



INTEGRATING FINANCIAL LITERACY AND DIGITAL MARKETING FOR CRAFT MSMEs IN ACEH: STRATEGIC INITIATIVES FOR BUSINESS SUSTAINABILITY

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Abstrak

Tujuan dari penelitian ini adalah untuk meningkatkan keterampilan manajemen keuangan usaha kecil dan menengah (UKM) di sektor kerajinan di Provinsi Aceh melalui pelatihan yang berfokus pada pemisahan keuangan pribadi dan bisnis, pencatatan transaksi yang tepat, serta penyusunan laporan keuangan yang transparan dan akurat. Metode yang digunakan dalam kegiatan pengabdian kepada masyarakat ini melibatkan pelatihan yang dilakukan oleh tim dosen dari berbagai lembaga pendidikan, serta kunjungan langsung ke lokasi UKM untuk pelatihan praktik. Hasil penelitian menunjukkan bahwa sebagian besar pemilik UKM sebelumnya tidak memiliki pemahaman yang memadai tentang manajemen keuangan, dan pelatihan ini memberikan manfaat yang signifikan dalam meningkatkan kemampuan mereka untuk membuat keputusan bisnis yang lebih baik. Focus Group Discussion (FGD) yang diselenggarakan mengungkapkan tantangan yang dihadapi UKM, seperti keterbatasan modal dan kesulitan dalam pemasaran produk. Kesimpulannya, pelatihan manajemen keuangan ini telah berdampak positif bagi pemilik UKM di Aceh, membantu mereka mengembangkan pendekatan yang lebih profesional dan berkelanjutan untuk operasi bisnis. Khususnya, program ini menonjol sebagai yang pertama mengintegrasikan pelatihan manajemen keuangan berbasis aplikasi sederhana dengan strategi pemasaran digital di Aceh. Dengan menggabungkan literasi keuangan dengan teknik pemasaran modern, program ini memberikan solusi komprehensif untuk tantangan yang dihadapi oleh UMKM lokal. Integrasi dua aspek penting ini memberdayakan pemilik bisnis untuk mengelola keuangan mereka dengan lebih baik sekaligus memperluas jangkauan pasar mereka melalui platform digital. Pendekatan inovatif ini meletakkan dasar bagi UMKM yang lebih tangguh dan kompetitif, mendorong keberlanjutan dan pertumbuhan jangka panjang di kawasan ini.

Kata Kunci: UKM, Manajemen Keuangan, Pelatihan, Pemasaran Digital.

Abstract

The aim of this research is to improve the financial management skills of small and medium-sized enterprises (SMEs) in the craft sector in Aceh Province through training that focuses on separating personal and business finances, proper transaction recording, and the preparation of transparent and accurate financial reports. The method used in this community service activity involves training conducted by a team of lecturers from various educational institutions, as well as direct visits to SME locations for practical training. The

results show that most SME owners previously lacked adequate understanding of financial management, and this training provided significant benefits in enhancing their ability to make better business decisions. The Focus Group Discussion (FGD) revealed challenges faced by SMEs, such as limited capital and difficulties in product marketing. In conclusion, this financial management training has had a positive impact on SME owners in Aceh, helping them develop a more professional and sustainable approach to business operations. Notably, this program stands out as the first to integrate simple app-based financial management training with digital marketing strategies in Aceh. By combining financial literacy with modern marketing techniques, the program provides a comprehensive solution for the challenges faced by local MSMEs. Integrating these two crucial aspects empowers business owners to manage their finances better while expanding their market reach through digital platforms. This innovative approach lays the groundwork for more resilient and competitive MSMEs, fostering long-term sustainability and growth in the region.

Keywords: SMEs, Financial Management, Training, Digital Marketing.

INTRODUCTION

Financial management assistance for Micro, Small, and Medium Enterprises (MSMEs) in Aceh's craft sector is a crucial strategic step to enhance business sustainability. Craft MSMEs hold significant potential to drive the local economy but often face major challenges, particularly in financial management. Effective financial management, which includes recording transactions, managing cash flow, and preparing structured financial reports, is essential to help business owners make better decisions and improve access to financing sources (Puspitaningtyas, 2017; Sitinjak et al., 2023).

