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Empowering Micro Enterprises through Financial Literacy and Digital Marketing Training: A Community Engagement Model from Universitas Mercu Buana

Adib Faishol[1*], Yananto Mihadi Putra[2], M. Ghufri Fatchani[3], Shanes Lavines[4], Rana Ashari[5]
[1,2,4,5] Universitas Mercu Buana, Jakarta, Indonesia
[3] Kelurahan Meruya Selatan, Jakarta, Indonesia

(*) Corresponden Author: adib.faishol@mercubuana.ac.id

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Abstract

This community engagement programme aimed to strengthen financial literacy, routine record-keeping, and digital marketing competencies among local micro, small, and medium enterprise (MSME) actors and representatives of community-based non-profit organisations in Meruya Selatan, West Jakarta. A participatory programme involving needs assessment, differentiated training, hands-on workshops, and online mentoring was conducted at RPTRA SMART Meruya Selatan on 16 May 2025. The programme report recorded 30 participants, although the attendance information available in the manuscript does not identify the numerical distribution between target groups. MSME-oriented activities covered transaction recording, introductory reporting aligned with SAK EMKM, spreadsheet exercises, and digital accounting applications. The non-profit component emphasised documentation of activities and accountability for resources. Digital communication sessions introduced Instagram Business, WhatsApp Business, and Canva. Initial programme notes reported that approximately 80% of surveyed MSME respondents lacked structured records and approximately 70% had not used social media for business; subgroup denominators were not documented. A mean post-training understanding score of 4.6 out of 5 and initial examples of skill application were also reported. These descriptive observations indicate promising short-term learning but do not establish causal or long-term business outcomes. The programme offers a differentiated framework for further community mentoring and evaluation.

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INTRODUCTION

Micro, small, and medium enterprises (MSMEs) contribute to local economic activity and employment but frequently operate with limited administrative resources. For many owner-managed enterprises, irregular transaction recording, the mixing of household and business funds, and limited digital promotion constrain the information available for routine decisions. Indonesian evidence links financial literacy and digital adoption with enterprise practices, although the direction and magnitude of such relationships depend on study design and local conditions (Affandi et al., 2024; Al-Shami et al., 2024).

At the community level, financial capability and digital transformation are connected to empowerment when participants are able to practise and adapt newly introduced skills in their everyday activities. Financial literacy involves more than awareness of accounting concepts: practical capability includes documenting transactions, interpreting basic financial information, and using the information for decisions. Digital capability similarly extends beyond opening social-media accounts to creating relevant content and maintaining communication with customers or stakeholders. A systematic review by IS et al. (2025) identifies knowledge, awareness, and skills as recurring components of MSME financial literacy, while recognising inconsistencies in how they are measured.

In Meruya Selatan, West Jakarta, the Universitas Mercu Buana programme combined basic financial management, digital marketing, and follow-up mentoring for business and community-oriented participants. These audiences have different reporting purposes. An MSME ordinarily requires business records and financial statements to assess financial position and profitability; a community-based non-profit organisation needs reliable information about resources received, activities delivered, and accountability to resource providers. The programme therefore sought to introduce group-appropriate skills rather than impose a single financial reporting output on all participants.

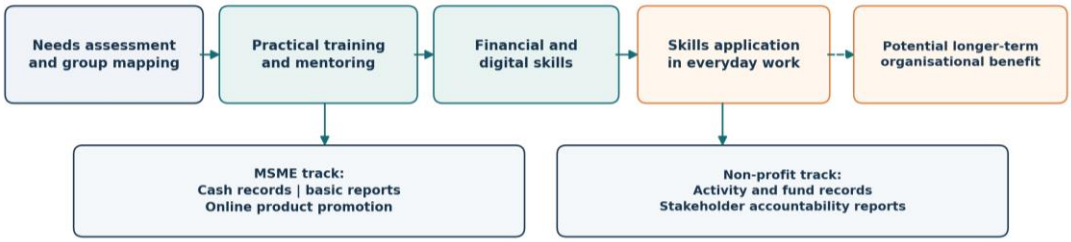
The contribution of this article is to document an integrated, two-track community outreach design, explain how SAK EMKM-oriented record-keeping can be introduced in stages, and distinguish observed training outputs from prospective sustainability outcomes. It also responds to a practical evidence gap in short community interventions: reported learning, routine skill application, and long-term organisational performance require different indicators and cannot be treated as equivalent.

