applications, create digital content, and increased confidence in marketing their products online. The mentoring provided also helped MSMEs to implement strategies consistently. This activity proved effective in improving knowledge, skills, and professionalism in business management, as well as supporting the sustainability of Joglo Palereman MSMEs in facing technology-based business competition.*

**Keywords:** MSMEs, Financial Management, Digital Marketing

## A. INTRODUCTION

MSMEs are one of the sectors that contribute significantly to the Indonesian economy. Data from the Ministry of Cooperatives and SMEs shows that MSMEs contribute more than 60% to the Gross Domestic Product (GDP) and absorb around 97% of the national workforce. However, despite their important role, many MSMEs face fundamental challenges in terms of financial management and marketing, especially micro MSMEs located in urban and rural areas (Kemenkop UKM, 2023).

Joglo Palereman Kelun in Madiun City is one of the growing culinary MSMEs, but it still faces problems in financial administration and marketing strategies. This condition is evident from the lack of systematic financial records, minimal use of simple financial applications, and suboptimal use of digital media in promoting products or services. This can affect business efficiency as well as the long-term growth of MSMEs (Susanto & Rahmawati, 2022).

Financial management is a crucial aspect for MSMEs because it forms the basis for business decision-making. Many MSMEs do not yet have a sufficient understanding of basic accounting, recording income and expenses, and good cash flow management. In fact, inadequate financial management can hinder MSMEs' access to financing, business planning, and even operational continuity (Siregar, 2021).

In addition, the 4.0 industrial revolution requires MSMEs to adapt to technological developments, particularly in digital marketing. Digital marketing has been proven to increase consumer reach, promotional efficiency, and strengthen business brand awareness. However, many MSMEs still

do not understand how to strategically maximize digital platforms such as Instagram, Facebook, Google Business, and marketplaces (Kotler & Keller, 2016).

The Joglo Palereman Kelun SME also faces challenges in marketing, evident in its conventional promotional strategies and reliance on local customers. The lack of digital promotional media means that its products or services are not widely known, limiting opportunities to maximize income. Digital marketing training is expected to open new opportunities to attract consumers from various segments (Putri & Lestari, 2022).

Community service through training in financial management and digital marketing is a strategic step to address these issues. Universities have an important role to play in making a real contribution through the transfer of knowledge and technology to MSMEs. Community service activities such as this not only increase the capacity of MSME actors but also support local economic development. Financial management training aims to equip MSME players with skills in simple financial recording, cash flow management, profit and loss calculations, and the use of digital financial applications. With good record keeping, MSMEs can monitor their business development in a more measurable way and make more objective business decisions (Biddle et al., 2009).

Meanwhile, digital marketing training focuses on understanding branding strategies, creating promotional content, managing social media, and optimizing marketing using digital platforms. This knowledge is expected to help Joglo Palereman MSMEs increase their business visibility and expand their consumer network through technology (Chaffey & Ellis-Chadwick, 2019).

With this training, Joglo Palereman MSMEs are expected to increase their professionalism in managing their businesses. The implementation of good financial record-keeping and the use of digital technology will have an impact on increasing operational efficiency, expanding market share, and increasing competitiveness amid increasingly fierce culinary business competition in the city of Madiun.

Based on the description of these issues, this community service activity is very relevant and important to implement. Through the digital-based financial management and marketing training

program, it is hoped that Joglo Palereman MSMEs can improve their managerial skills, develop effective marketing strategies, and encourage the long-term sustainability of their businesses.

### **B. METHOD**

#### **1. Activity Design and Approach**

This community service activity uses a community empowerment approach through training, mentoring, direct demonstrations, and monitoring and evaluation. This approach was chosen to ensure that Joglo Palereman MSMEs not only gain theoretical knowledge, but are also able to directly implement their skills in their daily business activities.

#### **2. Implementation Stages**

The implementation method consists of four main stages, namely:

##### **a) Preparation Stage**

Steps:

##### **1) Identification of MSME Needs**

- Conducting field observations and interviews with the owners of Joglo Palereman Kelun MSMEs.
- Identifying the main problems: financial records are not yet systematic, marketing is still conventional, and there is minimal use of digital media.

##### **2) Determination of Training Materials**

The materials are tailored to the needs of MSMEs, covering:

- Simple financial management (cash flow, profit and loss, daily records).
- Introduction to MSME financial applications (e.g., BukuKas, Excel, basic accounting).
- Digital marketing strategies (Instagram, Facebook Page, WhatsApp Business).
- Techniques for creating digital content and branding.

##### **3) Preparation of Training Modules and Tools**

The team prepares:

- Training modules in PDF format.