MSMEs in Aceh's craft sector have significant potential to support the local economy but face challenges such as low financial literacy and limited utilization of technology. Low financial literacy leads to irregular financial record-keeping, poor cash flow management, and restricted access to formal financing, ultimately hindering business decision-making (Budiasa et al., 2022; Sajuyigbe et al., 2020). Research indicates that proper financial record-keeping can improve financial performance by up to 29.9% (Endris & Kassegn, 2023; Eric et al., 2024).

Moreover, many MSME entrepreneurs have yet to fully utilize financial record-keeping technology and digital marketing strategies, even though these technologies can enhance the quality of financial reporting and expand market access (Friyani & Hernando, 2021; Ye & Kulathunga, 2019). The novelty of this program lies in its holistic approach, which integrates hands-on financial literacy training with the use of simple financial recording applications tailored to the needs of craft MSMEs. The program also promotes the use of e-commerce to improve competitiveness and market access. Consequently, it is expected that MSMEs will be better equipped to manage their finances, improve access to financing, and leverage technology to support business development.

Many MSME entrepreneurs, particularly in Aceh, lack an understanding of the importance of effective financial management. Harjanti (2022) study found that



most MSME owners are unaware of the benefits of proper financial management, which negatively impacts business performance. To address this challenge, an assistance program focused on improving financial literacy through practical training is essential. Such training could include techniques for simple financial record-keeping, cash flow management, and the preparation of financial reports in accordance with applicable accounting standards (Reladi et al., 2024; Wardani et al., 2022).

In addition, adequate financial literacy can help MSME entrepreneurs make more strategic business decisions. Research indicates that understanding financial literacy plays a significant role in enhancing the competitiveness of MSMEs in both local and global markets (Maulana, 2023; Wilda Yulia Rusyida, 2022). By fostering this awareness, business owners can develop their enterprises sustainably. Therefore, assistance programs must integrate technical financial management skills with efforts to raise awareness about the importance of financial literacy as a foundation for business sustainability (Alawiyah et al., 2021; Chalirafi et al., 2021).

In Aceh's craft MSMEs, assistance programs need to be tailored to specific needs. One approach that can be implemented is the use of technology, such as simple financial recording applications. Rustandi et al. (2023) highlighted that the use of technology in financial management simplifies transaction recording and financial reporting for business owners. This approach also enhances financial transparency and accountability, which are crucial factors in building trust in the business (Aryanto & Farida, 2021).

With the implementation of a holistic and practical assistance program, Aceh's craft MSMEs are expected to improve their financial performance, strengthen their competitiveness, and contribute more significantly to the regional economy. In addition to supporting economic growth, this program also plays a role in preserving Acehese culture through the craft sector. However, most MSME financial assistance programs in Aceh have not yet integrated digital technology into financial reporting and business management. Additionally, many existing programs fail to address the low financial literacy and the underutilization of e-commerce strategies among MSME entrepreneurs. Therefore, this financial management assistance program for Aceh's craft MSMEs is a strategic step that not only enhances business capacity but also bridges the gap in digital technology adoption and fosters inclusive and sustainable economic development (Harymawan et al., 2022; Sedyastuti, 2018).

To address the various challenges faced by MSMEs in Aceh, one strategic solution is to leverage online marketing through e-commerce. Online marketing not only helps MSMEs reach a broader market at a lower cost but also enhances product branding, making it more professional and competitive at both national and international levels. By utilizing the ever-expanding internet network, MSME entrepreneurs can market their products anytime and anywhere without the need

to establish physical stores, significantly reducing operational costs. Moreover, communication between sellers and buyers becomes more efficient, and promotions can be conducted more economically and effectively. With the implementation of a well-structured digital marketing strategy, Aceh's MSMEs can increase competitiveness, expand market access, and drive sustainable local economic growth.

