

## **OPTIMIZATION OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES) THROUGH BUSINESS DIGITALIZATION TRAINING (FINANCE AND MARKETING)**

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### **ABSTRACT**

*Issues in economy are problems that are not escape from government talk. In The Strategic Plan (Ren-Stra) was initiated by Ministry Cooperatives and MSMEs 2019 empowerment 2024 explained Cooperatives and that MSMEs are mandate of law, one is the law. No. 20 of 2008 concerning Micro Business Conditions, these moments, On covid 19 period , almost all MSMEs in Indonesia caught impact Covid-19 pandemic . Even though MSMEs is one of the barometers from the economy national which means can increase economy in Indonesia. For this reason, MSMEs need existence support and encouragement from government especially so that the MSME actors can survive in conditions nowadays. Related to Cooperatives and MSMEs, government of west Java cares enough for development and empowerment . This Can seen from main thing that is regulation. As positive step, the government of the Bandung City in empowering Cooperatives and Businesses Small Medium , empowering MSMEs is integration from development economy expected national capable For improve and implement equality income as well as create field work. There is a need for education regarding the financial management and marketing of MSMEs. Akpar NHI Bandung provides training and workshops for the MSME community fostered by the Bandung City Industry Service to make the Micro Business mentoring program a success , in this case also involving students and lecturers in college tall For Can apply his knowledge For empowerment community. Through the micro and small business programs, through training finance, digital marketing, and assistance in obtaining Halal, PIRT, HAKI permits.*

*Keywords: cooperative; MSMES training and workshop; micro business; business digital; tourism*

### **INTRODUCTION**

#### **Situation Analysis**

Poverty, unemployment, economic inequality are major problems faced by developing countries, one of which is Indonesia. The underutilization of abundant

resources (human resources) with many untrained workers results in very low worker productivity. Productivity refers to the level of production that a worker can achieve per year. Compared to worker productivity in developed countries, the productivity level of

workers in developing countries is still relatively very low. Economic issues are problems that cannot escape government discussions. In the Strategic Plan initiated by the Ministry of Cooperatives and MSMEs in 2019, empowerment in 2024 explains that Cooperatives and MSMEs are mandated by law, including Law No. 20 of 2008 regarding Micro Enterprises. In the current situation, during the COVID-19 pandemic, almost all MSMEs in Indonesia were affected. In fact, MSMEs is one of the barometers of the national economy, which means it can boost the economy in Indonesia. Therefore, MSMEs need support and encouragement from the government, especially so that MSME actors can survive in the current conditions. Regarding Cooperatives and MSMEs, the West Java government is quite concerned with their development and empowerment. This can be seen in two main aspects: First, regulations (legal basis). As a positive step, the Bandung City government, in empowering Cooperatives and Small and Medium Enterprises, considers MSME empowerment as an integration of national economic development, which

is expected to enhance income distribution and create employment opportunities.

According to (Supriyanto, 2006:1), MSMEs can be a solution to poverty alleviation in Indonesia. Proper development of MSMEs can make a significant contribution to labor absorption, amounting to more than 99.45% of the workforce, and is expected to be able to tackle poverty. MSMEs also play an important role in national development. According to researcher (Saputro, et al, 2010) Small and Medium Enterprises (SMEs) in Indonesia, specifically in Bandung City, have a clear legal basis and are more technically oriented in developing Cooperatives and Small and Medium Enterprises.

Although there is a trend of declining numbers of employees and managers (administrators) in Cooperatives, business volume has also increased. Based on regional distribution data in 2021, MSMEs in Bandung City have significantly contributed to the national GDP (Gross Domestic Product) by 55.50% according to data from the Planning Bureau of the Indonesian Ministry of Cooperatives and SMEs. In addition,

Indonesia's economic growth continues to provide a platform for digital-based creative industries, as evidenced by the large number of start-up companies. According to (Triwijaya, et al, 2023), The digital era has brought significant changes to the way we operate. Entrepreneurship emphasizes its important role in driving innovation and economic growth. It is important to understand how MSMEs (Micro, Small, and Medium Enterprises) play a role in society, both as providers of employment and as a place to develop the potential or skills they possess. With the presence of MSMEs, it is hoped that they can continue to play an optimal role in tackling unemployment, which tends to increase every year. Moreover, with their role in increasing local income, MSMEs are rightly considered as cooperative partners. Community service activities carried out as an effort to brand these stores and support government programs for the development and empowerment of Micro, Small, and Medium Enterprises are expected to produce good outcomes. The activities that will be carried out in the development and empowerment of Small and Medium

Enterprises will involve providing the tools/items needed to brand the store.

