

Enhancing Efficiency Via Digital Marketing and Financial Management of MSME Sari Buah Idaman

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ABSTRACT

The main product of Sari Buah Idaman (SBI), a micro, small, and medium-sized enterprise (MSME) in the food and beverage sector, is nutmeg juice. Currently, only nutmeg seeds have a high economic value, so attention needs to be paid to the utilization of nutmeg flesh in nutmeg juice products. This study aims to describe the impact of training and mentoring from digital marketing and finance on enhancing the knowledge of Sari Buah Idaman members. This quantitative research will use a paired sample t-test, sampling both before and after the training, to explain the influence of training and mentoring. All the participants who became respondents in this study were employees of Sari Buah Idaman. The study's results demonstrate the significant impact of training and assistance in enhancing the understanding of digital technology utilization in the marketing and financial management of Sari Buah Idaman. Through the development of knowledge, MSMEs will continue to grow and succeed.

Keywords: Knowledge, Nutmeg Juice, SBI, Technology, Training.



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INTRODUCTION

Micro, small, and medium enterprises (MSMEs) contribute greatly to development and economic growth in Indonesia (Inayah, 2019). This sector is able to expand employment opportunities (Hastuti et al., 2020) and has room to increase competitiveness amidst the dominance of large capital companies (Sedyastuti, 2018). Sari Buah Idaman (SBI) is a micro, small, and medium-sized enterprise (MSMEs) that has the potential to stimulate the local economy.

The Banda Islands in Maluku produce nutmeg, a significant agricultural product with high economic value (Adrianton et al., 2023; Febriyanrti et al., 2022; Zikria, 2022) that requires more attention. It produces seeds, mace, and flesh (Legoh et al., 2020; Zikria, 2022), which are essential oils and oleoresins. Despite its widespread use in processed products like sweets, jam, and syrup (Zikria, 2022), nutmeg flesh remains a significant waste due to its lack of added value (Arief et al.,

2015). Therefore, various parties, including the government, business actors, and researchers, need to research and support the development of nutmeg-derived products with health value.

Sari Buah Idaman (SBI) is one of the micro, small, and medium enterprises (MSMEs) that innovatively processes nutmeg fruit flesh into exotic drinks, maximizing its economic value without reducing its natural properties. SBI's nutmeg juice products have outstanding potential to achieve significant growth through the application of the latest technology. However, the results of interviews and observations revealed several weaknesses in SBI's use of digitalization, particularly in marketing and financial reporting.

Sari Buah Idaman (SBI) is a micro-business in Bogor that has not maximized the sales of its nutmeg juice products. Based on the results of interviews with the owner of SBI, it is known that there are limitations in the use of digital technology for both marketing and financial reporting from SBI. The implementation of the offline reselling method forced SBI to reduce its production activities in order to reduce the risk of excess production losses. The lack of intensive marketing efforts using online platforms has made micro-business products unable to reach a wider market. Utilizing paid advertising, search tools, a unique visual brand, powerful branding content, and client testimonials can significantly increase sales prospects (Rahmansyah et al., 2024). Digital marketing is the use of technology platforms such as the internet, mobile networks and devices, and social media to form direct engagement with target individual consumers, consumer communities, and the business world (Kotler et al., 2018). Adaptation to technological developments is crucial for SBI to achieve sustainable growth.

Not only does SBI lack adequate insight into using better technology in its marketing, but its business actors also lack a comprehensive understanding of effective and correct financial management practices. Allowing this condition to persist will lead to a decline in SBI's business performance. MSMEs that do not have excellent financial management can lose their competitive edge in the market (Humaira & Sagoro, 2018). Good understanding must support proper business financial management to achieve prosperity (Yushita, 2017). Financial governance is the alignment of financial management activities in accordance with their position and authority, which includes a series of planning, implementation, supervision, and financial accountability activities (Oktavia & Ratnasari, 2023; Purba et al., 2021). SBI continues to maintain inconsistent records and lacks a computerized system to support its financial governance. These problems underscore the importance of implementing digital technology in financial management to optimize SBI's use of financial reports.

