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Financial Literacy and Digital Marketing Assistance Program for Rattan Handicraft MSMEs in Tempayung Village

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ABSTRACT

Rattan handicraft Micro, Small, and Medium Enterprises (MSMEs) in Tempayung Village, Kotawaringin Barat Regency, possess considerable potential to support local economic development. However, many business owners continue to face challenges in financial management and digital marketing, limiting business sustainability and market expansion. This community service program aimed to enhance the financial literacy and digital marketing capabilities of rattan handicraft MSMEs through an integrated approach involving training, hands-on practice, and mentoring. The program targeted all 10 identified rattan handicraft MSMEs in Tempayung Village. The implementation consisted of four stages: preliminary observation and needs assessment, preparation of training materials, financial literacy and digital marketing training, and mentoring followed by program evaluation. The results demonstrated that participants improved their understanding of simple bookkeeping, financial statement preparation, and the importance of separating personal and business finances. Furthermore, participants acquired practical skills in utilizing social media and online marketplaces as digital marketing platforms to promote their products. The integration of financial literacy and digital marketing proved effective in strengthening the managerial and marketing capacities of MSMEs, thereby supporting business competitiveness and sustainability. The program also demonstrated that collaboration among higher education institutions, local government, and MSMEs can effectively contribute to strengthening local economic development through community empowerment.

A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in promoting regional economic growth by creating employment opportunities, increasing community income, and utilizing local resources. However, the sustainability of MSMEs is determined not only by their ability to produce high-quality products but also by their capacity to manage financial resources and market their products effectively. In the era of digital transformation, these two aspects have become essential factors influencing the competitiveness of MSMEs in an increasingly competitive business environment.

One of the major challenges faced by MSMEs is the low level of financial literacy. Many business owners have not systematically recorded business transactions, are unable to separate personal and business finances, and have not prepared simple financial statements to support business decision-making. Consequently, MSME owners often encounter difficulties in monitoring their financial performance, calculating business profitability accurately, and planning sustainable business development. In addition, the rapid advancement of information technology has transformed marketing practices from conventional approaches to digital-based marketing. The utilization of social media and online marketplaces is no longer an option but has become a necessity for MSMEs to expand market reach and improve product competitiveness.

Tempayung Village, located in Kotawaringin Barat Regency, possesses considerable local economic potential through its rattan handicraft MSMEs. Rattan handicrafts represent one of the village's local economic assets, utilizing locally available natural resources while offering substantial opportunities to be developed as a flagship product. Based on interviews conducted with the Head of Tempayung Village, approximately 10 MSMEs are actively engaged in rattan handicraft production. Although the number of enterprises is relatively small, these businesses have significant potential for growth through improved business management and expanded market access. Nevertheless, the preliminary assessment revealed several challenges faced by the MSME owners, including limited knowledge of simple financial reporting, inadequate utilization of digital media for product promotion, and insufficient understanding of effective marketing strategies to enhance business competitiveness. These limitations have hindered optimal business management and restricted opportunities to expand market access.

Previous community engagement programs have demonstrated that financial literacy and digital marketing assistance can significantly improve the capacity of MSME owners. Khuluqi et al. (2023) reported that integrating financial literacy with digital marketing positively enhanced the ability of MSMEs to manage businesses in the digital era. Furthermore, Widiastuti and Indriastuti (2025) found that financial literacy and digital marketing positively influence MSMEs' financial performance by improving financial management practices while simultaneously expanding market access. Similarly, Nikhlis et al. (2025) concluded that empowering MSMEs through financial literacy training and digital marketing strategies strengthens local economic independence and enhances entrepreneurs' capabilities to utilize digital technology as an effective marketing tool.

Despite these findings, several important gaps remain in existing community empowerment programs. Most initiatives have focused on financial literacy or digital marketing as separate interventions, with limited emphasis on integrating both aspects into a single capacity-building program. In addition, only a few programs have specifically targeted rural rattan handicraft MSMEs, despite their considerable potential to contribute to local economic development. As a result, practical evidence regarding an integrated mentoring approach that combines financial literacy and digital marketing for this type of MSME remains limited.

In response to these identified gaps, the community service team carried out a Financial Literacy and Digital Marketing Assistance Program for rattan handicraft MSMEs in Tempayung Village. The program combined socialization, interactive training, hands-on practice, and continuous mentoring to help participants strengthen both their financial management and digital marketing skills. Through these activities, participants were encouraged to develop simple financial reporting practices, utilize social media more effectively for product promotion, and explore online marketplaces as additional marketing channels. By integrating these complementary competencies, the program is expected to enhance the managerial capacity, market reach, competitiveness, and long-term sustainability of rattan handicraft MSMEs in Tempayung Village.

