

Transformation of MSMEs through Digitalization and Sharia Financial Management among KUBE Maju Jaya Community in Kampung Madong–Sei Nyirih

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Abstract

This community service program was implemented to boost the capacity of micro and small enterprises within the KUBE Maju Jaya community in Kampung Madong–Sei Nyirih through digital marketing initiatives and strengthening sharia-based financial management. The program started with a needs assessment that identified limited digital literacy, restricted market access, and a lack of structured financial record-keeping among participants. Intervention activities included digital marketing training, workshops on sharia financial management, mentoring on the use of the HijraPlan financial application, and the creation of a product catalog website as a digital showcase for the community. The results show improvements in participants' understanding of online marketing strategies, sharia-compliant financial practices, and the use of technology to support business growth. This program takes a foundational step toward transforming MSMEs into more modern, transparent, and sustainable enterprises while supporting SDG 8 and SDG 9 through skills development and digital technology adoption.

Keywords: MSME digitalization, Sharia Financial Management, Digital Marketing, Economic Empowerment

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) constitute a vital sector of the economy, significantly contributing to enhancing community welfare, particularly in coastal and rural regions. However, in numerous areas, including Kampung Madong, Sei Nyirih, Tanjungpinang, MSME operators continue to encounter various structural impediments that obstruct business development. The primary challenges encompass low levels of digital literacy, limited capacity to leverage information technology, and insufficient practices in sustainable financial management. Indeed, digital marketing and prudent financial governance are critical factors for augmenting the competitiveness of MSMEs within the digital economy era (Mardhiyah et al., 2024).

KUBE Maju Jaya, as a community-based business group, produces a variety of products such as oyster mushroom cultivation, processed fish products, crackers, beverages, snacks, laundry services, and other local goods. Despite having considerable economic potential, most business owners still rely on conventional marketing methods, resulting in a market reach limited to their

immediate surroundings. This issue mirrors trends observed in various regions, where limited digital knowledge prevents MSMEs from expanding their markets and maximizing production potential (Nurhalimah et al., 2021).

In addition, many MSMEs lack the ability to maintain systematic financial records. The absence of cash flow reports and financial evaluations makes it difficult for business owners to assess the progress of their enterprises. Similar conditions have been identified in community business groups across other regions, where fundamental education on simple accounting and both household and business financial management is needed (Herianingrum et al., 2023).

Furthermore, sharia-based financial management offers a relevant approach to supporting the sustainability of MSME operations, as it emphasizes ethics, transparency, and the pursuit of blessing (*barakah*). Empowerment programs grounded in *maqashid syariah* have been shown to effectively improve communities' abilities to record financial transactions, plan expenditures, and avoid harmful economic practices (Widiastuti et al., 2022). Therefore, strengthening sharia financial literacy is an essential need for MSME actors in KUBE Maju Jaya.

Given the complexity of these issues, the community service program "MSME Transformation: Implementation of Digital Technology and Sharia Financial Management" was designed to address two key challenges: limited digitalization capacity among MSMEs and low levels of sharia financial literacy. This program offers training in digital marketing, the provision of a product catalog website, and capacity building in financial recording using the *HijraPlan* application, which is easily accessible to MSME actors. The Pkm (Community Service) initiative undertaken in this study differs from Nugroho et al. (2023), which primarily focused on bank-facilitated financial planning, an approach that remains largely inaccessible to MSMEs. This study extends the community service program conducted by Novianto et al. (2025) and Amijaya et al. (2024), with introducing novelty through the redesign of the application, making it more practical and user-friendly for MSMEs.

These efforts align with community service practices across various regions, where digitalization has been proven to improve marketing quality, expand business reach, and enhance community-based economic capacity through technological interventions and structured training (Pratomo et al., 2024; Rusgianto et al., 2024). This PkM program also supports several Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) through increased MSME income; SDG 8 (Decent Work and Economic Growth) by strengthening entrepreneurial skills and productivity; and SDG 9 (Industry, Innovation, and Infrastructure) through the application of digital technologies in MSME operations. Additionally, improved financial literacy contributes to SDG 4 (Quality Education) by providing continuous education for community members.

METHOD

This program was implemented in Kampung Madong–Sei Nyirih, Tanjungpinang City, Riau Islands Province, on 19 August 2025. The community service team consisted of lecturers from Universitas Sumatera Utara (USU) and Universitas Maritim Raja Ali Haji (UMRAH). The team was led by Rahmi Meilina Sari, ST., MM(T) (Faculty of Engineering, USU), with members including Dr. Rulianda Purnomo Wibowo, S.P., M.Ec. (Faculty of Agriculture, USU), Widya Sartika Hasibuan, SE., M.Ec. (Faculty of Economics and Business, USU), and Roni Kurniawan, S.Sos., M.Si. (Faculty of Economics and Business, UMRAH). The Joint Business Group (*Kelompok Usaha Bersama/KUBE*) Maju Jaya, chaired by Sri Mestika Yani, served as the community partner in this activity. Accordingly, all members of KUBE Maju Jaya participated in the community service program.

