Jurnal Pengabdian Masyarakat Formosa (JPMF)
Vol. 4, No. 5 (October) 2025 : 247 - 260

Culinary MSME Digitalization: A Sustainable Approach to Production Costing and Marketing

Kartika Wulandari[1*], Mirna Dianita[2], Yogo Heru Prayitno[3], Rina Tresnawati[4], Niki Hadian[5], Yoga Tantular Rahman[6]
Departement of Economics and Business, Universitas Widyatama, Bandung
Corresponding Author: Kartika Wulandari kartika.wulandari@widyatama.ac.id

A R T I C L E I N F O

Keywords: MSMES, Production Costs, Digital Marketing, Technical Guidance, Finance

Received : 12, September
Revised : 01, October
Accepted: 14, October

©2025 Wulandari, Dianita, Prayitno, Tresnawati, Hadian, Rahman : This is an open-access article distributed under the terms of the Creative Commons Atribusi 4.0 Internasional.

A B S T R A C T

MSMEs (Micro, Small, and Medium Enterprises) play an important role in Indonesia's economy, but often face various challenges related to financial management and marketing, particularly in determining cost of goods sold and digital-based marketing. This research focuses on implementing Community Service (PKM) to provide training to business partners, Dua Putra Catering, in Sriharjo Village, Bantul, Yogyakarta. The objective is to improve understanding of simple financial accounting and digital marketing, while addressing problems faced by MSMEs regarding cost of goods sold calculations and limitations in utilizing digital technology for marketing. Through technical guidance, MSME partners are expected to calculate cost of goods sold more accurately for proper pricing and marketing strategies. Digital marketing training is expected to increase competitiveness by utilizing online platforms to expand market reach. The research method uses descriptive approach and case studies. Expected results include improved MSME performance in financial and marketing aspects to support business sustainability and growth.

INTRODUCTION

The existence of MSMEs is crucial because it provides a substantial contribution to meeting the economic needs of the community and is a major factor in planning household income and expenditure budgets. According to (Ina, 2019), MSMEs are small-scale business activities that contribute to the movement, development, and economy of Indonesia. Financial knowledge is not only for financial managers but also for all levels of society. Financial literacy has a significant impact on the individual, family, and overall economic level. Financial understanding also contributes positively to the process of making better financial decisions, not only for individuals and households but also for business actors, including MSMEs. Law Number 20 of 2008 classifies MSMEs into three categories: micro, small, and medium enterprises, where MSMEs have an important role in the Indonesian economy, with sales contributions reaching 970 trillion rupiahs in 2018, contributing 60.34 percent to the total economy, and absorbing 97.22 percent of the workforce. In addition, MSMEs have proven to be more resilient to economic crises, such as those that occurred in 2008 and 1997.

In Indonesia, the digitalization process during the industrial revolution 4.0 is still under extensive discussion and has only been adopted by some urban communities. . This is reinforced by Jusuf Kala's statement in Antarakalbar (Ninditya, 2025) that Indonesia still has homework, namely the incomplete implementation of the previous industrial revolution. Digitalization in the era of revolution 4.0 is marked by a robotic work system and the Internet of Things (IoT), which is currently only capable of being carried out by large companies with strong capital. This is the basis for thinking about how digitalization can be carried out for small businesses that we know as Micro, Small and Medium Enterprises (MSMEs), especially in rural areas. In the article Digital-Based Literacy Mentoring Through The Smart Reading Learning Community In Ciptodadi Ii Village, Sukakarya District stated that in Ciptodadi II Village, (Effendi et al., 2024) the average digital literacy rate is low—only 15% have good digital literacy skills. After mentoring, significant improvements occurred.Riska (2025) said that in rural areas, digital literacy is still relatively low and access to digital infrastructure is still limited.

Obstacles often faced by MSMEs include 1) low education, 2) lack of knowledge about digital-based marketing processes, and 3) understanding in determining the cost of production. Calculation of production costs and digital-based marketing in MSMEs has several important interests, including

1. Financial Accountability and Transparency: ensuring that the business is running within budget and identifying areas where costs can be reduced (Afifah et al., 2023; Maulana et al., 2025)
2. Competitive Pricing: helping MSMEs compete in the market without losing money.
3. Better Decision Making: helping in planning product expansion or diversification.
4. Cost Optimization: including price negotiations with suppliers, more efficient workforce management, or investing in more cost-effective technology.