Despite the significant potential of craft MSMEs in Aceh, research on integrating financial literacy with digital marketing strategies, specifically tailored to the needs of this sector, remains limited. While previous studies have highlighted the importance of financial literacy and technology use for business sustainability, few have explored a holistic approach that combines both financial management training and e-commerce strategies in a cohesive program aimed at improving the overall competitiveness of craft MSMEs. This gap in the existing literature presents an opportunity to develop a more comprehensive and practical assistance program, ensuring that MSMEs in Aceh can benefit from both enhanced financial capabilities and improved market access through digital platforms.

This community service activity aims to motivate and inspire MSME entrepreneurs in running their businesses. It also seeks to enhance their creativity and innovation, enabling them to compete in increasingly competitive markets. To support these goals, participants are provided with knowledge, insights, and strategies for marketing through e-commerce as an effective tool to expand market reach. Additionally, financial management training is conducted to help MSME entrepreneurs manage their business finances in a more structured and efficient manner.

MATERIALS AND METHODS

This Community Service Program was conducted with Acehnese craft enterprises spread across five regions in Aceh Province: Banda Aceh City, Aceh Besar District, Pidie District, Central Aceh District, and Lhokseumawe City. From each of these regions, two MSMEs were selected as samples, resulting in a total of 10 MSMEs participating in the program. The samples were chosen purposively based on criteria such as the type of craft business, business development potential, and the entrepreneurs' willingness to fully participate in the program. With this sample size, the program is expected to have a significant impact on improving the financial management of Acehnese craft MSMEs.

This program focused on providing financial management training for craft entrepreneurs. The training was conducted by a team of lecturers from several institutions, including Politeknik Negeri Lhokseumawe, Universitas Pembangunan Nasional Veteran Yogyakarta, STIS Al-Hilal Sigli, STAI Tapaktuan, and Sekolah Tinggi Agama Islam Al Washliyah Banda Aceh. The training employed a blended learning method, combining online and offline sessions. The online training utilized



instructional videos designed and documented by the program team, which were showcased collectively during the main sessions. Meanwhile, the offline training involved direct visits to MSME locations for in-depth assistance.

The evaluation instruments used in this program included training modules, questionnaires, and a simple financial recording application. The questionnaires were designed to measure participants' understanding before and after the training, using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Mariana, Liza, et al., 2024; Mariana & Rahmaniar, 2022). This scale allowed for a clear assessment of changes in participants' knowledge and confidence regarding financial management practices. Additionally, the financial recording application was introduced as a practical tool to support the implementation of learned skills in their businesses (Endris & Kassegn, 2023). Through this approach, it is expected that entrepreneurs will gain practical knowledge that can be immediately applied in their businesses and will enhance their financial management in a more structured and efficient manner (Budiasa et al., 2022; Eric et al., 2024).

RESULTS AND DISCUSSION

The community service activity conducted in Aceh Province focuses on empowering Micro, Small, and Medium Enterprises (MSMEs) in the craft sector through financial management training. The primary goal of this program is to enhance the capacity of MSME entrepreneurs in managing finances, which is expected to improve their competitiveness and business sustainability. The process began with a survey conducted by the organizing team to identify MSME entrepreneurs who met certain criteria. The survey on several MSMEs is illustrated in figures 1, 2 and 3. Five regions were selected for this program: Banda Aceh City, Aceh Besar District, Pidie District, Central Aceh District, and Lhokseumawe City. Two MSMEs were chosen from each region as samples, resulting in a total of ten MSME participants in the



training.

Picture 1. Aceh Embroidered Bags



Picture 2. Aceh Cake Nonis



Picture 3. Berkah Zil

The financial management training was conducted by a team of coordinator lecturers from various educational institutions, using a presentation method covering important topics such as separating business and personal finances, maintaining proper transaction records, and preparing transparent and accurate financial statements. The training results showed that most MSME actors still lacked sufficient understanding of proper financial management, making it difficult for them to make the right business decisions. However, the training provided significant benefits, particularly in laying a strong foundation for understanding the importance of structured financial management. This is consistent with findings from Kodirin, (2019); Mahirun et al. (2023), who emphasized the critical role of financial education in strengthening business competitiveness.

