

Empowering MSME Entrepreneurs Through Digital Marketing Mentoring and Digital Financial Literacy in Tinambung Subdistrict, Indonesia

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ABSTRACT

Purpose: This program was initiated in response to low adoption of digital marketing and financial literacy among MSMEs in Tinambung Subdistrict, resulting in limited market reach and poor business management. The initiative aims to enhance MSMEs' capabilities in digital marketing and financial literacy and to promote business self-reliance.

Research Method: The activity was conducted in February 2026 in the Tinambung Subdistrict, Polewali Mandar Regency, and involved 30 MSME operators across the retail, food service, and service sectors. The method used was a participatory approach through outreach, technical training, and hands-on coaching, with observations, interviews, and questionnaires serving as evaluation tools.

Results and Discussion: Before the intervention, only 23% of partners had a digital business account, and 26% kept financial records. The activities were implemented in phases, ranging from outreach to monitoring. The results showed significant improvements: digital account ownership rose to 83%, understanding of promotional content to 78%, financial record-keeping to 80%, and financial segregation to 76%.

Implications: This program promotes digital adoption and financial management among SMEs. Ongoing support is recommended to ensure the sustainability of SMEs' digital transformation.

Keywords: SMEs; digital marketing; financial literacy; empowerment; digital transformation.

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are among the main pillars of the local economy, playing a vital role in job creation, poverty reduction, and community welfare (Hidayat *et al.*, 2026). In Tinambung Subdistrict, Polewali Mandar Regency, MSMEs operate across various sectors—such as trade, food and beverage, and services—and are independently managed by residents. Despite their significant economic potential, MSME operators' capacity to manage and develop their businesses remains relatively limited, particularly in meeting the demands of digital transformation. The primary challenges faced by MSME operators in this region include limited marketing capabilities and low



financial literacy, particularly regarding the use of digital technology. Preliminary observations indicate that only about 23% of SME operators have digital business accounts, and approximately 26% maintain structured financial records. Most business operators still rely on conventional marketing methods, such as direct sales and word-of-mouth, which limit their market reach. Additionally, low digital literacy and a lack of guidance have prevented the optimal utilization of social media, online marketplaces, and digital financial applications. This situation results in weak business decision-making, difficulties in measuring business performance, and limited access to formal financing.

These issues highlight a gap between the potential of SMEs and the actual capacity of business owners to adopt digital technology effectively. Previous empowerment programs have generally focused on one-way training without follow-up through continuous mentoring, so increased knowledge does not always translate into changes in business behavior. Therefore, this situation necessitates more practical and sustainable interventions to accelerate the adoption of digital marketing and improve SME financial literacy. The most relevant intervention to address these issues is through a hands-on coaching approach integrated with technical training. This approach enables SME operators not only to understand concepts but also to apply them directly in their daily business activities, whether in digital marketing management or financial record-keeping. Thus, the empowerment program not only increases knowledge but also drives sustainable changes in business behavior.

Based on this, the community service activity aims to enhance SME operators' capacity in digital marketing and digital financial literacy in Tinambung Subdistrict through a participatory, experiential learning approach. This activity is expected to benefit partners by improving their ability to expand market reach, improve financial management, and enhance business independence. For the university, this activity serves as a means of implementing experience-based learning and strengthening the institution's role in community empowerment. Furthermore, from academic and practical perspectives, this activity contributes to developing a more applicable, contextually relevant SME empowerment model based on sustainable mentoring.

2. Literature Review and Hypothesis Development

2.1 *The Concept of Community Service.*

Community service is one of the pillars of the Tridharma of Higher Education, alongside education and research. These activities aim to apply science, technology, and research findings to address real-world problems faced by the community. In the context of higher education, community service is not only understood as a social activity but also as an academic process that emphasizes empowerment, participation, and sustainability. The core principles of community service include utility, relevance to partners' needs, active community participation, and a focus on problem-solving and capacity building. Therefore, an effective community service program must bridge academic knowledge and practical field needs, including strengthening SMEs' capacity in marketing and financial management. In this context, community service activities serve as a tangible manifestation of higher education institutions' contribution to local economic development while also functioning as a means for the contextual application of knowledge.