This study aims to evaluate the understanding of technology and digital in marketing and financial management among all SBI employees before and after training, and to determine the extent to which training and mentoring contribute to this understanding gap. In the current era of the industrial revolution, MSMEs are required to be responsive to changes in market conditions and rapid technological developments in the business environment (Hisnul et al., 2022). We hope that SBI can further optimize the digitalization process in financial management and marketing through this training. The community service team from the Institut Bisnis dan Informatika Kesatuan is committed to encouraging SBI to realize a comprehensive digital transformation, achieve business revenue targets, and become a successful and digitally competitive MSME.

METHODS

We conduct this training and mentoring activity from January to December 2024. The activities are at the MSME, Sari Buah Idaman (SBI), located in Kampung Gedong, Benteng Village, Ciampea District, Bogor Regency. The training and mentoring provided were carried out through several systematic stages, including:

- a. Preparation stage

All participants have to fill out the offline registration form. The process started with employee interviews and socialization activities, followed by the collection of initial data through the distribution of offline questionnaires.

b. Implementation stage

The training focuses on simulating the application of digital technology in recording comprehensive financial reporting and developing marketing strategies. The training also includes assistance in content creation, product photography, and the use of e-commerce platforms such as Shopee and social media platforms like Instagram, TikTok, and Facebook.

c. Evaluation stage

We conducted this study using an experimental design. The final stage involved redistributing the questionnaire. This study used a pre-test and post-test design through one group to evaluate the effectiveness of marketing and financial technology application training on members in one micro-enterprise. Twenty SBI employees participated to evaluate the success of the training and mentoring activities by providing feedback. This study used twenty samples because one micro-enterprise has a small population. We tested a small number of employees using nonparametric methods, which assume normality as the previous research (Hollander & Wolfe, 1999; Pennington-Gray et al., 2010). Several previous studies in the education field have also used designs and limited numbers of participants, namely around twenty people for the test group (Hew et al., 2016; Nawas, 2018; Zhou et al., 2023). The evaluation tool focused on two primary areas: the effective use of digital marketing technology and the management of financial resources. It was based on previous research (Abdillah & Pradana, 2024; Sutarti et al., 2023). We measured the level of respondent agreement with the statements in the questionnaire using a 5-point Likert scale. We analyzed the data using SPSS software and a paired sample t-test to determine the significance of differences in SBI development before and after training and mentoring. The statistical analysis of a paired sample t-test can be used specifically for normal distribution data (Tullah & Tullah, 2023). We have proven the normal distribution of the research data (Table 5).

RESULTS AND DISCUSSION

The main objective of implementing this training and mentoring is to provide a comprehensive understanding to SBI regarding the importance of digital transformation and financial management. We expect this activity to lay a solid foundation for enhancing the competitiveness and sustainability of MSMEs, particularly SBI, through concrete actions. The implementation of this activity has significantly improved SBI's performance, as evidenced by the questionnaire-based assessment results backed by descriptive statistical analysis.



Figure 1. Training and mentoring activities for the application of technology to SBI's marketing



Figure 2. Training and mentoring activities for the application of technology to SBI's finances.

Respondents' Profile and Perception

Respondents who participated in this study were all workers and owners of the sari buah Idaman business, totalling twenty participants. Based on the data in Table 1, the participation of male and female respondents showed balanced results. Meanwhile, the most dominant age group was the 45-55 age range, with a contribution of 35% of the total respondents.

Table 1. Respondent Profile

Criteria	Frequency	Percentage
Gender		
Man	10	50%
Woman	10	50%
Age		
17 – 25 Years	5	25%
26 – 35 Years	1	5%
36 – 45 Years	4	20%
46 – 55 Years	7	35%
> 55 Years	3	15%

Source: Researcher Data (2024)

Next, we conducted a descriptive statistical analysis to summarize the results of each variable. The questionnaire employed the following Likert scale: The questionnaire used the following Likert scale: (1) Strongly disagree, (2) Disagree, (3) Neutral/less agree, (4) Agree, and (5) Strongly agree. Table 2 explains the categories of respondent response indexes to the questionnaire that measure the level of agreement with the statements. Table 2 provides the assessment criteria for the average response.