B. METHODS

This community service program was conducted in Tempayung Village, Kotawaringin Barat Regency, Central Kalimantan, Indonesia, involving rattan handicraft Micro, Small and Medium Enterprises (MSMEs) as the target community. Based on preliminary observations and interviews with the Head of Tempayung Village, approximately 10 MSMEs were actively engaged in rattan handicraft production. These enterprises were selected as participants because they demonstrated considerable potential for business development while facing challenges in financial management and digital marketing practices.

The program adopted a participatory training and mentoring approach, emphasizing active involvement of participants throughout the implementation process. Prior to the intervention, the community service team conducted field observations and interviews with the village government to identify the needs and challenges experienced by the MSMEs. The assessment revealed three primary issues: (1) limited understanding of simple financial bookkeeping and financial statement preparation, (2) inadequate knowledge of digital marketing strategies, and (3) limited utilization of social media and online marketplaces to promote products. These findings served as the basis for designing the training materials and mentoring activities.

To support the implementation and evaluation of the program, several instruments were employed. Preliminary observations and semi-structured interview guidelines were used during the needs assessment to identify the main challenges experienced by the participating MSMEs. During the implementation stage, observation sheets were utilized to document participants' involvement and engagement throughout the training and mentoring activities. Participant feedback was collected through discussion sessions and evaluation forms administered at the end of the program. The success of the program was assessed using several indicators, including participants' ability to prepare simple financial records, their understanding of the importance of separating personal and business finances, their ability to create and utilize business social media accounts, and their capacity to develop promotional content and identify suitable online marketplaces for product marketing.

The implementation of the program consisted of four main stages: preparation, training, mentoring and evaluation. During the preparation stage, the team coordinated with the village government, prepared learning materials, developed training modules, and organized the facilities required for the activities. The training stage consisted of two main topics: financial literacy and digital marketing. Financial literacy training focused on introducing the importance of separating personal and business finances, recording daily transactions, and preparing simple financial statements. Meanwhile, the digital marketing session introduced participants to business social media management, digital content creation, and the utilization of online marketplaces as alternative marketing channels.

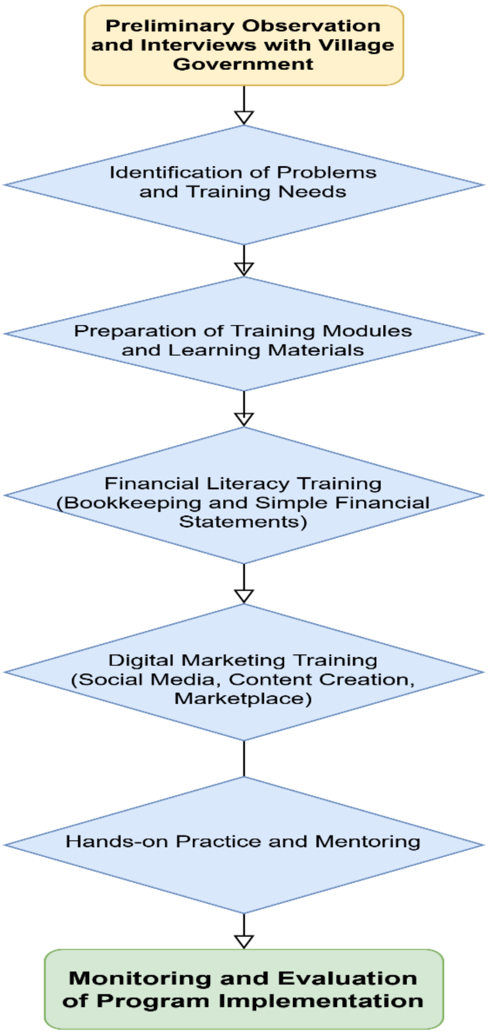
Following the training sessions, participants were involved in hands-on practice and mentoring to ensure that the knowledge gained could be directly applied in their businesses. The mentoring activities included guidance in preparing simple financial records, creating business social media accounts, and developing promotional content suitable for digital platforms. Finally, the program was evaluated through direct observation, interactive discussions, participant feedback, and a review of participants' practical outputs. The success of the program was assessed based on several indicators, including participants' ability to prepare simple financial records, distinguish personal and business finances, create and utilize business social media accounts, develop promotional content, and identify appropriate online marketplaces for marketing their products. These indicators were used to evaluate improvements in participants' knowledge and practical skills following the training and mentoring activities. The overall stages of the community service program are presented in Table 1 and Figure 1.