2.2 Digital Transformation of SMEs.

Digital transformation in the Micro, Small, and Medium Enterprises (MSME) sector has become a focus of research and policy in many countries due to its role in local economic growth (Karim *et al.*, 2021). Generally, MSMEs face barriers to technology adoption, particularly regarding digital marketing and digital financial literacy (Purnomo *et al.*, 2020). In the Indonesian context, the digitalization of MSMEs is viewed as a key strategy for expanding market share, improving operational efficiency, and strengthening business competitiveness. According to Setiawan & Prabowo (2022), MSMEs tend to follow traditional marketing channels due to limited access to digital knowledge and the high initial investment required for technology. Reliance on conventional marketing methods such as direct sales or word-of-mouth leaves SMEs ill-prepared to face competition in a digital-based market (Minami *et al.*, 2021). Other factors influencing digital adoption include regulations, infrastructure, and organizational culture (Wijaya & Wicaksono, 2020). Research by Pingali *et al.* (2023) confirms that not all SMEs are ready to implement digital strategies immediately due to differences in business characteristics, human resources, and social capital. A continuous mentoring approach has proven more effective than one-way training in driving technology adoption (Amri *et al.*, 2020). This is reinforced by a comprehensive study by Samad *et al.*, (2024), which shows that programs combining technical training with direct coaching enhance SME operators' ability to use digital tools and implement modern marketing strategies.

2.3 Digital Marketing for Small and Medium-Sized Enterprises.

Digital marketing is defined as the effective use of digital channels to reach customers (Chandra & Nadjib, 2023). Social media platforms, such as Instagram and Facebook, as well as digital marketplaces, are widely recognized as cost-effective marketing channels that can expand SMEs' market reach (Chaffey & Ellis-Chadwick, 2019). Research conducted by Putra and Wahyuni (2024) indicates that SMEs that actively use social media have greater sales growth potential than those relying solely on conventional marketing. However, the adoption of digital marketing does not occur automatically without guidance. Ulum (2023) states that technical proficiency in digital marketing is positively correlated with ongoing training support. Training focused on creating business accounts, developing promotional content, and implementing engagement strategies has been shown to boost business owners' confidence (Wijaya & Azhar, 2022). Additionally, digital marketing integration expands market access across regions that were previously difficult to reach (Nurhadi *et al.*, 2020). These findings align with a study by Matosas-López (2023), which explains that understanding customer engagement and digital analytics is crucial for maintaining customer interactions. Therefore, digital marketing guidance is a critical aspect for accelerating the adoption of digital technology within SMEs.

2.4 Digital Financial Literacy in the Empowerment of SMEs.

Digital financial literacy refers to the ability to understand, evaluate, and optimize the use of digital financial products and services (Lusardi & Mitchell, 2014). For MSMEs, this literacy includes recording transactions, separating personal and business finances, and using digital payment systems such as QRIS. Several studies indicate that digital financial literacy is strongly correlated with SME business performance (Mahya, 2024). SMEs with strong financial literacy tend to make more informed business decisions, including pricing and working capital planning (Molosiwa & Holland, 2025). Additionally,

financial literacy provides a crucial foundation for understanding business risks and mitigation strategies, such as cash flow management and digital financing (Wulandari & Irawan, 2023). However, low levels of digital financial literacy remain a key issue in many regions, including areas with limited infrastructure (Tarmizi, 2022). A study by Basri *et al.*, (2023) indicates that intensive mentoring and hands-on practice with digital financial record-keeping applications significantly enhance SME operators' competencies. This aligns with an experiential learning approach that accelerates the acquisition of technical skills and conceptual understanding.

2.5 The Effectiveness of Ongoing Support.

The literature consistently shows that effective MSME empowerment programs must combine technical training with ongoing mentoring (OECD, 2021). Traditionally, one-way training often only enhances theoretical knowledge without leading to long-term behavioral changes (Susanti *et al.*, 2022). In contrast, a mentoring model focused on hands-on coaching provides SME owners with the opportunity to apply their knowledge in real-world business contexts (Yunisa *et al.*, 2024). According to Samad *et al.*, (2024), mentoring that includes regular monitoring and targeted feedback helps SME operators maintain the use of digital technology and financial record-keeping. Furthermore, the integration of local networks strengthens the sustainability of empowerment program impacts (Munaja *et al.*, 2024). This means that SME empowerment must involve the community, networks, and collaborative learning so that its impact is widespread and sustainable.