- PowerPoint slides.
  - Mentoring forms and participant worksheets.
  - Simple financial record-keeping templates.
  - Examples of digital content for SME promotion.
- 4) Coordination with SME Owners
- Determining the time, location of training, number of participants, and facilities needed.
  - Preparing the training and mentoring agenda.
- 5) Logistical Preparation for Activities
- Laptops, LCD projectors, internet connection.
  - Printed module materials.
  - Photo/video documentation.
- b) Training Implementation Stage
- The implementation stage consists of two main sessions: financial management training and digital marketing training.
- 1) MSME Financial Management Training
- Steps:
- Provision of Basic Financial Management Materials
    - Explanation of the concepts of income, expenses, profit, and cash flow.
    - The importance of financial records for business continuity.
  - Demonstration of Simple Financial Records
    - How to record daily transactions.
    - Creating simple profit and loss statements.
    - Calculating COGS for SMEs in the culinary sector.
  - Practical Use of Financial Applications or Templates
    - SME owners practice recording using Excel or SME cash applications.
    - Simulation of profit calculations based on sample data.

- Discussion and Q&A
  - Participants are assisted in resolving any recording issues they have encountered.

### 3. Digital Marketing Training

Steps:

- a) Introduction to Digital Marketing
  - 1) Concepts of digital promotion, branding, and customer engagement.
  - 2) The importance of visual identity, product photos, and descriptions.
- b) Creating and Managing MSME Social Media Accounts
  - 1) Creating/optimizing Instagram, Facebook Page, and Google Business accounts.
  - 2) Creating an attractive and informative business profile.
- c) Content Creation Practice
  - 1) How to take product photos with a cell phone.
  - 2) Simple editing using free applications.
  - 3) Composing attractive promotional captions.
- d) Online Promotion Strategies
  - 1) Techniques for uploading content, using hashtags, and posting schedules.
  - 2) How to interact with customers via DM/WhatsApp Business.

### 4. Mentoring Stage

Mentoring is provided so that MSMEs are truly able to apply what they have learned from the training.

Steps:

- a) Financial Recordkeeping Mentoring
  - 1) Reviewing daily transaction records for two weeks.
  - 2) Assisting in compiling simple monthly reports.
  - 3) Providing feedback on recording errors.
- b) Digital Marketing Mentoring
  - 1) Assisting MSMEs in creating their first promotional content.

- 2) Guiding owners in managing social media accounts.
- 3) Evaluating engagement (likes, comments, reach).
- c) Implementation Monitoring
  - 1) Visiting MSMEs to observe progress.
  - 2) Identify obstacles that are still being faced.
5. Evaluation and Reporting Stage

Steps:

  - a) Internal Evaluation
  - b) Assess the effectiveness of training based on attendance, participant enthusiasm, and practical results.
  - c) External Evaluation (Impact on MSMEs)
    - 1) Participants' ability to record finances.
    - 2) Increased use of social media.
    - 3) Changes in content quality and customer interaction.
  - d) Preparation of Service Reports
    - 1) Documentation of activities (photos, videos, attendance lists).
    - 2) Evaluation results.
    - 3) Recommendations for future MSME development.
  - e) Publication of Scientific Articles
    - 1) Prepare scientific articles based on the results of the activities.
    - 2) Submitting articles to community service journals.
  - f) Tools and Materials Used
    - 1) Laptop and LCD projector
    - 2) Training modules
    - 3) Financial record-keeping templates
    - 4) Photo editing applications (Canva, Snapseed)
    - 5) Simple financial record-keeping applications

- 6) Internet connection
- 7) Camera/documentation
- g) Activity Outputs
  - 1) Improved financial recording capabilities of MSMEs
  - 2) More professional MSME social media profiles
  - 3) First promotional digital content from MSMEs
  - 4) Ready-to-use financial recording templates
  - 5) Community service reports and scientific articles

### C. RESULTS AND DISCUSSIONS

The result of community service is that MSME actors participate in the entire agenda of activities, from material provision to mentoring. The following is data on MSME actors.

**Table 1 Gender and Type of Business**

	Culinary	Fashion	Agriculture	Craft	Total
Male	3		2	1	6
Female	8	3	1	3	15
	11	3	3	4	21

Source: processed data (2025)

Based on Table 1, the majority of respondents were female (15 people), while there were 6 male respondents. The most common types of businesses were culinary (11 people), crafts (4 people), fashion (3 people), and agriculture (3 people).



Figure 1: Photo of singing the Indonesian national anthem

The community service activities carried out at the Joglo Palereman Kelun MSME had a significant impact on improving the competence and understanding of MSME actors in business management. Based on the results of observations, discussions, and feedback from participants, it can be concluded that MSME actors felt greatly assisted by the series of training and mentoring activities provided. This can be seen from the changes in the knowledge, skills, and attitudes of MSME actors in carrying out their daily business activities.