5. Effective Marketing: Digital platforms such as social media, e-commerce, and other digital marketing tools can increase product visibility and expand the customer base.
6. Adaptation to Market Changes: MSMEs can monitor market trends and consumer behavior in real time, which help them respond quickly to changes in demand.
7. Increased Operational Efficiency: Automation of online marketing and sales processes can reduce the time and effort required to manage product sales and delivery.
8. Increased Competitiveness: Digital marketing enables MSMEs to position their brands in front of a wider and more diverse audience.

Based on the previous statement, partners experienced difficulties in managing their finances and marketing both during and after the Covid-19 outbreak. Partners face challenges, particularly in determining the correct production costs, which are crucial for MSMEs as they directly affect various aspects of business performance. Accuracy in determining the cost of production is a critical foundation for the success and sustainability of MSMEs. By calculating production costs accurately, MSMEs can increase efficiency, make better decisions, and ensure that they remain competitive and profitable in an increasingly competitive market.

When calculating the cost of production, partners encounter difficulties and have not included all incurred cost elements in detail. This leaves business owners uncertain about whether the determined selling price can adequately cover the incurred costs. The owner also assumes that until now the profit received is substantial because the cash they have obtained is sufficient for business expenses and to meet household needs. However, it is actually not known for sure because the owner has not calculated the production costs in detail (Basyar, 2024; Pers, 2023). So the information produced is less precise and accurate in determining the selling price and the profit generated.

One of the factors that causes low income is that the marketing implemented by partners is not optimal. Partners do not understand how to use the right marketing techniques and do not have the ability to manage their business. In addition, digital marketing can enable MSMEs to reach a wider market more cost-effectively and efficiently, strengthening brand awareness and increasing consumer interaction (Hamsinah et al., 2017; Said, 2021).

In addition, partners also experience difficulties in conducting digital-based marketing, where digital-based marketing has been widely carried out by partner competitors. Digital-based marketing is a very powerful and important tool for MSMEs to increase reach, optimize costs, and build better relationships with customers (Rokhmah & Muslihah, 2021). By utilizing the right digital marketing strategy, partners can increase visibility, attract new customers, and achieve sustainable growth. By providing support and assistance to partners in overcoming digital-based marketing challenges, MSMEs can build strong and mutually beneficial partnerships and achieve mutual success in an increasingly digital business environment. MSMEs are an important pillar in national economic development and are an important part of Indonesia's national

economic structure. Based on data from the Ministry of Cooperatives and SMEs, MSMEs contribute more than 60% of Indonesia's Gross Domestic Product (GDP) and absorb around 97% of the total workforce (*UMKM Indonesia*, n.d.). MSMEs are considered more adaptive to economic changes, and are the backbone of maintaining socio-economic stability, especially during crises such as the COVID-19 pandemic.

According to Tambunan (Andi Dzul I.N; Rifqi F.; Handika Dimas Pratama, 2023), the role of MSMEs is very strategic in creating equitable development because they are widespread throughout the region, including rural areas that are difficult to reach by large industrial sectors. MSMEs also contribute greatly to poverty alleviation because they provide informal jobs for people with basic skills. However, MSMEs in Indonesia still face a number of structural challenges. According to (Susilo Rahayu, 2013), some of the main obstacles faced by MSMEs include limited access to capital, low levels of financial and technological literacy, limited managerial skills, and lack of ability to compete in the digital market. The low level of formal education and entrepreneurship training makes most MSME actors manage their businesses conventionally, without adequate financial records, which ultimately makes it difficult for them to determine the direction of business development.

Along with the development of technology and globalization, MSMEs are required to transform digitally in order to be able to compete. Digital adoption is not only on the marketing side, but also in aspects of production, distribution, and internal management. Digital transformation is a must to support MSME businesses, because it requires mentoring and ongoing training, such as by adopting digital technology, which can bring opportunities for greater operational efficiency and expand market reach (Setyowati, 2020; Sitompul et al., 2025) .