The community service program commenced with coordination between the implementing team and the partner institution, Universitas Maritim Raja Ali Haji (UMRAH), to identify the key problems faced by MSMEs in Kampung Madong–Sei Nyirih. A field survey conducted by UMRAH revealed that most business actors under KUBE Maju Jaya still relied on conventional marketing strategies, resulting in sales limited to the surrounding area. Additionally, inadequate financial record-keeping and the absence of sharia-based financial management practices posed further challenges to business growth and the community's economic sustainability.

During the initial outreach phase, the team provided education on the importance of business digitalization and the fundamentals of sharia financial management. Participants were introduced to online marketing strategies using social media platforms, as well as the basic concepts of simple financial recording. This stage aimed to broaden participants' understanding of the potential of digital technologies to expand market reach and enhance business professionalism.

As part of the empowerment efforts, the team developed a product catalog website to serve as KUBE Maju Jaya's digital storefront and provided training on its management. Participants were also trained to use the HijraPlan financial application to record daily transactions and to understand the basic principles of maqashid shariah in business operations. Mentoring by lecturers and students ensured that participants could independently apply these skills. These activities not only enhanced the digital and financial competencies of MSME actors but also supported the achievement of SDG 8 and SDG 9 through improved productivity and the utilization of technology in the development of local MSMEs.

RESULTS AND DISCUSSION

Digitalization and the strengthening of financial literacy are essential elements in enhancing the capacity of MSMEs. The use of digital technologies enables communities to expand market access and manage their businesses more efficiently (Istikhori et al., 2022), while sharia financial principles provide an ethical foundation for recording and managing transactions (C. Vidal & Keating, 2004; Malini et al., 2023). In this community service program, MSME actors under KUBE Maju Jaya received a series of trainings designed to reinforce both aspects. Through digital economy and sharia finance training, participants were introduced to the basic concepts of financial recording, cash flow preparation, and business management aligned with the principles of maqashid shariah. They were also introduced to the HijraPlan application as a simple and practical tool for daily financial documentation. Strengthening financial literacy provides MSME actors with the foundation needed to implement more orderly and transparent financial management.

In addition to financial aspects, enhancing marketing capacity was also a central focus of the program. Education on digital marketing equipped participants with an understanding of promotional strategies relevant to today's digital economy, including simple content creation and the use of social media to reach consumers. Knowledge of online marketing is crucial, as the literature indicates that digital competence among communities can improve product visibility and expand marketing reach (Istikhori et al., 2022). As part of these efforts, the program team assisted participants in creating business accounts and introduced basic product photography practices. These steps provided participants with initial experience in using technology for business promotion.

To support a more sustainable digitalization process, the team developed a product catalog website for KUBE Maju Jaya as a digital display platform. This facility serves as a digitalization support tool that enables MSMEs to present their products in a more structured manner and update content as needed. Such efforts align with findings showing that the use of websites and digital media can help communities promote local potential and enhance marketing effectiveness

(Malini et al., 2023). With this digital platform, MSME actors now have a means to develop product identity and strengthen business appeal within the digital landscape.



Figure 1. Socialization of Sharia Finance and Use of the HijraPlan Application

Overall, the series of trainings and digital support tools provided through this program form a critical foundation for enhancing the business capacity of KUBE Maju Jaya. Strengthening digital literacy, online marketing, and sharia financial management offers MSME actors the opportunity to adopt more modern and systematic business practices. This support contributes to the achievement of SDG 8 (Decent Work and Economic Growth) through improved entrepreneurial skills, and SDG 9 (Industry, Innovation, and Infrastructure) through the use of technology in developing local MSMEs.

CLOSING

The community service program conducted on 19 August 2025 in Kampung Madong–Sei Nyirih was a collaborative initiative between Universitas Sumatera Utara, Universitas Maritim Raja Ali Haji (UMRAH), and KUBE Maju Jaya as the community partner. This program has made a significant contribution to strengthening the capacity of MSMEs in the areas of digitalization and sharia-based financial management. Through training on the digital economy, online marketing, and the introduction of the sharia-compliant financial application HijraPlan, participants gained foundational knowledge of more structured business practices that are adaptive to technological developments. The provision of a product catalog website as a digital storefront further offered a sustainable support tool to enhance product visibility. The integration of these interventions forms an essential foundation for developing MSME practices that are more modern, ethical, and competitive, while also supporting the achievement of SDG 8 and SDG 9 through enhanced skills and the utilization of technology in community economic activities.

For the sustainability of the program, continued mentoring is required to ensure that participants become increasingly accustomed to using digital technologies and applying sharia financial recording in their daily operations. It is recommended that KUBE Maju Jaya establish a small digital media management team to ensure that the product catalog website and promotional accounts remain active and regularly updated. Furthermore, additional training on marketing content development, basic financial report analysis, and the use of supplementary digital applications will help strengthen the competitiveness of MSMEs. Ongoing collaboration between higher education institutions and local government is also crucial to broaden the program's impact and promote more equitable digital transformation.

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