Figure 2: provision of financial management materials to MSME actors

MSME actors stated that financial management training helped them understand the importance of structured and systematic financial records. Before the training, transaction records were still kept in a simple manner, with most actors relying on memory without any accounting evidence. After participating in the training, MSME actors became more aware that financial records serve as the basis for business decision-making, performance measurement, and long-term planning. In addition, they felt helped by the simple financial recording templates provided, which could be used immediately without having to create new formats. MSME actors felt greatly helped by the demonstrations on how to use financial recording applications such as Excel or digital cash applications. The use of these applications makes it easier for them to calculate profits, monitor expenses, and see cash inflows and outflows. MSME players said that before the assistance, profit calculations were often inaccurate, making it difficult to assess whether the business was running well. After the training, the recording process became easier, faster, and the results were more accurate.



Figure 3: Q&A with MSME actors

In terms of digital marketing, MSME players admitted that they had limited understanding of how to promote their businesses online. Before the training, promotion was only done conventionally, namely through customer networks and word of mouth. After receiving training, MSME players felt more confident in using social media such as Instagram, Facebook Page, and Google Business. MSME players stated that creating a Google Business account was very helpful because it made the location and information of MSMEs easier to find by potential customers. MSME players felt that the digital content creation material presented in the training was helpful. During the practical sessions, they also learned how to take product photos using simple techniques, perform light editing, and compose more attractive promotional captions. MSME players mentioned that they did not know the basic techniques of product photography before, but after the training, their photos became more attractive and suitable for publication on social media. More professional content is believed to increase the interest of potential customers.



Figure 4: MSME entrepreneurs receiving door prizes

The mentoring provided after the training was the factor that was most beneficial to MSME players. During the mentoring process, the community service team provided direct assistance in implementing financial recording and digital marketing strategies. MSME players felt that this was helpful because they could ask questions directly when they encountered obstacles. In addition, mentoring enabled more effective skills transfer through repeated practice. Monitoring results showed real changes in MSME activities after mentoring. Some of these changes include: improved orderliness in daily transaction recording, consistent use of digital applications, increased frequency of social media posts, and increased online interaction with customers. MSME players reported that after implementing digital promotion, the number of enquiries from potential customers via social media increased.



Figure 5: Group Photo

MSME actors said that this community service activity opened up new insights into the importance of branding and business identity. MSME actors began to understand that logos, content design, and visual style consistency are important parts of modern marketing strategies. MSME actors felt helped by the digital content templates provided by the community service team, as they could be used immediately without having to master professional design software. This training also had an impact on the mindset of MSME players, making them more open to the use of digital technology and more confident in trying new marketing strategies. MSME players admitted that previously, technology was considered complicated and difficult to apply. However, after training and mentoring, they realised that technology can actually be a tool that facilitates and benefits their business.

This community service activity also strengthens the relationship between universities and the community, especially MSME players. MSME players feel appreciated because they receive attention, knowledge, and direct assistance from academics. MSME players hope that activities like this can be carried out continuously so that MSMEs continue to receive support in developing their businesses. Overall, MSME players in Joglo Palereman Kelun stated that this community

service activity greatly helped them in improving the professionalism of their business management. Through a basic understanding of accounting and digital marketing strategies, SMEs now have the tools to develop their businesses in a more measurable, planned manner, and in line with technological developments. The changes observed indicate that this community service programme has successfully achieved its primary objective of enhancing business capacity and supporting the sustainability of SMEs.

#### **D. CONCLUSIONS**

The community service activities carried out at the Joglo Palereman Kelun MSME contributed significantly to improving the ability of MSME players to manage their businesses more professionally. Financial management training successfully helped MSME players understand the importance of systematic transaction recording and enabled them to use simple financial recording templates and applications. This resulted in increased accuracy in profit calculations, cash flow monitoring, and business performance evaluation.

On the other hand, digital marketing training provided MSME players with new insights into technology-based promotional strategies. MSME players were able to create more attractive promotional content, manage social media in a more targeted manner, and utilise digital platforms such as Instagram, Facebook Page, and Google Business as their main marketing media. Monitoring results showed an increase in customer interaction and online business visibility.

The follow-up assistance provided after the training was a crucial factor in the success of this programme. Through this assistance, MSME actors were able to implement the knowledge they had acquired more appropriately and sustainably. This activity proved that structured and practice-oriented community service programmes can significantly improve the capacity of MSMEs.

Overall, this community service activity was effective in helping Joglo Palereman SMEs improve their managerial skills, strengthen their marketing strategies, and improve their financial record-keeping. This demonstrates that the synergy between academics and SMEs can drive increased competitiveness and business sustainability amid the development of digital technology.

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