Cost of Goods Sold is the total cost incurred in the production process, including direct material costs, direct labor, and factory overhead. Cost of Goods Sold helps MSMEs determine competitive selling prices and obtain healthy profit margins (Don R.Hansen, 2014). Accurate calculation of COGS is essential for improving operational efficiency and making better business decisions. Inaccuracy in recording all cost elements, as experienced by MSME partner "Dua Putra", can cause unwitting losses and be misleading in determining product selling prices.

According to (Mulyadi, 2015), HPP consists of three main components, namely: (1) Direct raw material costs, (2) Direct labor costs, and (3) Factory overhead costs. These three elements are very important in calculating accurate total production costs, which in turn determines business efficiency and selling price determination strategies. For MSMEs, understanding HPP is very important because errors in its calculation can cause losses, both directly and indirectly. When business actors set selling prices that are too low without knowing all production costs, profit margins become unrealistic or even cause losses (Kasmir, 2017).

Calculating COGS is also crucial in preparing business financial reports, particularly profit and loss statements. COGS can serve as the basis for budget

planning, determining selling price strategies, projecting profits, and analyzing MSME efficiency. This information aids in both short-term and long-term decision-making (Dida Farida, winda ningsih, windi A., Resmi, 2024; Farida et al., 2024; Hermi et al., 2025; ika wahyuni, hasnawati h., 2023). One study showed that the MSMEs they studied did not include equipment depreciation costs in their COGS calculations. As a result, the calculated production costs were lower than those calculated using the full costing method, which includes both variable and fixed overhead costs. This meant profits appeared higher than they actually were (D.R.Anggreani, 2020).

One simple method that can be used by MSMEs is the full costing method, where all production costs, both fixed and variable, are taken into account. This method is suitable for small businesses that do not yet have a complex accounting system, but still want to produce financial reports that are close to the operational reality of their business (Don R.Hansen, 2014).

Financial literacy is an important aspect that influences the success of small business management. Financial literacy refers to an individual's understanding of financial concepts and risks, and the ability to apply this knowledge in financial decision-making (OECD, 2016). In article entitled "Transformation of Indonesian MSMEs Through Financial Literacy" (Basyar, 2024), financial literacy is no longer an option for Indonesian MSMEs—but rather a necessity in facing a complex and challenging economic era. Therefore, if the financial literacy of MSMEs is low, it will impact on making inappropriate business decisions, especially in terms of budgeting, cost control, and cash flow management. This often causes MSMEs to be unable to identify whether their business is actually making a profit or simply covering operational costs. Therefore, training and assistance in preparing financial reports and COGS are urgent matters.

According to (O.S.Mitchell, 2014), small business actors who have high financial literacy tend to be wiser in making business decisions, avoid excessive debt, and are able to assess business risks better. Conversely, low financial literacy can lead to failure in preparing financial reports, errors in calculating costs, and difficulty in determining a fair selling price.

Many MSMEs record transactions manually and in an overly simplistic manner. As a result, the resulting information is unreliable, as it's difficult to identify critical components like cash flow and cost of goods manufactured. This leaves business owners without a comprehensive picture of their financial condition, and this simplistic record-keeping results in a lack of data that can support business decisions (Achadiyah, 2019).

One effective solution to improve MSME financial literacy is through ongoing education and mentoring, which not only focuses on basic financial theory, but also on the practice of recording daily transactions, preparing simple profit and loss reports, and calculating COGS and profit projections (A.I.Rachmawati, 2018).

Digital marketing is more effective and cost-effective, especially for MSMEs with limited capital (Ellis-Chadwick, 2019). Rokhmah & Muslihah (2021) explained that digital marketing can expand market reach, increase interaction

with customers, and allow business actors to adjust strategies based on real-time data and feedback. However, most MSMEs, especially in rural areas, are still unable to utilize digital marketing optimally due to limited knowledge, skills, and access to technology. In the context of MSMEs, digital marketing is an increasingly relevant strategy because it provides access to a wider market at a relatively low cost compared to conventional marketing (P. Kotler & K.L.Keller, 2016).