Table1. Stages of Community Service Activities

No.	Stage	Main Activities	Expected Outputs	Success Indicators
1.	Preliminary Observation	Observation, interviews with the Village Head, and identification of MSMEs' problems	Identification of partner needs and priority issues	Key problems and training needs of participating MSMEs are successfully identified through observations and interviews.
2.	Preparation	Coordination with village government, preparation of training modules, learning materials, and logistical arrangements	Training modules and implementation plan	Training materials, modules, and logistical arrangements are completed and ready before program implementation.
3.	Financial Literacy Training	Training on financial literacy, bookkeeping, and simple financial statement preparation	Participants understand and are able to prepare simple financial records	Participants are able to separate personal and business finances and prepare simple financial records during practical sessions.
4.	Digital Marketing Training	Training on social media optimization, content creation, and marketplace utilization	Participants are able to promote products using digital platforms	Participants successfully create business social media accounts and develop promotional content for digital platforms.
5.	Mentoring	Hands-on practice, discussion, and individual assistance	Participants apply financial recording and digital marketing practices	Participants independently apply bookkeeping practices and utilize social media or online marketplaces to promote their products.
6.	Evaluation	Observation, discussion, and participant feedback	Assessment of participants'	Improvements in participants' knowledge and practical skills are

			understanding and program outcomes	confirmed through observation, participant feedback, and evaluation of practical outputs.

Figure 1. Flowchart of Community Service Implementation



C. RESULTS AND DISCUSSION

1.1. Initial Condition of Rattan Handicraft MSMEs

The initial findings presented in this section were obtained during the preliminary observation stage (Stage 1), as outlined in Table 1. This stage involved field observations and interviews with the Head of Tempayung Village to identify the characteristics, needs, and main challenges faced by the participating MSMEs.

The community service program was conducted in Tempayung Village, Kotawaringin Barat Regency, Central Kalimantan, involving rattan handicraft MSMEs as the target beneficiaries. Based on preliminary observations and interviews with the Head of Tempayung Village, approximately 10 rattan handicraft MSMEs were actively operating in the village, and all identified MSMEs participated in the community service activities. The full participation of the target beneficiaries reflected a strong commitment among local entrepreneurs to improve their business management and marketing capabilities.

The preliminary assessment revealed several challenges faced by the MSMEs. Most business owners had not maintained systematic financial records and generally combined personal and business finances, making it difficult to evaluate business performance and profitability. Furthermore, product marketing was still dominated by conventional approaches, relying mainly on direct sales and personal networks. The utilization of digital platforms, including social media and online marketplaces, remained limited despite their potential to expand market access and increase product competitiveness. These findings formed the basis for designing an integrated community service program combining financial literacy and digital marketing assistance.

1.2. Financial Literacy Asistance

The first intervention focused on improving participants' financial literacy through educational sessions and practical training on simple bookkeeping and financial statement preparation. The materials introduced the importance of separating personal and business finances, recording daily business transactions, and preparing simple financial statements consisting of income statements and cash flow records. The training was delivered through lectures, discussions, demonstrations, and guided practice to ensure that participants could directly apply the knowledge to their businesses.

Based on observations during the practical sessions, participants actively practiced recording business transactions using the bookkeeping templates provided by the facilitators. The mentoring activities encouraged participants to discuss financial management challenges encountered in their daily business operations, particularly those related to recording transactions and separating personal and business finances. Through guided practice, participants gained hands-on experience in preparing simple financial records and recognized how financial information could support better business planning and decision-making.

The training outcomes were evaluated through direct observation of participants' practical exercises and interactive discussions. Observations indicated that participants were able to complete the bookkeeping exercises with facilitator guidance and demonstrated an improved understanding of simple financial management practices. These findings suggest that financial literacy training contributed to strengthening the managerial capacity of the participating MSMEs by increasing their awareness of the importance of systematic financial recording. This finding is consistent with Khuluqi et al. (2023), who reported that integrating financial literacy into community empowerment programs improves MSMEs' managerial competencies and supports sustainable business development.

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Figure 2. Fiancial Literacy and Digital Marketing Training and Practical for Rattan Handicraft MSMEs

1.3. Digital Marketing Assistance

Following the financial literacy training, participants received assistance in digital marketing to improve product promotion and market accessibility. The training introduced participants to the utilization of social media platforms, digital content creation, and online marketplaces as effective marketing channels for rattan handicraft products. Practical demonstrations included creating business accounts on Instagram and TikTok, introducing participants to online marketplaces such as Shopee and Tokopedia, and developing promotional content using smartphones.

During the mentoring sessions, participants practiced creating business social media accounts, developing promotional content, and exploring the use of online marketplaces under facilitator guidance. The practical activities provided participants with opportunities to familiarize themselves with digital marketing tools that could be applied to promote their products. Based on direct observation during the mentoring sessions, participants demonstrated increased confidence in utilizing digital platforms as promotional media and showed greater awareness of the potential benefits of digital marketing for expanding market access.