Conceptual Programme Framework

Figure 1 presents the programme as an intended implementation pathway: initial needs assessment informs differentiated training and mentoring, which introduce financial and digital skills that participants may subsequently apply in routine activities. For MSMEs, expected practices include a daily cashbook, working financial summaries, and digital product promotion. For non-profit representatives, the relevant practices include activity and fund records, supporting documentation, and accountability communication. The final stage—potential longer-term business or organisational resilience—is an anticipated benefit requiring additional follow-up evidence. The connecting arrows represent a programme sequence, not a tested causal relationship.

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Figure 1. Proposed Conceptual Framework for Financial Literacy, Digital Communication, and Community Empowerment



LITERATURE REVIEW

Financial Literacy and SAK EMKM-Oriented Bookkeeping

Financial literacy training for MSMEs is most useful when general knowledge is translated into traceable financial routines. The financial recording process begins with collecting transaction evidence, separating business and private expenditure, recording cash receipts and payments, and identifying receivables, payables, and inventory when relevant. These routines form a practical foundation for preparing accounting summaries, but a cashbook alone is not a financial statement prepared in accordance with an accounting standard. IS et al. (2025) emphasise the multidimensional character of financial literacy, while Affandi et al. (2024) provide broader Indonesian empirical evidence connecting digital practices, financial literacy, and enterprise performance.

The Financial Accounting Standard for Micro, Small, and Medium Entities (SAK EMKM) offers a simplified reporting framework to eligible entities. Its minimum financial statements consist of a statement of financial position, a statement of profit or loss, and notes to the financial statements, with comparative information required under the standard (Ikatan Akuntan Indonesia [IAI], 2018). Consequently, teaching transaction recording, spreadsheet calculations, or a simple profit-and-loss worksheet represents an introduction to SAK EMKM-oriented practice; it does not, without additional documentation, demonstrate complete compliance. Training evaluation should distinguish the ability to enter transactions from the ability to assemble and explain the required financial statements.

Digital Marketing Training and Findings from Previous Studies

Research on MSME capacity development indicates that financial skills and digital marketing are complementary, but studies report different types of results. Afandi et al. (2023) used a structured outreach process in Medan and assessed changes in digital marketing understanding through pre- and post-training activities. Suryowati et al. (2024) combined financial literacy education with the introduction of WhatsApp and Instagram marketing for community participants in Bogor. Purwantini et al. (2025) described a more intensive single-business mentoring intervention that combined MSME accounting and digital marketing and reported changes in simple bookkeeping and online promotion. These findings illustrate potential training pathways but should not be generalised directly to other participants or interpreted as causal evidence for the Meruya Selatan programme.

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By contrast, Affandi et al. (2024) examined 5,035 enterprises across 17 Indonesian provinces, and Al-Shami et al. (2024) assessed financial and digital financial literacy among 535 batik enterprise respondents. Such broader empirical studies address patterns and relationships rather than the immediate outputs of a single community workshop. Accordingly, evaluating the present programme requires a separation between participants' short-term understanding, evidence of skills used after training, and any later improvements in financial discipline, digital reach, or enterprise performance.

Programme Gap and Contribution

The reviewed literature supports skills-based interventions but leaves three issues relevant to local community programmes: the translation of basic financial literacy into routine SAK EMKM-oriented documentation; the distinction between introductory digital marketing activities and sustained digital adoption; and the need to adapt financial reporting to different organisational purposes. This programme responds by pairing introductory accounting and digital communication with group-specific exercises and remote follow-up. Its conceptual framework is intended to organise delivery and future measurement, not to claim that financial training directly caused sustained business growth.