According to Strauss (2016), digital marketing allows small businesses to reach specific and measurable consumer segments directly. By utilizing digital analytics, MSMEs can understand consumer behavior, shopping patterns, and the effectiveness of their marketing campaigns in real time. Social media such as Instagram, Facebook, and TikTok are not only places for promotion, but also media for building customer communities and strengthening brand loyalty. According to K.Prasetyo (2022), MSMEs who actively use social media and e-commerce tend to experience significant increases in sales and competitiveness.

Although there are obstacles in digital marketing, namely the lack of digital skills, limited human resources, and ignorance of algorithms and consumer behavior in the digital world (Kurniawan, F. D., & Fauziah, 2014). Practical and ongoing digital marketing training and mentoring has been proven to help rural MSMEs increase product visibility, expand markets, and boost profits. Best practices also integrate digital marketing with inventory management systems, digital payments, and online ordering—supporting comprehensive operational efficiency (Hamid et al., 2025; Prakoso, A. G.; Ulum, O. K.; Fandika, R.; Hasanah, T.; Ilham, R.; Ahidin, U.; Sudaryana, 2023).The main challenges for MSMEs in entering the industrial era 4.0 include:

1. Lack of technological and digital literacy,
2. Dependence on manual processes,
3. Limited funds for technology investment,
4. Low awareness of the importance of digital innovation.

On the other hand, digitalization can actually be a great opportunity for MSMEs to increase efficiency, expand markets, and strengthen competitiveness. It is important for MSMEs to start adapting gradually to technology, starting from the use of simple financial applications, online ordering systems, to social media-based digital marketing. PKM assistance as carried out in this project is a concrete step in bridging the gap between MSMEs and industrial technology 4.0.

IMPLEMENTATION AND METHODS

The implementation of Community Service (PKM) is aimed at micro businesses that are developing in Mojohuro, Sriharjo Village, Imogiri District, Bantul Regency, Yogyakarta, namely Dua Putra Catering. This business is a culinary business that serves daily catering and for events. This business has great opportunities in the culinary market in the city of Yogyakarta and its surroundings. Unfortunately, Dua Putra Catering's business opportunities have not been balanced with good calculations of production costs and digital-based marketing.

The research method used is a descriptive method, namely using a description of the situation or event (Sugiyono, 2019). The stages of implementing PKM are as follows:

1. Planning
   a) Prepare a proposal,
   b) Observe the partner's background and conditions experienced by the partner,
   c) Analyze the partner's business process,
   d) Prepare the activity implementation time,
   e) Prepare equipment and supplies, and
   f) Prepare the PKM activity implementation team.

2. Implementation
   a) Observing the condition of Partner MSMEs, from the calculation of production costs and digital-based product marketing that has been carried out,
   b) Identifying and formulating problems that occur in Partner MSMEs.
   c) Evaluating the results of observations, interviews, and data collection obtained, then comparing them with theories, and
   d) Conclude weaknesses after carrying out the identification stage and implementing the preparation of digital-based production cost and marketing budgets for Partner MSMEs.

3. Production cost calculation techniques
   a) Determining direct material costs, direct labor costs, factory overhead costs
   b) Calculating production costs
   c) Determining digital marketing processes

RESULTS AND DISCUSSION

The implementation of Community Service (PKM) activities at Dua Putra Catering has succeeded in achieving several main objectives that were expected. This success can be seen from the significant changes in the way partners run their businesses, both in terms of financial management and marketing strategies.

1. Improved Financial Management
   a) After attending the training, Dua Putra Catering can now calculate the Cost of Goods Sold (HPP) more accurately. Partners have been able to identify and separate previously uncalculated costs, such as direct labor costs and factory overhead. This allows them to set product selling prices more accurately and competitively, which has a positive impact on profit margins.
   b) Partners can also create more transparent and accountable financial reports, making it easier to make strategic decisions in business management.

2. Improvement of Digital-Based Marketing
   a) Before the PKM activity, Dua Putra Catering had not utilized digital marketing to its full potential. After participating in the training, partners are now able to manage their social media accounts better. They actively post their products on platforms such as Instagram and Facebook, and utilize e-commerce to introduce their products to a wider market.
   b) Partners have also implemented more structured and effective digital marketing strategies, such as the use of paid advertising and content marketing to attract a larger audience.