2.6 Previous Research/Community Service.

Various previous studies and programs indicate that the digitalization of SMEs through digital marketing and financial literacy has been widely implemented, but the results have not always been sustainable. Research by Putra and Wahyuni (2024) indicates that the use of social media can enhance the sales growth potential of SMEs, though the focus has primarily emphasized digital promotional aspects. Basri *et al.*, (2023) confirm that mentoring on the practical use of digital financial applications can improve business owners' competencies, but the emphasis remains predominantly on financial record-keeping. Samad *et al.*, (2024) demonstrate that a combination of technical training and direct coaching is more effective than standard training in improving SMEs' digital capabilities. Amri *et al.*, (2020) also emphasize that continuous mentoring is more effective in driving technology adoption than one-way approaches. Meanwhile, Yunisa *et al.*, (2024) highlight the importance of hands-on coaching to foster more permanent changes in business behavior. Based on these various studies, it is evident that SME empowerment efforts to date have generally been conducted in isolation, whether regarding digital marketing or financial literacy. In practice, however, these two aspects are interrelated and critically determine business sustainability. Therefore, this initiative integrates digital marketing mentoring and financial literacy into a single, continuous program series. This approach is expected not only to enhance SME operators' knowledge but also to drive changes in daily business practices. Additionally, this initiative is part of implementing community service within the framework of the Tridharma of Higher Education, emphasizing the direct application of knowledge to address real-world needs in the field.

3. Research Method

3.1 Location and time.

This community service initiative aims to enhance the capacity of MSME operators to manage online marketing, use social media and online marketplaces, and conduct digital financial record-keeping and analysis to support more informed business decision-making. To achieve these objectives, the initiative began with outreach and mentoring sessions for MSMEs in the Tinambung Subdistrict of Polewali Mandar Regency. This activity was conducted in person in Tinambung Subdistrict, using lectures and discussions, on Wednesday–Thursday, February 4–5, 2026, at the Tinambung Subdistrict Office Hall in Polman Regency. The program was implemented through a series of activities covering the preparation and coordination phase; community service program outreach; digital marketing outreach; digital financial literacy outreach; and monitoring and evaluation of outreach results.

3.2 Target audience or partners.

The implementation method for this community service activity was designed to ensure that all MSME operators in Tinambung Subdistrict fully understand the importance of digital marketing and digital financial literacy, and can apply them in their business activities. The main focus of the activity is outreach and education. The target audience for this activity is MSME operators in the Tinambung Subdistrict of Polewali Mandar Regency. In its implementation, the outreach activity also involves the Subdistrict Government, community leaders, and business group leaders. The selection of partners is based on the need to enhance SME operators' capacity in online marketing, the use of social media and marketplaces, and digital financial record-keeping and analysis to support more informed business decision-making. The target audience for this activity consists of SME operators from diverse business backgrounds who require an understanding of and the ability to apply digital marketing and digital financial literacy in their business operations.

3.3 Activity Stages.

The initiative began with a preparation and coordination phase. During this phase, internal team preparations were carried out, along with coordination with the Tinambung Subdistrict Government, subdistrict officials, and local MSME groups. This phase includes identifying and mapping the SME operators targeted by the program, determining the locations, timing, and technical aspects of the outreach sessions, and developing easy-to-understand outreach materials, including modules on digital marketing and digital financial literacy. This coordination is essential to ensure the active engagement of stakeholders and the logistical readiness of the activities.

The next step is to conduct outreach to MSME operators for the community service program. This outreach activity is a key step in introducing the program's objectives, benefits, and implementation plan for the mentoring process. The outreach was conducted through in-person meetings involving MSME operators in Tinambung Subdistrict, the Subdistrict Government, community leaders, and business group leaders. During this session, information is shared regarding the importance of digitalization in marketing SME products, the benefits of digital financial literacy for business management, an overview of the training and mentoring activities to be provided, and the participants' commitments throughout the mentoring process. The outreach is conducted interactively, using visual aids to ensure that SME operators from diverse backgrounds can easily understand it.



The next phase is digital marketing outreach. This phase focuses on introducing the broader concepts of digital marketing, so that SME operators understand how technology can influence sales and marketing reach. The materials covered include changes in consumer behavior in the digital era, the importance of using social media for promotion, the potential of marketplaces as new sales channels, simple strategies for building brand identity (branding), and examples of local SMEs' success in leveraging digital marketing. Activities are conducted through seminars and group discussions, so that SME owners not only receive information but can also consult on the challenges they face. The next phase is digital financial literacy outreach. This phase aims to raise awareness among SME owners regarding the importance of financial record-keeping and the use of digital financial applications. The outreach materials cover the benefits of separating personal and business finances, the importance of recording daily transactions, how to use financial tracking apps such as Buku Kas, Majoo, or similar apps, basic understanding of cash flow, cost of goods sold (COGS), and income statements, as well as business risks resulting from the absence of financial record-keeping. Outreach is conducted through concrete examples and case studies relevant to SME conditions in Tinambung Subdistrict. The final stage is to monitor and evaluate the results of the outreach. Monitoring is conducted regularly to assess changes in SME operators' knowledge. Monitoring indicators are assessed through interviews and questionnaires.