Table 2. Categories Index Answer Respondents

No	Interval Score	Information
1	1.00 – 1.80	Very Low
2	1.81 – 2.61	Low
3	2.62 – 3.42	Neutral
4	3.43 – 4.23	High
5	4.24 – 5.00	Very high

Table 3 clearly demonstrates the significant positive impact of training and mentoring on SBI's use of digital marketing. Based on the analysis (Table 3), the average response has changed from neutral (2.24) to very high (4.35) after training and mentoring. This means all participants have understood the importance of technology for the business and accepted the suggestion to adopt the digital practices for their business. This shift in perception not only reflects an increased awareness but also indicates a readiness to embrace new strategies that can enhance operational efficiency and customer engagement. The new competency focuses on improving social media and market management, which would boost the visibility and sales of small enterprises' products (Rahmansyah et al., 2024).

Therefore, we anticipate continued improvements in SBI's digital marketing efforts, which will ultimately boost its market competitiveness. According to the previous explanation, SBI encounters challenges when leveraging digital potential for product marketing. After participating in the activities, SBI succeeded in increasing the use of technology in social media and e-commerce platforms. This allows SBI to increase brand visibility, attract new customers, and encourage faster business growth.

Table 3. Respondents' Answer Index on Technology/Digital Marketing Variables

No	Statement	Respondent Response			
		Average before training	Category	Average after training	Category
1	Have an e-mail	1.95	Low	4.3	Very high
2	Have a website	1.95	Low	4.3	Very high
3	Providing <i>online ordering services</i>	2.35	Low	4.4	Very high
4	Have a facebook account	2.25	Low	4.35	Very high
5	Have an Instagram account	2.35	Low	4.35	Very high
6	Have a tiktok account	2.3	Low	4.4	Very high
7	Have an <i>e-commerce account</i>	2.15	Low	4.3	Very high
8	Have a Gojek/Grab account	2.25	Low	4.35	Very high
9	Understanding technology improves communication	2.35	Low	4.4	Very high
10	Understanding technology expands business networks	2.35	Low	4.35	Very high
11	Understanding technology reduces promotion costs	2.35	Low	4.4	Very high
12	Understanding technology applications	2.3	Low	4.3	Very high
Average		2.24		4.35	

Source: Researcher Data (2024)

The responses of financial management training participants (Table 4) showed a significant increase in the average respondent after participating in the training and mentoring. The overall average value before the training was 1.91; it changed to 4.25 after the training. This improvement indicates that the training effectively enhanced the participants' understanding and application of financial management principles. Such a notable increase highlights the importance of implementing reporting standards and a financial risk management strategy. These measures not only contribute to better decision-making but also foster a culture of accountability within organizations. As participants continue to apply their newfound skills, it is expected that their organizations will experience improved financial performance and sustainability in the long term. Previously, it was known that SBI's main obstacle was the lack of knowledge and skills in managing finances. Small, micro, and medium business actors often overlook financial management due to perceived time and learning challenges (Oktavia & Ratnasari, 2023). After participating in the activities, SBI managed to increase its understanding of accounting, cash management, and financial planning. This allows SBI to make more effective and efficient business decisions and encourage sustainable business growth.