3. Increased Sales and Operational Efficiency
   a) As product visibility increased through digital marketing, Dua Putra Catering began to see an increase in sales. In addition, their operational management became more efficient thanks to more accurate production cost calculations, allowing them to optimize resource usage and reduce waste.

Figure 1. Introduction and training activity

The implementation of PKM activities at Dua Putra Catering is carried out by prioritizing a structured and sustainable approach. The following are the stages and details of the implementation of PKM activities:

1. Time of Implementation of PKM Activities
   b) The activities are carried out within three months, starting from February to April 2024. This program is designed to provide intensive guidance to partners so that they can immediately implement what they have learned in the training.

2. Place of Implementation of PKM Activities
   c) PKM activities were carried out at Dua Putra Catering, located in Mojohuro, Sriharjo Village, Imogiri District, Bantul Regency, Yogyakarta. The training was carried out at the partner's location with the aim of making it easier for them to directly practice the material provided at their place of business.

3. Implementation Method
   d) Training is conducted through direct practice, with intensive assistance from the PKM team. Partners are given a basic understanding of calculating HPP, followed by simulations that allow them to apply the theories they have learned. In addition, partners are also given training

on digital marketing, which includes creating social media accounts, managing content, and introducing e-commerce.

4. Evaluation and Monitoring

e) After the training, periodic evaluations are conducted to measure the extent to which partners can implement the results of the training in their business activities. The PKM team also conducts monitoring and mentoring to ensure that partners can overcome obstacles that may arise after the training.

Figure 2. Provide products that support the running of partner businesses

The main objective of implementing this PKM activity is to empower partner businesses to be more independent, competitive, and sustainable in facing increasingly dynamic market challenges, especially in the context of increasingly developing digitalization. The following are the goals to be achieved through this activity:

1. Financial Skills Improvement

f) With more structured production cost calculation training, partners can gain a better understanding of finance and can make smarter decisions in running their business. The long-term goal is for partners to be able to manage finances independently, without relying on outside parties.

2. Digital Marketing Enhancement

g) One of the main goals is to introduce and optimize digital marketing for partner businesses. Through digital marketing, partners can develop their wider market reach, both locally and internationally, at a more efficient cost. This is expected to increase sales volume and strengthen their brand awareness in the culinary market.

3. Sustainability and Business Growth

h) Through this program, it is expected that Dua Putra Catering will not only be able to survive in market competition, but also be able to develop sustainably. By optimizing financial management and digital marketing, partners can reduce the risk of loss and increase the profitability of their business in the long term.

Figure 3. Products produced by partners

Outputs Achieved from the Community Service Program (PKM)

The outcomes of this PKM initiative can be identified in several key aspects:

1. Enhancement of Partners' Knowledge and Skills

The partner successfully developed a more accurate understanding of cost of production calculations and acquired practical competencies in managing digital marketing strategies more effectively.

2. Documentation and Dissemination

Another significant output involves the documentation of PKM activities, which is prepared for publication in a community service journal. In addition, a video record of the training process and the partner's achievements has been produced and will be disseminated through YouTube as a means of broader knowledge sharing.

3. Strengthening of Competitiveness

By optimizing the use of digital marketing, Dua Putra Catering has gained a stronger competitive advantage, enabling the business to expand its reach to both local and global markets.

Furthermore, the program has generated several additional outcomes, namely:

1. Media coverage and mass media publications.
2. Intellectual Property Rights (IPR) registration.
3. A scholarly article for academic dissemination.

CONCLUSIONS AND RECOMMENDATIONS

Based on the implementation of activities that have been carried out, it can be concluded that Partners can start implementing production cost calculations and making budget plans, optimizing social media and e-commerce platforms to introduce their products to a wider market, and also diversifying products. Through this research, it is expected to be more focused on implementing financial management, expanding marketing through digital platforms, and also diversifying products.

The subsequent agenda for this PKM initiative includes several strategic activities aimed at sustaining and strengthening the partners' capacity, namely:

1. Advanced financial management training.
2. Enhancement of digital marketing practices and the integration of e-commerce platforms.
3. Product development and business diversification initiatives.
4. Training on human resource management and leadership development.