3.4 Intervention Methods.

The intervention methods in this community service program were designed to ensure that all MSME operators in Tinambung Subdistrict fully understand the importance of digital marketing and digital financial literacy, and can apply them in their business activities. To achieve this objective, the community service program began with outreach and mentoring for MSMEs in the Tinambung Subdistrict of Polewali Mandar Regency. The primary focus of the program was outreach and education. Operationally, the intervention is carried out through several approaches. In the initial stage, coordination and mapping are used to identify and map the MSME actors targeted by the program, and to determine the location, timing, and technical aspects of the outreach implementation. During the implementation stage, the intervention is delivered through face-to-face meetings, lectures, seminars, group discussions, visual media, concrete examples, and case studies relevant to the conditions of MSMEs in Tinambung Subdistrict. Regarding digital marketing, the intervention focused on broadly introducing digital marketing concepts to help SME operators understand changes in consumer behavior in the digital era, the importance of using social media for promotion, the potential of marketplaces as new sales channels, and simple strategies for building brand identity. In the area of digital financial literacy, the intervention aimed to raise SME owners' awareness of the importance of financial record-keeping and the use of digital financial applications, including the benefits of separating personal and business finances, the importance of recording daily transactions, how to use financial record-keeping applications, and a basic understanding of cash flow, cost of goods sold (COGS), and income statements. Throughout this process, SME owners not only receive information but also have the opportunity to consult on the challenges they face. To assess changes in SME owners' knowledge, regular monitoring is conducted through interviews and questionnaires.



4. Results and Discussion

4.1 Analysis Result

4.1.1 Initial assessment of the partner's situation.

This community service initiative was carried out through a participatory, educational, and ongoing mentoring approach, targeting 30 MSME operators across various business sectors who had previously been identified as having limited experience with digital marketing and low business financial literacy. Initial observations indicate that the majority of MSME operators still rely on conventional marketing methods (word-of-mouth and direct sales). A total of 76.7% of respondents did not have an active digital business account, and 73.3% had not maintained structured financial records. This situation is reinforced by the quantitative data in Table 1, which shows that only 23% of SME operators had a digital business account and 26% maintained financial records prior to the program's implementation. These conditions indicate a significant digital gap in both marketing and financial management. This finding aligns with the research by Susanti *et al.*, (2022), which states that limited digital literacy is a major obstacle to SME transformation.

4.1.2 Implementation of Activities.

The program is implemented through four main stages: outreach and needs assessment, technical training in digital marketing, training in digital financial literacy, and monitoring and implementation support. This approach combines educational methods with hands-on practice, enabling MSME owners to not only understand the concepts but also apply them in their business operations. In the initial stage, activities focused on outreach to raise awareness among SME operators regarding the importance of digitalization. The next stage involved digital marketing training, covering the creation of business accounts, the development of promotional content, and basic branding strategies. Subsequently, digital financial literacy training was conducted through hands-on practice in recording transactions, separating business and personal finances, and preparing basic financial reports. The implementation of these activities is supported by a hands-on coaching approach that provides participants with opportunities to learn through direct practice. This aligns with the OECD's (2021) recommendation, which emphasizes that a combination of training and ongoing mentoring is more effective than one-way training.



Figure 1. Implementation of Digital Marketing and Digital Financial Literacy Training Program

Activity Results. These results indicate that a hands-on coaching model is more effective than one-way training. This finding supports the research by Susanti *et al.*, (2022), which states that intensive coaching increases the adoption rate of digital innovations among MSMEs.

The community service program demonstrated high effectiveness in enhancing SME capacity. The largest increase occurred in the ownership of digital business accounts (+60%), indicating that the primary barrier had previously been at the digital initiation stage rather than a lack of willingness among business owners. Additionally, the increase in financial record-keeping (+54%) indicates that a hands-on approach (learning by doing) is highly beneficial for SMEs in understanding financial concepts previously perceived as complex. This aligns with the experiential learning approach within the MBKM framework.

Table 1. Comparison of Partners’ Conditions Before and After the Program

No	Indicator	Before (%)	After (%)	Increase
1	Have a digital business account	23	83	+60
2	Understanding digital promotional content	27	78	+51
3	Keeping financial records	26	80	+54
4	Separating business and personal finances	24	76	+52

Source: Processed data, 2026

Table 1 shows that prior to the program’s implementation, the rate of digital adoption among MSMEs remained low, indicating a digital capacity gap in the early stages. This finding reinforces previous observations that limited digital literacy is a major barrier to MSME transformation, making coaching-based interventions particularly relevant. A significant increase was observed following the mentoring program, indicating that hands-on coaching interventions are effective in boosting technology adoption. This improvement is not merely quantitative; it also reflects a shift toward more adaptive business behavior in the context of digitalization.