The digital marketing outcomes were evaluated through direct observation, interactive discussions, and participants' practical activities during the mentoring sessions. The observations indicated that participants were able to apply the basic concepts of digital marketing introduced during the training and demonstrated an improved understanding of the use of social media and online marketplaces for business promotion. These findings support the results reported by Widiastuti and Indriastuti (2025), who concluded that financial literacy and digital marketing contribute significantly to improving MSMEs' business performance. Likewise, Nikhlis et al. (2025) emphasized that digital marketing training strengthens entrepreneurs' digital capabilities while promoting local economic empowerment through broader market access.

1.4. Mentoring, Evaluation and Program Outcomes

During the mentoring phase, facilitators provided individual assistance to participants in applying bookkeeping practices and digital marketing strategies to their own businesses. The mentoring sessions enabled participants to practice the knowledge and skills introduced during the training while receiving direct guidance and feedback from the facilitators. This approach helped participants better understand the practical application of financial recording and digital marketing in accordance with their business conditions.

The integration of financial literacy and digital marketing assistance produced positive outcomes for the participating MSMEs. The program not only enhanced participants' understanding of financial management but also increased their awareness of the importance of utilizing digital technology for business promotion. The participation of all ten identified rattan handicraft MSMEs throughout the program also demonstrated a strong commitment from the local entrepreneurs to improve their business management and marketing capabilities.

The overall changes observed before and after the implementation of the community service program are summarized in Table 2.

Table 2. Comparison of MSMEs Conditions Before and After the Community Service Program

Aspect	Initial Cindition	Outcome after Mentoring	Evidence Source
Target beneficiaries	Approximately 10 rattan handicraft MSMEs were identified.	All identified MSMEs participated in the community service program.	Attendance records and field observations
Financial management	Business transactions were rarely recorded systematically, and personal and business finances were combined.	Participants practiced separating personal and business finances and completed simple bookkeeping exercises using the provided templates.	Observation during practical sessions and mentoring
Financial reporting	Most MSMEs had never prepared financial statements.	Participants practiced preparing simple income statements and cash flow records with facilitator guidance.	Practical exercises and mentoring observations
Product promotion	Marketing relied mainly on conventional methods and personal networks.	Participants explored the use of social media and digital platforms for product promotion.	Observation and participant discussions

Digital marketing	Limited utilization of social media and online marketplaces.	Participants practiced creating promotional content and exploring the use of business social media accounts and online marketplaces.	Observation during mentoring sessions
Business capacity	Limited knowledge of integrated business management.	Participants demonstrated an improved understanding of financial management and digital marketing to support business sustainability.	Observation, interactive discussions, and participant feedback

Overall, the community service program demonstrated that integrating financial literacy with digital marketing provides complementary benefits for MSMEs. Financial literacy strengthens internal business management by improving financial recording and decision-making, while digital marketing expands opportunities to reach broader markets and enhance product visibility. The combination of these two approaches contributes to improving MSME competitiveness and supports the long-term sustainability of rattan handicraft businesses in Tempayung Village. The program outcomes were evaluated qualitatively based on observations, participants' practical exercises, interactive discussions, and feedback collected throughout the mentoring process.

D. CONCLUSION

The community service program integrating financial literacy and digital marketing contributed to improving the knowledge and practical skills of rattan handicraft MSMEs in Tempayung Village, Kotawaringin Barat Regency. Through training, hands-on practice, and continuous mentoring, participants demonstrated a better understanding of simple financial management, including bookkeeping and the preparation of basic financial statements. In addition, observations during the mentoring activities indicated that participants became more familiar with utilizing digital platforms, such as social media and online marketplaces, to support product promotion and expand market opportunities.

The participation of all ten identified rattan handicraft MSMEs throughout the program reflects the relevance of the activities to the needs of the local community. The integration of financial literacy and digital marketing provided complementary support for strengthening both managerial and marketing capacities, thereby contributing to the development and sustainability of local MSMEs. These conclusions are based on qualitative evaluation through observations, practical exercises, interactive discussions, and participant feedback conducted throughout the implementation of the program.

To ensure longer-term impacts, continuous mentoring and stronger collaboration among universities, local government, and other stakeholders are recommended. Future community service programs should incorporate more measurable evaluation instruments, such as competency checklists or pre- and post-training assessments, to better document participant achievements and program effectiveness. In addition, future initiatives may focus on advanced digital marketing strategies, product branding, business networking, and market expansion to further enhance the competitiveness of rattan handicraft MSMEs.

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F. AUTHOR CONTRIBUTIONS

Author	Contribution
Fifit S. Ni'mah , SE.,MM.	Conceptualization, methodology, implementation of community service activities, data collection, formal analysis, manuscript writing and manuscript revision.
Apriyasni Melati, SE.,M.Ec.Dev.	Community service implementation, participant mentoring, data collection, manuscript review and editing.
Ria Septoani, SE.,M.Ak.	Training facilitation, documentation, community engagement and manuscript proofreading.

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