ACKNOWLEDGMENT

The author expresses sincere gratitude to all parties who supported this study, especially the culinary MSME entrepreneurs who shared their insights. Appreciation is also extended to mentors, colleagues, and family for their valuable guidance and encouragement.

REFERENCES

A.I.Rachmawati. (2018). Perancangan Sistem Pelaporan Akuntansi pada UMKM di Wilayah Malang. *Jurnal Akuntansi*, *9*(1), 35–47.

Achadiyah, B. N. (2019). Otomatisasi Pencatatan Akuntansi Pada Umkm. *Jurnal Akuntansi Multiparadigma*, *10*(1).

Afifah, R. D., Putri, S. Y., & Maula, K. A. (2023). Analisis Perhitungan Harga Pokok Produksi Berdasarkan Metode Full Costing (Studi Kasus Pada Umkm 'Sop Iga Bang Black'). *Jurnal Ilmiah Wahana Pendidikan*, *9*(19), 657–664.

Andi Dzul I.N; Rifqi F.; Handika Dimas Pratama. (2023). *Efektivitas Implementasi Special Mission UMKM/UMi pada Kanwil DJPb dan KPPN*. Djpb Kemenkeu.

Basyar, M. C. (2024). *Transformasi UMKM Indonesia Melalui Literasi Keuangan*. Kumparan. https://kumparan.com/idm-movie/transformasi-umkm-indonesia-melalui-literasi-keuangan

D.R.Anggreani, I. M. A. (2020). Analisis biaya produksi di UMKM Seblak Seafood Parasmanan Ecol. *Jurnal Ekonomi Manajerial*, *4*(2), 55–63.

Dida Farida, winda ningsih, windi A., Resmi, S. (2024). *Pelatihan Perhitungan Harga Pokok Produksi (HPP) dan Penyusunan Laporan Laba Rugi bagi Pelaku UMKM di Desa Panembong, Kecamatan Bayongbong Garut*.

Don R.Hansen, M. M. M. (2014). *Cornerstones of Cost Management*. Cengage Learning.

Effendi, M. S., Murti, S., Aisah, V. S., & Hidayat, R. Y. (2024). *JURNAL CEMERLANG : Pengabdian pada Masyarakat PENDAMPINGAN LITERASI BERBASIS DIGITAL MELALUI KOMUNITAS BELAJAR BACA-CERDAS*

DI DESA JURNAL CEMERLANG : Pengabdian pada Masyarakat. *7*(1), 186–197.

Ellis-Chadwick, D. C. F. (2019). *Digital Marketing*. Pearson.

Farida, D., Hamdah, L., Fadilah, R. A., Ningsih, W., Program,), Akuntansi, S., & Ekonomi, F. (2024). Harga Pokok Produksi (HPP) dan Laporan Laba Rugi: Pendampingan UMKM Teh Kewer Garut. *Communnity Development Journal*, *5*(3), 5726–5730.

Hamid, B. F., Syifa Hidayat, F., Alifah Sajidah, N., Hidayat, T., Julio Pratama, A., Iqbal Nurulhaq, M., Budiarto, T., Hasian Situmeang, W., Kemala Dewi, R., Puji Mumpuni, R., & Wiraguna, E. (2025). Implementasi dan Strategi Pengembangan Digital Marketing pada UMKM Implementation and Development Strategy of Digital Marketing in UMKM Sinarsari Village, Dramaga District, Bogor Regency. *Bumi : Jurnal Hasil Kegiatan Sosialisasi Pengabdian Kepada Masyarakat Volume. 3 Nomor. 3 Juli 2025*, *3 Nomor 3*, 24–32.

Hamsinah, Sjahrudin, H., & Gani, M. (2017). Jurnal organisasi dan manajemen. *Jurnal Organisasi Dan Manajemen*, *1*(2), 62–77.

Hermi, H., Banjanahor, E. B., Faisal, A. F., Devi, C. D. A., Wijaya, M. W., & Muhammad Alvaderry Heryansyah. (2025). Bagaimana Merencanakan Anggaran Usaha Dan Menghitung Harga Pokok Produksi. *Jurnal Abdikaryasakti*, *5*(1), 83–100.

ika wahyuni, hasnawati h., yuana j. n. (2023). PENINGKATAN KEAHLIAN PERHITUNGAN HARGA POKOK PRODUKSI DAN PENYUSUNAN LAPORAN LABA RUGI SEDERHANA PADA USAHA MIKRO KECIL MENENGAH (UMKM) DI KOTA BEKAS. *Jurnal Akal:Abdimas Dan Kearifan Lokal*, *4*(1), 85–94.