Table 4. Respondents' Answer Index on Financial Governance Variables

No	Statement	Average Scale Before	Category	Average Scale After	Category
1	Making a financial plan	2.2	Low	4.15	High
2	Recording daily transactions	2	Low	4.1	High



3	Prepare and implement budgets	1.8	Very Low	4.15	High
4	Separation of personal and business finances	1.75	Very Low	4.2	High
5	Using accounting systems	1.9	Low	4.3	Very high
6	Have periodic financial reports	1.75	Very Low	4.3	Very high
7	Implementing reporting standards	1.75	Very Low	4.4	Very high
8	Complete and systematic financial reports	1.9	Low	4.35	Very high
9	Conduct financial report analysis	1.85	Low	4.2	High
10	Have cash flow control	1.95	Low	4.25	Very high
11	Have an emergency fund reserve	2.05	Low	4.25	Very high
12	Have a financial risk management strategy	2	Low	4.4	Very high
Average		1.91		4.25	

Source: Researcher Data (2024)

Normality Test

This study employs the Shapiro-Wilk normality test, as the sample size was less than 50. The test results (Table 5) demonstrate that the two research variables' data, both before and after training, follow a normal distribution with a significance level of >0.05 .

Table 5. Shapiro-Wilk Normality Test

	Shapiro Wilk		
	Statistics	Df	Sig.
Financial Governance (before)	.979	20	.923
Financial Governance (after)	.952	20	.394
Digital Marketing (before)	.951	20	.381
Digital Marketing (after)	.931	20	.165

Source: Researcher Data (2024)

Once we confirm the normal distribution of the studied data, we can proceed with the paired sample t-test analysis. We conducted paired sample t-test testing on two pairs of variables: the first pair before and after financial management training and mentoring, and the second pair before and after marketing training and mentoring.

Table 6. Paired Sample Test

	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
Pair 1 Financial Governance (before-after)	2.34583	0.61729	0.13803	2.05693	2.63473	16,995	19	,000
Pair 2 Digital Marketing (before-after)	2,10833	0.71946	0.16088	1.77162	2.44505	13,105	19	,000

Source: Researcher Data (2024)

Paired Sample t-test

In addition to the average value of the questionnaire results, the paired sample t-test also shows a difference. Table 6 presents a statistically significant difference between the two data groups (before and after training and mentoring). Table 6 displays the Sig. <0.05 value, which means that there was a significant difference in what the respondents (SBI employees) knew about using technology and digital tools in marketing and financial management after they were trained and coached. This increase indicates that previous limitations in knowledge and related practices led to a lack of understanding and use of technology in marketing and financial governance. Training is a systematic educational process that helps non-managerial individuals acquire technical knowledge and skills for specific objectives, with an increased number of employees enhancing organizational performance (Sugiarti, 2021). Organizational performance can be significantly enhanced by providing employees with the necessary tools and knowledge to adapt to technological advancements, along with ongoing support and development opportunities. This was also evident in SBI's income growth following the digital training, and they applied the digital knowledge in their sales and financial report. Therefore, this significant change confirms that the training and mentoring provided greatly helped SBI in improving their understanding of financial governance and the use of technology for product marketing.

CONCLUSION

This study shows that the training and mentoring activities carried out at the Sari Buah Idaman (SBI) UMKM have succeeded in achieving their main objectives, namely increasing the use of digital marketing technology and improving financial governance. Before the training, SBI experienced obstacles in utilizing digital technology for marketing and had a less structured financial management system. However, following the training, there was a significant increase in SBI's understanding and implementation of technology, as well as improved financial practices, as evidenced by the results of statistical analysis.

The results of the study also show that the application of technology/digital in marketing has a positive impact on the growth of MSME businesses. SBI is able to expand its market reach through the use of digital platforms, such as social media and e-commerce. In addition, improving financial governance provides a stronger basis for SBI in making strategic business decisions, especially in financial planning and systematic reporting.

The implications of this study are significant for other MSMEs facing similar challenges. Improving the use of technology and financial governance not only helps business sustainability but also strengthens the competitiveness of MSMEs in the ever-evolving digital era. Other MSMEs can adopt similar training and mentoring to enhance their efficiency, productivity, and business growth.

This study's limitation stems from its exclusive focus on a single micro-business with a restricted membership. In addition, the weakness of this study is in the research design, which does not use a control group. Future research could benefit from a larger sample size and a comparative approach involving multiple micro-enterprises to enhance the generalizability of the findings.

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