#### Partnership Problems

AKPAR NHI Bandung, as a higher education institution operating in the field of Hospitality, has established cooperation with the West Java Provincial Government and the Bandung City Government. The issues arising in this partnership include a lack of understanding of marketing through proper utilization of digital media and social media, as well as a lack of financial knowledge in developing micro-enterprises (UMKM). AKPAR NHI Bandung provides training and workshops for UMKM communities guided by the Bandung City Industry Office to support the Micro Enterprise assistance program. This also involves the participation of university students and lecturers to apply their knowledge for community empowerment. Through the Micro and Small Enterprise Program, training is provided in finance, digital marketing, and assistance in obtaining halal certification, PIRT, and intellectual property rights (HAKI).

## IMPLEMENTATION METHOD

### Implementation Method

The stages or steps in implementing the solutions offered to overcome the problems are as follows:

#### **Coordinating with Bandung City MSME activists originating from the Department of Trade and Industry.**

The Department of Trade and Industry of Bandung City is one of the local government agencies in Bandung City that is concerned with coordinating MSMEs by forming communities, in order to easily support the development of MSMEs in Bandung City. Further coordination is carried out with all parties from the Department of Trade and Industry related to this community service program through a focus group discussion (FGD). The next stage of coordination involves drafting an official letter and submitting a proposal for the activity.



**Figure 1. Meeting Intensive**

#### **Coordinating with Bandung City MSME communities.**

Coordination with MSME communities involves students from AKPAR NHI Bandung, Bandung City MSME communities consisting of approximately 700 members, with only 30 MSME activists and community representatives invited to participate in the community service program.



**Figure 2. Participant**

Determining the priorities and schedule of events for each proposed solution. The determination of priorities and schedules for each solution is carried out by holding meetings with all or representatives of the parties involved in the community service program. The outcome of the meeting is the prioritization of the proposed solutions.



**Figure 3. Implementation of Meeting Implementation of Each Activity According to Priority**

The implementation of each activity is based on a priority scale. The methods of implementation are as follows:

**Table 1. Activity Evaluation**

No	Solution Activity	Method
1	Providing Knowledge about licensing of MSME products	Presentation and Q&Aanswer
2	Giving knowledge about Financial Processing of MSME Products	Presentation and Q&Aanswer
3	Giving knowledge to Invited MSME, Student and Community Communities	Presentation and Q&Aanswer
4	Workshop and Talk Show	Q&A, demonstration and ice breaking

Evaluation is carried out after all partnership solutions have been implemented. The evaluation steps are conducted together with the Bandung

City Department of Trade and Industry in the following ways: (1) Holding meetings with the Bandung City Department of Trade and Industry. (2) Feedback and input from Training Participants and the Bandung City Department of Trade and Industry regarding the partnership program.

(3) Sustainability plan



**Figure 4. Implementation of Workshop**

## RESULT AND DISCUSSION

Logbook (daily record)

Community Services Optimization of Micro, Small, and Medium Enterprises (MSMEs) through training in Business, Finance, and Marketing Digitalization, in collaboration with the Bandung City Department of Trade and Industry.

**Table 2. Activity Schedule**

No	Date	Activity	Speaker
1	12 November 2025	Meeting Committee	- Sri Marini , SP,MM Superwiratni , SE,MM.Par Eka Saputra , SE,MM.Par Fajar Pramono , SE., MM.Par Sonny Sanjaya , SE,MM.Par To LPPM Unit
2	14 November 2025	Reinforcement PKM concept and Proposal Making	- Sri Marini , SP, MM Superwiratni , SE,MM.Par Eka Saputra , SE,MM.Par Fajar Pramono , SE., MM.Par Sonny Sanjaya , SE,MM.Par My Unit LPPM Luckita Yogaswara
3	17 November 2025	Meeting coordination	- Sri Marini , SP, MM - Superwiratni , SE, MM.Par - Eka Saputra , SE,MM.Par - Fajar Pramono , SE., MM.Par - Sonny Sanjaya , SE,MM.Par - My Library Unit Representative of Desperindag Bandung City
4	20 November 2025	Workshop and Talk Materials Show	- Superwiratni , SE, MM.Par - Sri Marini , SP,MM - Eka Saputra , SE,MM.Par - Fajar Pramono , SE., MM.Par - Sonny Sanjaya , SE,MM.Par - My Library Unit Representative of Desperindag Bandung City
5	22 November 2025	Internal preparation and coordination of PKM activities	- Luckita Yogaswara - Superwiratni , SE, MM.Par - Sri Marini , SP,MM - Eka Saputra , SE,MM.Par - Fajar Pramono , SE., MM.Par - Sonny Sanjaya , SE,MM.Par - My Library Unit Representative of the Bandung City Department of Industry and Trade
6	December 6, 2025	Implementation Community Service Program that is : 07.30 Preparation place 09.00 Opening 09.05 Welcome 10.00 Series Activity Speaker 1, 2	- Superwiratni , SE, MM.Par - Sri Marini , SP,MM - Eka Saputra , SE,MM.Par - Fajar Pramono , SE., MM.Par - Sonny Sanjaya , SE,MM.Par - Head of Community Service Unit - Representative of the Bandung City Department of Industry and Trade - Bandung City MSME Community - Luckita Yogaswara - Students of Akpar NHI Bandung - Local communities who received

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11.00 Workshop and Talk Show	workshop invitations
12.00 Implementation eat	
13.00 Closure	

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### **Results Achieved**

The results achieved in the PKM activities for Optimizing Micro, Small, and Medium Enterprises (MSMEs) through training in Business, Financial, and Marketing Digitalization in collaboration with the Bandung City Department of Industry and Trade can be seen at the LPPM Unit. Overall, 100% of the planned program has been achieved.