METHOD

Programme Setting and Activities

A participatory community engagement programme was conducted on 16 May 2025 at RPTRA SMART Meruya Selatan, West Jakarta. The original programme report states that 30 individuals participated. The implementation sequence comprised (1) needs assessment and an initial survey, (2) preparation of training materials, (3) practical workshops, and (4) evaluation and online mentoring. The programme was organised by Universitas Mercu Buana in collaboration with local stakeholders. Online mentoring was described as continuing for three months after the workshop.

Participant Profiles and Differentiated Needs

Two beneficiary profiles were addressed in the programme design: MSME actors and representatives of community-based non-profit organisations. For the purpose of preparing Table 1, an illustrative allocation of 20 MSME participants and 10 non-profit representatives is proposed, giving a total of 30 attendees. This distribution has not been verified against the signed attendance register and must not be presented as an observed characteristic of the participants until the register is checked. The groups differ in their primary reporting objectives: business transaction records and digital product promotion for MSMEs, and activity documentation and fund accountability for non-profit representatives.

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Table 1. Proposed Participant Allocation, Reporting Priorities, and Appropriate Training Outputs

Target group	Participants	Primary reporting need	Relevant practice output
MSME actors	**20 (66.7%)**	Business–household funds separation; daily transactions; simple business reporting; product promotion	Daily cashbook; profit-and-loss working paper; promotional content
Non-profit representatives	**10 (33.3%)**	Activity and fund documentation; evidence of expenditure; accountability to stakeholders	Activity log; receipts and payments summary; supporting files; accountability report
Overall attendance	**30 (100%)**	Total reported in programme manuscript	Learning activities and follow-up addressed both profiles

Training Content and Reporting Standards

The business-oriented financial module introduced practical bookkeeping using Microsoft Excel templates and examples of digital accounting applications, including BukuWarung. Participants were guided through identifying transaction documents, recording receipts and payments, separating private and business transactions, and discussing simple financial summaries. These activities represented preparatory steps towards reporting in accordance with SAK EMKM where the standard is applicable. Completion of all three minimum SAK EMKM statements was not independently documented and is not claimed here (IAI, 2018).

For non-profit representatives, the module focused on recording programme activities, funds received, expenditures incurred, supporting evidence, and communication of resource use to members or other stakeholders. A non-profit accountability report is not interchangeable with an MSME profit-and-loss statement. For entities preparing general-purpose financial statements, the applicable reporting tier and the presentation guidance for non-profit-oriented entities, including ISAK 335, need to be assessed in light of the entity's characteristics (IAI, 2025). The available programme records do not establish that participating organisations prepared a complete set of financial statements under ISAK 335.

The digital communication module introduced branding, Instagram Business, WhatsApp Business, and Canva-based content creation. MSME participants were encouraged to communicate product information to customers, whereas the community-organisation track emphasised communicating activities and accountability information to stakeholders. The examples demonstrate differentiated learning goals rather than documented completion rates for each group.

Evaluation and Analysis

The reported evaluation tools comprised an initial survey, pre- and post-activity assessments, direct observation, participant feedback, and three months of online mentoring. The records reproduced in the manuscript provide a post-training mean understanding score of 4.6 on a five-point scale, but do not provide the pre-training mean, item wording, number of valid responses, or matched observations. Findings are therefore described narratively and descriptively; statistical significance, magnitude of

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improvement, and causality are not inferred. Baseline percentages are retained as reported indicators without assuming that they apply to all 30 participants.

