Nanggroe : Jurnal Pengabdian Cendikia
Volume 4, Nomor 3, June 2025, Halaman P. 117-121

ISSN: 2986-7002
DOI: https://doi.org/10.5281/zenodo.15854541

Digital Age MSME Empowerment: Synergy of Online Marketing and Capital Solutions in Cilembu Village, Pamulihan District

Abdul Hamid[1], Udin Komarudin[2], Neli Purwanti[3]
[1]Universitas Sebelas April, [2]Institut Studi Islam Fahmina (ISIF) Cirebon, [3] STAI Sebelas April Sumedang
Email: Abdulhamid.feb@unsap.ac.id, udinkomarudin092@gmail.com , nelya0228@gmail.com

Abstract
Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy, but still face significant obstacles, especially in the aspects of digital marketing and access to capital. This research aims to empower MSMEs in Cilembu Village, Dusun Pangkalan, through the synergy of digital marketing and financial literacy training. The implementation method includes observation, interviews, invitation distribution, and organising sharing session activities attended by 11 MSME players in the field of processed food production. The materials provided included the utilisation of social media, digital promotion content creation, preparation of financial statements, and understanding of financing access procedures, including People's Business Credit from Islamic banking institutions. The results showed a significant increase in participants' understanding of digital marketing strategies and business financial management. The participants became more confident in promoting their products online and were able to prepare simple financial statements independently. This activity proves that targeted education-based interventions can increase the capacity of MSME actors in optimising business potential and expanding market reach in the digital economy era.
***Keywords**: MSMEs, digital marketing, capitalisation*

Article Info
Received date: 29 May 2025 | Revised date: 05 June 2025 | Accepted date: 18 June 2025

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have a significant contribution to Indonesia's national economy, especially in creating employment opportunities, improving people's welfare, and encouraging economic growth at the local level. MSMEs can be understood as business units engaged in the production of goods and services, by utilising the main raw materials sourced from the potential of natural resources, local wisdom, talents, and traditional arts typical of the region of origin (Halim, 2020). Nevertheless, the development of MSMEs in Indonesia still faces various obstacles that limit the optimisation of their role and contribution. In general, the main problems of MSMEs include limited business capital, narrow market access, limited utilisation of information technology, and inadequate quality of human resources (Paramita et al., 2019; Sundari & Sulistyowarni, 2021). Of these various obstacles, the two most commonly encountered challenges are weak marketing strategies and difficulty in obtaining access to adequate funding. This condition is becoming increasingly complex along with the acceleration of technological development and changes in consumer behaviour that tend to shift to the use of digital platforms.

Marketing activities that rely on advances in digital technology are commonly known as digital marketing (Jannatin, 2020). Digital marketing has become one of the main components in contemporary marketing practices, as it allows businesses to reach a wider target audience at a relatively more efficient cost than conventional marketing approaches. The implementation of digital marketing also offers various strategic advantages, including the ability to set target markets in more detail based on demographics, geographic location, lifestyle, and consumer behaviour and habits (Bangun & Purnama, 2022; Wijayanti et al., 2022).

MSMEs located in Cilembu Village, especially in Dusun Pangkalan RW 05, have yet to optimally utilise the opportunities offered by digital marketing strategies. One of the main factors is the limited knowledge and skills of MSME players in understanding and implementing digital marketing concepts. This lack of understanding contributes to the low level of adoption of online platforms as a marketing medium, as shown by data that reveals that only around 8% or 3.79 million MSME players out of a total of 59.2 million business units in Indonesia have used online channels to market their products (Az-Zahra, 2021).

MSMEs in Dusun Pangkalan generally operate on a limited budget scale, so they do not have the capacity to invest in training or recruit professionals who are competent in digital marketing. In addition, some businesses also do not have sufficient awareness of the urgency of building a strong and integrated digital presence, so they still rely on conventional marketing approaches and miss the potential for wider market penetration through digital channels.