In line with financial literacy theory, which asserts that understanding financial management practices is crucial for business sustainability, and Porter's Competitive Advantage Theory, which highlights the importance of financial



management in maintaining a competitive market position, this program has provided MSMEs with essential skills to improve both their financial practices and their competitive positioning. The training has equipped participants with the necessary tools to make better financial decisions, contributing to improved business management and market competitiveness.

To measure the impact of the training, a pre- and post-training survey was conducted. The results indicated a significant improvement in participants' financial management understanding. Prior to the training, only 45% of participants were able to properly separate business and personal finances. After the training, this figure increased to 85%. Similarly, 90% of participants reported feeling more confident in preparing basic financial statements after the training. These findings align with previous research, which shows that financial education leads to improved business decision-making and performance.

As a follow-up to the training, a Focus Group Discussion (FGD) was held to delve deeper into the issues and challenges faced by MSME actors. During the FGD, participants shared their experiences and difficulties in managing their businesses, including financial management issues, limited capital, and product marketing challenges. Key challenges identified included the frequent mixing of personal and business finances, capital constraints that hinder business development, and difficulties in effectively marketing products. Additionally, participants reported challenges in sourcing reliable suppliers and securing raw materials. These findings align with research by Herdiana et al. (2022) and Nurdina et al. (2021), which show that MSMEs often struggle to access essential resources for business growth.

The program contributes to business sustainability by equipping MSME entrepreneurs with critical skills for managing their finances effectively. This structured approach to financial management enhances financial transparency, which is vital for gaining access to formal financing options. By learning to separate business and personal finances, participants significantly improve their ability to apply for loans or attract investors. Moreover, managing cash flow, preparing financial statements, and adhering to sound financial practices reduce the risks associated with financial mismanagement, such as liquidity problems or resource misallocation. These long-term benefits help ensure the financial stability of MSMEs, supporting their growth and fostering a sustainable business environment. In conclusion, the training not only provided participants with valuable financial management knowledge but also contributed to the overall sustainability and competitiveness of Aceh's craft MSMEs by improving financial practices and enhancing their ability to access resources.

Implementation of Financial Management Training

The financial management training conducted for MSME actors aimed to enhance their understanding of proper financial management practices. One of the key topics covered was the separation of personal and business finances. Most

participants admitted that they had never separated these two types of finances, making it difficult for them to track the actual cash flow of their businesses. A better understanding of the importance of financial management will help them make more accurate and targeted business decisions.

The training also equipped participants with the correct methods for recording transactions, which will simplify the preparation of transparent and accurate financial reports. Additionally, the training provided insights into the importance of financial statements as tools for monitoring business performance. A good financial report can give a clear picture of the profits and losses generated and help plan strategic steps for the future of the business. For example, several MSME actors who previously did not regularly prepare financial reports admitted that after attending the training, they began to understand how to create reports that are easy to understand and useful for managing their businesses. The training also taught how to manage cash flow and create realistic budgets, which are crucial for ensuring the sustainability of the business.

In conclusion, this financial management training had a significant positive impact on the participants. Many MSME actors who previously lacked adequate knowledge of financial management now have a better understanding of the importance of good financial practices. With the separation of personal and business finances, as well as the ability to prepare proper financial reports, it is hoped that MSME actors will be able to make better decisions for the future development of their businesses. This aligns with research that states that financial training is essential for the development of MSMEs (Kodirin, 2019; Mahirun et al., 2023)

Focus Group Discussion (FGD)

The Focus Group Discussion (FGD) conducted after the training aimed to provide space for MSME actors to share experiences and discuss the challenges they face in managing their businesses. Through this discussion, various issues encountered by MSME actors were identified in greater depth. Some of the most frequently discussed problems include suboptimal financial management, difficulties in accessing capital for business development, and challenges in marketing products. Many MSME actors admitted to struggling with securing business capital due to a lack of understanding about loan application procedures or access to financial institutions. This is in line with research conducted by Nurdina et al. (2021), which shows that capital limitations are often a major obstacle to MSME business development.