RESULTS AND DISCUSSION

Baseline Needs Identified

The programme report indicates that approximately 80% of surveyed MSME respondents had not maintained structured financial records and approximately 70% had not used social media for business. These figures suggest gaps in documentation and digital promotion in the surveyed business group. However, the manuscript does not specify the number of MSME respondents underlying either percentage. The figures should therefore be read as the authors' reported baseline observations rather than verified proportions of the overall 30-person attendance. For non-profit representatives, the reported needs concerned documenting activities and the receipt and use of funds, as well as communicating accountability information.

Immediate Learning and Reported Application

At the end of training, the programme reported a mean understanding score of 4.6 out of 5. Workshop observations also described attempts to record daily transactions, complete simple profit-and-loss worksheets, and use Instagram Business or WhatsApp Business for promotional communication. Excel templates and BukuWarung were among the tools introduced for recording activities. Together, these observations are compatible with initial exposure to financial and digital practices. They do not verify that all attendees adopted these routines or that individual scores rose relative to the baseline, because comparable participant-level measures were not presented.

The outcomes need to be interpreted according to the two beneficiary profiles. For MSMEs, the relevant short-term output is an initial ability to distinguish business transactions and produce usable working records. For non-profit organisations, the output is basic documentation of activities and resources to support accountability. Neither output alone establishes full compliance with the relevant financial reporting framework. A three-month online mentoring period was reported, but systematic monthly indicators of continued usage were not included in the manuscript.

Comparison With Previous Community Interventions

The observed emphasis on introductory digital marketing skills is consistent with the workshop approach reported by Afandi et al. (2023), whose evaluation included documented pre- and post-training measures. Suryowati et al. (2024) likewise combined financial literacy education with social-media promotion, supporting the practical relevance of integrated instruction. Purwantini et al. (2025) described a more closely monitored single-business intervention with bookkeeping and online promotion outputs. Unlike those reports, the present article does not offer paired assessment scores or independently measured sales outcomes; it should consequently be compared as a descriptive implementation report rather than an equivalent effectiveness test.

The broader survey-based analyses of Affandi et al. (2024) and Al-Shami et al. (2024) give additional context for the relationship between financial capabilities, digital practices, and business-level indicators. Nevertheless, these studies use different

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samples, indicators, and methods. Their findings provide a rationale for further assessment rather than evidence of the present programme's long-term impact. The main local contribution is a single outreach model that differentiates the bookkeeping, financial reporting, and communication needs of commercial and non-profit participants.

Limitations and Implications for Follow-Up

The evidence has four principal limitations: the proposed subgroup allocation in Table 1 is illustrative and remains unverified against the signed attendance register; the baseline percentages lack subgroup-specific denominators; comparable pre- and post-training results are not available for analysis; and longitudinal measures of actual bookkeeping, digital communication, sales, or non-profit accountability are not documented. These limitations restrict conclusions to the programme's delivery and reported short-term outcomes. Before resubmission, the illustrative attendance split must be replaced with verified figures.

Future outreach programmes should classify participants by organisational type during registration and tabulate attendance, baseline needs, and outputs separately. For MSMEs, follow-up measures could include the proportion of months with complete cashbooks, reconciled sales and expense records, progress toward the SAK EMKM reporting package, and active digital promotional content. For non-profit organisations, measures could include timely activity reports, completeness of receipt and expenditure evidence, and stakeholder reporting. Longer-term business sustainability and organisational resilience should be evaluated through repeated observations instead of inferred from a single training session.

CONCLUSION

The Universitas Mercu Buana community engagement programme delivered financial record-keeping and digital communication training to 30 participants at RPTRA SMART Meruya Selatan, West Jakarta. A differentiated programme framework clarified the reporting objectives for MSMEs and community-based non-profit organisations. Reported workshop feedback and examples of skills practice suggest positive immediate learning experiences, but the available data do not establish statistically verified improvements, complete compliance with SAK EMKM, or sustained business and organisational benefits. A key recommendation is to document attendance by target group, administer comparable baseline and follow-up assessments, and evaluate the continuity of practical record-keeping and digital communication over time.

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