On the other hand, the aspect of capital is also one of the significant obstacles for MSMEs in Pangkalan Hamlet. In general, there are two main categories of funding sources for micro, small and medium enterprises, namely financing obtained through banking institutions and non-bank financing sourced from personal savings or informal loans, such as assistance from relatives and cooperatives (Khafifah & Dianta, 2022). Many MSME actors experience obstacles in accessing credit from formal financial institutions due to requirements that tend to be strict, including the obligation to provide collateral, have a good credit track record, and complete adequate financial administration documents.

These obstacles are made more complex by the low level of financial literacy among MSME players. Many of them do not have an adequate understanding of how to systematically manage business finances, develop budget plans, or prepare business proposals that can attract potential investors. Nevertheless, MSMEs in the Base still have great growth potential if they are able to optimise the use of digital technology and appropriate financing strategies. The development of an increasingly broad digital market provides opportunities for MSMEs to reach new customer bases beyond the local area, even to the global level. In addition, the utilisation of digital technology also allows businesses to conduct more accurate market analysis and develop product and service innovations that are in line with the dynamics of trends and consumer needs.

The initiative to empower MSMEs through the use of digital marketing and strengthening financing strategies implemented through the sharing session work programme with MSME players in Dusun Pangkalan is specifically designed to answer the various challenges that have been identified while taking advantage of the potential opportunities available. This programme aims to strengthen the capacity of businesses in the field of digital marketing through training and mentoring activities, so that they have adequate capabilities in designing and implementing effective and relevant digital marketing strategies.

In addition to the marketing aspect, the programme also focuses on expanding MSMEs' access to various alternative sources of financing in accordance with business characteristics and needs, as well as encouraging the improvement of financial literacy and managerial skills. Through this series of interventions, it is hoped that MSMEs can empower themselves more optimally, improve competitiveness and business sustainability, as well as take advantage of the opportunities offered by the development of digital technology in the modern economic era.

IMPLEMENTATION METHOD

The implementation method in this community service programme or real work study activity is structured to ensure the achievement of the predetermined objectives, namely strengthening the capacity of MSME players in Cilembu Village, Dusun Pangkalan, through optimising the use of digital marketing and developing access to capital. The series of activities are carried out through a number of integrated stages, including a systematic planning, implementation, and evaluation process so that the results obtained are in accordance with the expected targets.

1. Implementation Time

   The sharing session activity with MSME players is scheduled to be held on Sunday, 04 May 2025. This session is held once during the implementation period of the Student Creativity Programme (PKM), with the implementation time starting at 15.30 to 17.30 WIB. The schedule on a holiday is specifically considered so as not to clash with the business activities of the participants, considering that the majority of MSME players have a higher intensity of activities on weekdays.
2. Place of Implementation

   The implementation of this sharing session activity took place at the Imam Bukhari Mosque located in Dusun Pangkalan, RW 05, Pamulihan District, Sumedang Regency, West Java Province. The selection of Imam Bukhari Mosque as the location of the activity was based on consideration of the availability of adequate facilities to support the smooth running of the event. The available facilities include a spacious meeting room, access to electricity, supporting equipment such as tables and a sound system, as well as a strategic location that is easily accessible to all participants.