In addition to financial issues, MSME actors also face difficulties in marketing their products. Some admitted not knowing how to use digital marketing or online platforms to expand their market reach. The lack of knowledge on how to leverage technology to market products becomes a significant challenge. On the other hand, many MSME actors also struggle to find reliable suppliers in their regions, affecting operational efficiency and product quality. This worsens the resilience of their



businesses in the face of increasingly intense market competition. These marketing and supplier difficulties have also been discussed in research by Suwardiyanto et al., (2022), which indicates that MSMEs in certain areas still struggle to access broader markets.

Based on these findings, it can be concluded that this FGD is very important as a means to explore the challenges faced by MSME actors in more depth. Identifying problems provides a foundation for strategic actions that can be taken to support business development. In this case, more specific and comprehensive solutions are needed, such as further training on digital marketing and supply chain management, as well as ongoing mentoring to help address the existing challenges.

Recommendations for Follow-up Actions

Based on the results of the training and Focus Group Discussion (FGD), several recommendations for follow-up actions are proposed to ensure that this community service activity can have a greater impact on MSME actors. First, it is essential to organize more specific advanced training sessions, such as digital marketing, product development, and supply chain management. This training can help MSME actors understand how to utilize digital technology to market products and expand their market reach, both locally and nationally. For example, MSME actors can be taught how to leverage social media or e-commerce platforms to increase sales and introduce their products to a broader audience. This aligns with the expectation of Mahirun et al. (2023), who recommend further training to equip MSMEs with more in-depth skills.

Furthermore, to help MSME actors overcome capital limitations, it is recommended to build networks between MSME actors, financial institutions, suppliers, and e-commerce platforms. This network will facilitate MSME actors' access to the resources they need, including business capital and raw materials. With a strong network, MSME actors can benefit from broader partnerships, which will ultimately increase their competitiveness in both local and global markets. Herdiana et al. (2022); Nurdina et al. (2021) also emphasize the importance of these networks in strengthening the capacity of MSMEs.

Ongoing mentoring is also crucial as a final step to ensure that the knowledge gained during training can be effectively applied in everyday practice. This mentoring can be provided through regular visits or business consultations for MSME actors to monitor the progress of their businesses and help address any challenges they face. With this support, MSME actors will feel more encouraged and motivated to further develop their businesses. Consistent mentoring will also ensure that MSME actors stay updated with the latest trends in the business world and apply the knowledge gained from the training more practically. In this case, ongoing mentoring could be a key factor in the long-term success of MSME actors and ensure they can continue to face the evolving challenges in the market.

Another recommendation is the importance of strengthening the capacity of MSME actors in operational management, including production efficiency and resource management. By introducing more efficient management techniques, MSME actors can increase productivity and reduce waste, which in turn will enhance the profitability and competitiveness of their businesses. For example, better inventory management and the use of technology in the production process can help MSMEs optimize the resources available to them. Mahirun et al. (2023) also suggest that strengthening operational management is an essential part of preparing MSMEs to face the growing competition in the global market.

The results of the community service activities focused on financial management training and FGD (Focus Group Discussion) show that MSME actors in the handicraft sector in Aceh Province face various challenges in terms of financial management, access to capital, and product marketing. Below is a more in-depth discussion of the results:

Financial Management and MSME Competitiveness

The financial management training had a significant positive impact on the participants. Before the training, most MSME actors had not separated their finances from their business finances, making it difficult to understand their actual cash flow. This understanding is crucial because poor financial management can hinder strategic decision-making, such as determining investment priorities or forecasting working capital needs.