Ina, P. (2019). *Menggerakkan Sektor Riil UKM &Industri.* Alfabeta.

K.Prasetyo, Y. T. (2022). Pemanfaatan digital marketing bagi usaha mikro kecil dan menengah bisnis kuliner. *Journal of New Media and Communication*.

Kasmir. (2017). *Analisis Laporan Keuangan*. Rajawali Pers.

Kurniawan, F. D., & Fauziah, L. (2014). Pemberdayaan Usaha Mikro Kecil dan Menengah (UMKM) dalam Penanggulangan Kemiskinan. *Jurnal Kebijakan Dan Manajemen Publik*, *2*(2), 36–47.

Maulana, I., Rawamangun Muka Raya, J., Timur, J., Jakarta, D., Info, A., & History, A. (2025). Akuntabilitas Keuangan Umkm: Strategi Pengembangan Untuk Mendukung Pertumbuhan Ekonomi Nasional. *Jurnal Ilmu Sains Dan Teknologi*, *1*(1), 24–29.

Mulyadi. (2015). *Akuntansi Biaya*. STIM YKPN.

Ninditya, F. (2025). *Indonesia belum sepenuhnya Revolusi Industri 4.0*. Antarakalbar. https://kalbar.antaranews.com/berita/368128/indonesia-belum-sepenuhnya-revolusi-industri-

O.S.Mitchell, A. L. (2014). The economic importance of financial literacy: Theory and Evidence. *Journal of Economic Literature*, *52*(1), 5–44.

OECD. (2016). *OECD/INFE International survey of adult financial literacy competencies*. OECD. https://www.oecd.org/finance/oecd-infe-survey-adult-financial-literacy-competencies.htm

P. Kotler & K.L.Keller. (2016). *Marketing management (15th ed.)*. Pearson Education.

Pers, S. (2023). *Literasi Keuangan dan Disiplin Rendah Jadi Tantangan UMKM*. Koran Bernas. https://koranbernas.id/literasi-keuangan-dan-disiplin-rendah-jadi-tantangan-umkm

Prakoso, A. G.; Ulum, O. K.; Fandika, R.; Hasanah, T.; Ilham, R.; Ahidin, U.; Sudaryana, Y. (2023). Penerapan digital marketing di kalangan pelaku UMKM Bogor untuk meningkatkan jangkauan dan daya saing bisnis. *Jurnal Abdi Masyarakat Humanis*, *5*(2).

Rokhmah, S., & Muslihah, I. (2021). Pendampingan Pemanfaatan Website Untuk Membantu Pemasaran Umkm Terdampak Covid-19 Pada Al Ihsan Store. *Budimas : Jurnal Pengabdian Masyarakat*, *3*(1), 194–202.

Said, L. R. (2021). *Manajemen Pemasaran UMKM di Era Digital: Strategi Inovasi Digital UMKM 5.0* (Issue September).

Setyowati, H. E. (2020). *Transformasi Digital Percepat Pengembangan UMKM Indonesia*. Kementrian Koordinator Bidang Perekonomian RI. https://www.ekon.go.id/publikasi/detail/351/transformasi-digital-percepat-pengembangan-umkm-indonesia

Sitompul, P. S., Sari, M. M., Miranda, C., & Lumban, B. (2025). Transformasi Digital UMKM Indonesia : Tantangan dan Strategi Adaptasi di Era Ekonomi Digital 1-4 Universitas Negeri Medan , Indonesia. *Jurnal Manajemen Bisnis Digital Terkini*, *2*(April), 09–18.

Strauss, R. D. F. J. (2016). *E-Marketing*. Routledge.

Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alphabet.

Susilo Rahayu, R. A. A. (2013). *Penyusunan Anggaran. Edisi Pertama.* Graha Ilmu.

UMKM Indonesia. (n.d.). Retrieved April 13, 2025, from https://kadin.id/data-dan-statistik/umkm-indonesia/