3. Activity Participants
   The participants of this activity are MSME players who live in Dusun Pangkalan RW 05, Cilembu Village. A total of 11 people have been selected through the selection stage carried out previously. All participants are owners and managers of small businesses engaged in the production of processed food. The selection of participants was based on a number of criteria, including the level of active participation in the village MSME community, motivation to increase business capacity, and readiness to implement digital marketing strategies and more optimal financial management practices.
4. Number of Participants
   This programme was attended by 11 participants, all of whom were Micro, Small, and Medium Enterprises (MSMEs) with a business focus in food production. The participants who attended this activity were active business actors who had carried out production and distribution activities of food products on a home and local scale, so they were expected to have direct relevance to the material presented in the mentoring session.
5. Materials Provided
   The materials presented in this sharing session include the following topics:
   1) Digital Marketing
      The material presented in this activity aims to provide education about marketing strategies based on digital marketing. The session comprehensively explained the urgency of implementing digital marketing in today's global era. MSME players were provided with an understanding of the use of social media as a marketing tool, as well as techniques for creating attractive promotional content. Social media is one of the digital marketing instruments that is relatively affordable and does not require complex technical competencies to operate (Syari Harahap, 2021). In addition, participants also received guidance regarding the creation of visual promotional materials using the Canva application, including how to compile product menus and design captions that are effective in attracting consumer interest.
   2) Financial Literacy
      This material is designed to provide briefings on the basic principles of business financial management, including techniques for preparing simple financial statements, systematic cash flow management, and planning and preparing operational budgets. In addition, participants are also provided with information on the administrative and procedural requirements needed to obtain access to funding from various sources of financing, including bank loan facilities with a priority on Islamic banking institutions.
   3) Access to Capital
      The materials also contained an explanation of alternative financing that can be accessed by MSME actors, one of which is the People's Business Credit (KUR) facility provided by Bank Syariah Indonesia (BSI). In this session, participants were given a comprehensive understanding of the application procedures, requirements, and strategies for optimal utilisation of KUR funds to support business sustainability and development. In addition, it was also explained that MSME players who face urgent funding needs, at least to maintain business operations, need to get an adequate response from Islamic banking institutions through the provision of conditional financing facilities (Zahrotun Nihayah, 2022).
6. Impact on Partners
   This programme had a positive and significant impact on MSME players in Dusun Pangkalan RW 05, Cijeruk Village. In the aspect of digital marketing, participants showed real skill development in utilising social media and various online platforms to promote their products. Most of the participants were able to increase their confidence in producing promotional video content and expand their marketing reach beyond the village. From a financial literacy perspective, participants have become more competent in managing business finances, which is reflected in their ability to prepare financial reports more systematically, neatly and accurately.

In addition, a number of participants have also understood the procedures and requirements for applying for financing to banks and other financial institutions as a source of business capital.

RESULTS AND DISCUSSION

Based on the results of observations and interviews conducted with MSME players in Cilembu Village, especially the RW 05 area, it is known that the majority of business actors still have limited knowledge about the application of digital marketing and effective capital strategies. Most still rely on conventional marketing methods and do not have an adequate understanding of business financial management practices.

Responding to these problems, the Student Creativity Programme (PKM) team conducted a sharing session with the theme ‘Digital Marketing and Capital Strategy’ which is expected to be a solution to the obstacles faced by MSME players. The stages of activities carried out by the PKM team include the following:

1. Observations and Interviews with MSME Actors
   Observation activities were carried out by directly visiting seven MSME actors located in Cilembu Village, specifically in the RW 05 area. The observation process was carried out through observations of the business situation and interviews with MSME owners to obtain a more comprehensive picture of the actual conditions of the business activities being carried out. The observation took place for two days, on Monday and Thursday, with the implementation time starting at 13.00 to 16.00 WIB. Of the seven MSMEs visited, five business units are engaged in the culinary sector, while the other two focus on the non-culinary sector.
2. Distribution of Sharing Session Invitation Letters
   After identifying various problems faced by MSME players in Cilembu Village, especially in the RW 05 area, a sharing session activity was arranged as a form of intervention to answer the existing challenges. After determining the theme, location, and other technical needs related to the implementation of activities, the PKM team then distributed invitation letters to local MSME players. The invitation distribution process was carried out on Sunday, one day before the activity was carried out, with the implementation time between 16.00 to 17.30 WIB. A total of 11 invitation letters were successfully delivered directly to business actors who had been determined as participants in the activity.
3. MSME Sharing Session
   The sharing session was held on Sunday, 04 May 2025, at the Imam Bukhari Mosque. The event started at 15.30 and ended at 17.30 WIB. In its implementation, the PKM team also gave appreciation in the form of prizes to the first three participants who asked questions during the discussion session. This activity was held with the aim of increasing the insight and understanding of MSME players regarding online product marketing strategies through the application of digital marketing and managing business capital more effectively.

CONCLUSION

Most of the MSME players in Cilembu Village, especially in the RW 05 area, are known to still have limited understanding of the concept of digital marketing and adequate financial management practices. Many of them still rely on conventional marketing approaches, without realising the urgency of utilising digital marketing strategies as an instrument to expand their market reach and improve the competitiveness of their products. In addition, business owners do not have adequate skills in managing capital and business financial management systematically, even though these aspects play an important role in supporting business sustainability and development in the future.