4.2 Discussion

The program is implemented through four main stages: outreach and needs assessment, technical training in digital marketing, training in digital financial literacy, and monitoring and implementation support. This approach demonstrates that the intervention focuses not only on knowledge transfer but also on practice-based learning. Conceptually, this approach aligns with the OECD’s (2021) recommendations, which emphasize that SME empowerment is more effective when training is combined with ongoing coaching. This indicates that the program’s success is determined not only by the content provided but also by intervention methods that enable participants to learn actively and contextually.

Preliminary observations indicate that the majority of SME operators still rely on conventional marketing (word-of-mouth and direct sales), with 76.7% of respondents lacking a digital business account and 73.3% not maintaining structured financial records. This situation indicates a significant digital divide. These findings reinforce the results of Susanti *et al.*, (2022), who stated that limited digital literacy is the primary barrier to SME transformation. Thus, the main issue lies not in low business potential but in limited capacity to adapt to technology.

Following the intervention, there was a significant increase in capacity, with 83% of participants able to create and manage digital business accounts, and 78% understanding the basic concepts of



digital branding. Additionally, regarding financial literacy, 80% of participants were able to record transactions, and 76% began separating business and personal finances. This improvement indicates that the intervention not only enhanced knowledge but also changed business behavior. This aligns with experiential learning theory, which emphasizes that practice-based learning is more effective for skill development (Kolb, 1984), and is supported by Lusardi & Mitchell (2014), who state that financial literacy improves the quality of business decision-making.

Upon deeper analysis, the success of this intervention was influenced by several factors, including a participatory approach that actively engaged participants, hands-on coaching methods, and the material's relevance to the real needs of MSME actors. These findings are consistent with the research by Samad *et al.*, (2024) and Yunisa *et al.*, (2024), which indicate that continuous mentoring is more effective than one-way training. However, there are also several limiting factors, such as participants' initial technological limitations, differences in educational levels, and time constraints in the mentoring process. These factors indicate that the digital transformation process for SMEs requires time and sustained support.

Empirically, in the field, this capacity building is evident in changes in business behavior, with SME owners actively using social media for promotion, responding to customers online, and recording daily transactions. This demonstrates that SME digitalization is not merely a technical change but also a shift in entrepreneurial mindset. These findings support Chaffey & Ellis-Chadwick (2019), who state that digital marketing can expand market reach, and Radjagukguk & Rusadi (2025), who emphasize that increased digital capacity contributes to strengthening the local economy.

4.2.1 Implementation Evaluation.

The program was implemented successfully and received a positive response from participants. MSME owners showed great enthusiasm throughout the activities, particularly during the hands-on sessions, which allowed them to apply the material more practically. Evaluation results from interviews and questionnaires indicate that participants found the activities relevant to their business needs. However, there were some implementation challenges, such as the relatively short training duration and varying levels of participants' understanding of digital technology. Additionally, some participants still require ongoing support to implement the material in their businesses effectively.

4.2.2 Program Sustainability Plan.

To ensure the program's long-term impact, follow-up measures are needed, including regular ongoing support, particularly to strengthen digital marketing practices and business financial management. This program has the potential to be replicated in other regions with similar SME characteristics, with adjustments made to local conditions. Additionally, integrating the program with support from local governments and relevant institutions can enhance the intervention's sustainability. Community-based mentoring can also serve as a strategy to ensure the continuous transfer of knowledge among SME stakeholders. Thus, this program not only delivers short-term impacts but also has the potential to drive the sustainable digital transformation of SMEs.



5. Concluding Remarks and Recommendation

Based on the implementation of community service activities in Tinambung Subdistrict, it can be concluded that the empowerment program—which involved guidance on digital marketing and digital financial literacy—has achieved its stated objectives: enhancing MSME operators' capacity to manage business marketing and finances. This improvement is evident in business owners' greater ability to use social media and digital platforms as promotional tools, as well as in heightened awareness and skills in financial record-keeping and in separating business and personal finances. The empowerment methods employed—namely, a participatory approach based on hands-on practice and continuous mentoring—have proven well-suited to the needs and characteristics of the partners, who previously faced limitations in digital literacy and financial management.

This program has had a positive impact not only on knowledge enhancement but also on fostering more adaptive business behaviors in response to technological advancements. Therefore, to ensure the program's sustainability, more intensive, ongoing mentoring and support from various stakeholders—including local governments and relevant institutions—are necessary to ensure that the digital transformation of SMEs proceeds sustainably and more broadly strengthens the local economy.

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