The stages that have been carried out include: (1) Licensing and duplicating proposals. (2) Coordination with the Department of Trade and Industry of West Java Province and Bandung City. This coordination is related to the materials to be delivered in the training. (3) Coordination with training participants. This stage analyses the potential of training participants; from this stage, it was found that some were familiar with MSME products while others had not yet understood MSME products. (4) Counseling (Education)

Training activities were conducted at the AKPAR NHI Bandung campus. The target community service participants were given materials on Marketing using digital media utilization methods that support the promotion of MSMEs, as well as materials on financial management, from the product creation process to product marketing, so that the MSME community can manage their business finances properly.

In the strategy for starting a business based on digital platforms, both in marketing and financial management, the following topics were discussed: (a) Understanding entrepreneurship. (b) Mindset and motivation to become an entrepreneur. (c) Steps that need to be prepared when starting a business. (d) Capital aspects in entrepreneurship.

An entre profit and someone who dares to take risks to start, manage, and develop a new business/venture with the main goal of creating value,

seeking profit, and solving problems. The concept of entrepreneurship has also emerged and is interpreted as an adventurer or manager, that is, a person with an adventurous and managerial spirit. The idea of entrepreneurship is also interpreted as a decision-maker, or even an adventurer, someone who becomes a mentor and adventurer (Lestari Ginting et al. in Saptarianto et al., 2025).

It is explained in a talk show material that strategies for managing entrepreneurship are the Mindset and “SiKaset” Pattern, namely:

Si: Adaptation – Innovation – Collaboration

3K: Capacity – Capability – Competence

3Set: Mindset – Assets – Turnover

In addition, a pattern of quick action is needed (3G, 3M, 4K):

3G: Fast Action – Push – Go All Out

3M: Start with yourself – Start from small things – Start now

4K: Hard Work – Smart Work – Sincere Work – Thorough Work

Developing entrepreneurship in this digital era cannot be done alone; it requires a PENTAHHELIX (ABCGM) collaboration scheme. This cooperation model requires collaboration with the

ecosystem: A: Academics B: Business/Bank C: Community D: Government G: Media (for publication) Some supporting factors for successful entrepreneurship in the digital era include: (1) Having Character It is necessary to have discipline, flexibility, and networking character. (2) Being Innovative Always look for new ways to develop the marketing mix. (3) Technological Utilize social media, e-commerce, and digital marketing. (4) Being Educated Must have a willingness to learn by participating in mentoring, workshops, and seminars. (5) Being Part of an Ecosystem Join the entrepreneur community. In line with the research findings of Efendi, Ermanita, and Sriwahyuni (2024), it is stated that the main challenges in entrepreneurship in the digital era are limited access to technology, lack of digital literacy, intense market competition, and regulations. However, on the other hand, opportunities are very open through the use of digital platforms such as e-commerce, social media, and artificial intelligence (AI)-based technologies, which can enhance business operational efficiency.

#### (5) Monitoring and Evaluation

After the activities are completed, the PKM implementers monitor and evaluate all the activities that have been carried out. Each activity will be evaluated using a combination of attendance lists, pre- and post-tests, or observation forms to assess the participants' activity levels. Attendance lists can indicate the enthusiasm of the participants, while the pre- and post-tests evaluate knowledge improvement. Observation forms are used to assess the improvement of participants' skills. Furthermore, an overall evaluation of the activities is conducted. up to the details of the funds that have been used.

(6) Preparation of the Final Report The final report is prepared by the Community Services implementers and aims to detail all activities that have been carried out and to itemize the funds that have been used during the activity.

(7) Publication of community service articles and videos PKM implementers publish community service articles that are submitted to national journals.



**Figure 5. Implementation of Community Service**

#### CONCLUSION

The Community Services activity on Optimizing Micro, Small, and Medium Enterprises (MSMEs) through training on Business, Financial, and Marketing Digitalization in collaboration with the Industry and Trade Office of Bandung City can be summarized as follows: (1) There is a need for education regarding the financial management and marketing of MSMEs. (2) Good cooperation has been established between AKPAR NHI Bandung, the Industry and Trade Office, and the MSME community in Bandung City.

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