In an effort to address these issues, the Student Creativity Programme (PKM) team conducted a sharing session with the theme ‘Digital Marketing and Capital Strategy.’ Through this agenda, MSME players were introduced to various basic concepts of digital marketing, including the use of social media and other online platforms as a means to increase product visibility in a wider market. In addition, participants were also provided with insights on appropriate capital strategies, including skills in managing business finances more systematically to support sustainable business growth.

In general, the implementation of this activity succeeded in providing basic understanding and skills needed by MSME players to start implementing digital marketing strategies and more effective financial management practices. With this increase in knowledge capacity, it is expected that MSME players in Cilembu Village will be better prepared to face the dynamics of business challenges in the digital era, while being able to optimise their business potential to encourage more sustainable growth.

REFERENCES

Az-Zahra, N. S. (2021, November). Implementasi digital marketing sebagai strategi dalam meningkatkan pemasaran UMKM. In *NCOINS: National Conference Of Islamic Natural Science* (Vol. 1, No. 1, pp. 77-88). http://proceeding.iainkudus.ac.id/index.php/NCOINS/index

Bangun, C. S., & Purnama, S. (2022). Optimalisasi Pemanfaatan Digital Marketing untuk UMKM (Usaha Mikro, Kecil dan Menengah). *ADI Pengabdian Kepada Masyarakat*, *3*(2), 89–98. https://doi.org/10.34306/adimas.v3i2.826

Halim, A. (2020). Pengaruh pertumbuhan usaha mikro, kecil dan menengah terhadap pertumbuhan ekonomi kabupaten mamuju. Jurnal Ilmiah Ekonomi Pembangunan, 1(2), 157-172.

Harahap, H. S., Dewi, N. K., & Ningrum, E. P. (2021). Pemanfaatan digital marketing bagi UMKM. *Jurnal Loyalitas Sosial*, *3*(2), 77-85.

Khafifah, A., & Dianta, K. (n.d.). PERANAN KREDIT USAHA RAKYAT (KUR) PADA PERKEMBANGAN USAHA MIKRO, KECIL DAN MENENGAH (UMKM) (Studi Kasus pada UMKM Minuman Kekinian di Daerah Jakarta Selatan). *Jurnal Ekonomi Kreatif Dan Manajemen Bisnis Digital*, *1*(1), 79–93. https://transpublika.co.id/ojs/index.php/JEKOMBITAL

Naimah, R. J., Wardhana, M. W., Haryanto, R., & Pebrianto, A. (2020). Penerapan digital marketing sebagai strategi pemasaran UMKM. *Jurnal IMPACT: Implementation and Action*, *2*(2), 119-130. https://doi.org/10.31961/impact.v2i2.844

Paramita, M., Munawar, W., & Brawijaya, A. (2019). Model Kebutuhan Usaha Mikro Dan Kecil Terhadap Pembiayaan Syariah (Studi Pada Usaha Mikro Dan Kecil Di Bogor). *Jurnal Syarikah: Jurnal Ekonomi Islam*, *5*(2), 182-195.

Sundari, S., & Sulistyowarni, I. (2021, July). Pemberdayaan Umkm Melalui Digital Marketing Guna Meningkatkan Ketahanan Ekonomi Di Masa Pandemi. In *E-Prosiding Seminar Nasional Manajemen dan Akuntansi STIE Semarang (SENMAS)* (Vol. 2, No. 1, pp. 106-123). https://eprosiding.stiesemarang.ac.id/index.php/SNMAS/issue/view/2

Wijayanti, S. W., Ekoresti, S. N., Rubyasih, A., Komarudin, M., & Munawar, W. (2022). Peningkatan Promosi Usaha Kopi BUMDes Jaya Laksana Melalui Pemanfaatan Media Sosial. *ALMUJTAMAE: Jurnal Pengabdian Masyarakat*, *2*(2), 119-125.

Zahrotun Nihayah, A., Hanafir Rifqi, L., & Walisongo Semarang, U. (2022). *Kontribusi Perbankan Syariah terhadap Permodalan UMKM Selama Pandemi Covid-19*. *6*(2). http://ejournal.bsi.ac.id/ejurnal/index.php/ecodemica