After the training, participants began to understand the importance of transaction recording and financial reporting. This became the foundation for improving business transparency and accountability, which not only made internal management easier but also increased trust from external parties, such as potential investors or financial institutions. These findings support Kodirin (2019) dan Mahirun et al. (2023), who emphasize that financial education for MSMEs is necessary to strengthen competitiveness.

Challenges in Accessing Capital and Alternative Solutions

The FGD revealed that limited access to capital is one of the main barriers faced by MSME actors. Many MSME actors do not have access to formal funding sources due to a lack of information about loan application procedures or limited financial documentation required. This shows an urgent need to increase financial literacy related to access to capital, such as the procedures for applying for People's Business Credit (KUR) or strategies to attract funding from private investors.

As an alternative solution, follow-up training could focus on internal capital management strategies, such as cost control, budget planning, and operational efficiency. In addition, MSME actors could be encouraged to take advantage of community-based financing models, such as cooperatives or crowdfunding, which are more accessible and suitable for local conditions.



Digital Marketing and Supply Chain Management

Difficulty in marketing products remains a significant challenge for MSME actors. Most MSME actors do not understand how to use digital technology to expand their market. However, digital marketing, such as through social media or online marketplaces, has great potential to increase sales, especially in this era of globalization and digitalization. As a strategic step, further training on digital marketing is needed, including social media account management, paid advertising, and product photography techniques. Mentoring can also help MSME actors build attractive and functional online stores.

Additionally, supply chain issues, such as difficulty obtaining quality raw materials at competitive prices, must also be addressed. In this regard, local governments or MSME associations can play a role as facilitators in building reliable supplier networks. A community-based approach, such as a joint business group (KUB), can be a solution to reduce raw material procurement costs through collective purchasing.

Long-Term Impact and Policy Implications

This training and FGD activity demonstrates significant potential for supporting the sustainability of MSME businesses if conducted consistently and continuously. As a follow-up, a continuous mentoring program is needed that covers various aspects, such as financial management, digital marketing, and strengthening business networks. On the other hand, the results of this activity also provide important input for policymakers. Local governments can prioritize programs that support MSME empowerment, such as providing training based on local needs, more flexible access to capital, and incentives for businesses that innovate in digital marketing.

Financial Literacy Theory and MSMEs

The application of financial literacy theory is crucial for MSMEs, particularly in understanding how financial knowledge directly influences their sustainability. Mariana et al. (2024) and Rizqi et al. (2023) assert that financial literacy significantly affects the growth and sustainability of MSMEs. Financially literate MSME owners are better equipped to make sound financial decisions, manage cash flow efficiently, and seek appropriate financing sources, all of which contribute to long-term business sustainability.

Digital Marketing Strategies and Branding Theory

In terms of digital marketing, MSMEs face challenges in creating a strong online presence. Solikin et al. (2021) highlight the importance of branding in marketing strategy. Digital marketing can help MSMEs establish a strong brand presence by leveraging digital platforms, building relationships with customers, and developing unique selling propositions (USPs) that distinguish their products from competitors. This strategy can significantly enhance product visibility, expand customer reach, and increase profitability.

CONCLUSION AND RECOMMENDATIONS

The community service activity conducted to support MSME actors in Aceh Province has achieved its goals effectively. The training successfully provided motivation and confidence to MSME actors in running their businesses. Moreover, the training was effective in boosting creativity and innovation, helping create products more relevant to market trends. Participants' knowledge and understanding of marketing via e-commerce also improved, enabling them to utilize digital platforms to expand their market reach. Equally important, the financial management training successfully enhanced participants' ability to manage finances more efficiently, including transaction recording, cash flow management, and separating personal and business finances.

However, for future community service activities, it is recommended to include materials related to business risk management and strategies for adapting to market changes. Given the increasing complexity of challenges faced by MSMEs, knowledge on how to handle market fluctuations and economic crises will be highly beneficial for MSME actors. Additionally, post-training continuous mentoring programs should be considered to ensure that MSME actors can fully apply the knowledge they have gained. Thus, this community service activity can have a broader and more sustainable impact on MSME actors in the future.

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