BIoHS - Journal
Britain International of Humanities and Social Sciences Journal
| Publish : February - June - October |
E-ISSN: 2685-3868
P-ISSN: 2685-1989
http://biarjournal.com/index.php/biohs

UMKM GOING UP A LEVEL: Simple Financial Management, Cost of Goods Manufactured (COGM), and Profit Strategy

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Abstract: *This Community Service Program aimed to improve the capacity of Micro, Small, and Medium Enterprises (MSMEs) in managing business finances through understanding simple financial management, Cost of Goods Manufactured (COGM), and profit improvement strategies. The activity was conducted in Bantar Agung Village, Majalengka Regency, West Java on May 8–9, 2026 at the Multipurpose Hall of the Bantar Agung Village Office. The program was attended by 11 participants from local MSME communities. The activity was organized by lecturers from Politeknik Jakarta Internasional, STAI Sebelas April Sumedang, and Universitas Islam As-Syafi'iyah in collaboration with the Bantar Agung Village Government. The implementation methods included lectures, interactive discussions, simulations of production cost calculations, and mentoring on simple financial management. The results showed an increase in participants' understanding of recording business finances, accurately calculating production costs, and determining pricing and profit strategies more effectively. This program is expected to improve the managerial capabilities of village MSMEs so that their businesses can develop sustainably and become more competitive.*
Keywords: *MSMEs; financial management; cost of goods manufactured; profit strategy; community service*

I. Introduction

Micro, Small, and Medium Enterprises (MSMEs) constitute one of the primary pillars of the national economy and play a strategic role in improving community welfare while promoting inclusive and sustainable economic growth. The existence of MSMEs contributes not only to the increase in Gross Domestic Product (GDP) but also to the absorption of a substantial workforce, thereby helping to reduce unemployment and poverty. In many regions, particularly rural areas, MSMEs serve as the primary source of livelihood because they are relatively easy to establish by utilizing locally available resources. Through various business sectors, including food and beverage production, handicrafts, retail trade, and home industries, MSMEs create economic value while increasing household income (Wiwin Suhada, Mohammad Sigit Adi Nugraha, & Triana Apriani, 2024).

Despite their significant contribution, MSMEs continue to face numerous challenges, particularly in business management. Most MSME owners remain focused on production and marketing activities, while managerial aspects receive relatively limited attention. Consequently, many entrepreneurs experience difficulties in planning, controlling, and

DOI: *https://doi.org/10.5281/zenodo.21766612*

evaluating business performance. Limited financial literacy and insufficient knowledge of business management are among the primary factors hindering business growth and reducing competitiveness (Gunariah et al., 2026).

One of the most common problems encountered by MSMEs is the lack of systematic financial management. Many business owners do not routinely record financial transactions, making it difficult to monitor business cash flow effectively. In addition, personal and business finances are frequently mixed. Such practices prevent entrepreneurs from accurately assessing their financial condition, calculating business profits, and determining working capital requirements. As a result, many business decisions are made based on intuition rather than reliable financial information. In the long term, weak financial management can hinder business growth, limit access to financing, and increase the risk of business failure (Darlin et al., 2024).

Another equally important issue is the limited understanding of Cost of Goods Manufactured (COGM) calculation among MSME owners. In practice, many entrepreneurs determine selling prices solely by following market prices or competitors' pricing strategies without first calculating the total production costs incurred. In fact, COGM serves as the fundamental basis for pricing decisions because it incorporates all production cost components, including raw material costs, direct labor costs, and manufacturing overhead expenses. Errors in calculating COGM may result in selling prices that are too low, thereby reducing profit margins or even causing financial losses. Conversely, excessively high selling prices may reduce product competitiveness in the market. Therefore, understanding COGM calculation methods is an essential competency for MSME entrepreneurs to establish rational pricing strategies and achieve optimal profitability (Darlin et al., 2024).

In addition to financial reporting and production cost calculation, MSME entrepreneurs require appropriate strategies to improve business profitability. Profitability is influenced not only by sales volume but also by cost efficiency, capital management, pricing strategies, and the ability to identify market opportunities. Many MSME owners are not yet aware that business profits can be increased through various approaches, such as controlling operational expenses, diversifying products, improving service quality, encouraging product innovation, and utilizing digital media for marketing purposes. Therefore, strengthening managerial capacity is considered a crucial factor in enhancing the sustainability and competitiveness of MSMEs.

Bantar Agung Village, located in Majalengka Regency, is one of the rural areas with considerable economic potential driven by various micro-enterprises. MSMEs in this village operate in several sectors, including food and beverage production, handicrafts, retail trade, and household products. These enterprises contribute significantly to improving the income of local communities. However, based on preliminary observations and discussions with the village government, most MSMEs continue to operate using traditional business practices with simple administrative systems. Financial transactions are not consistently recorded, production costs are calculated without considering all cost components, and selling prices are determined primarily through experience rather than comprehensive cost analysis. These conditions hinder business development and reduce the level of profitability that could otherwise be achieved (Yolanda, 2024).

Considering these circumstances, community empowerment initiatives are required to enhance the knowledge and practical skills of MSME entrepreneurs in managing their businesses more professionally. One effective approach is the implementation of Community Service (PkM) programs that integrate education, training, and direct mentoring. This approach is expected not only to provide conceptual understanding but also to strengthen participants' practical competencies in maintaining simple financial records, calculating the Cost of Goods Manufactured (COGM), determining appropriate selling prices, and developing business profit strategies tailored to the characteristics of their respective enterprises (Anisah Salsabila Nasution et al., 2022).

Based on these identified needs, a team of lecturers from Politeknik Jakarta Internasional, STAI Sebelas April Sumedang, and Universitas Islam As-Syafi'iyah collaborated with the Government of Bantar Agung Village to implement a Community Service (PkM) program in the form of training and mentoring on simple financial management, Cost of Goods Manufactured (COGM) calculation, and business profit strategies for MSME entrepreneurs. The program was designed using lectures, interactive discussions, practical bookkeeping exercises, COGM calculation simulations, and business strategy mentoring. Through these activities, it is expected that the managerial capacity of MSME entrepreneurs will improve, enabling them to manage their businesses more effectively, make business decisions based on accurate financial information, enhance cost efficiency, determine appropriate selling prices, and develop sustainable business strategies. Ultimately, strengthening these competencies is expected to improve the competitiveness of MSMEs in Bantar Agung Village, expand their market opportunities, and increase their contribution to the local economy (Rahman et al., 2024).

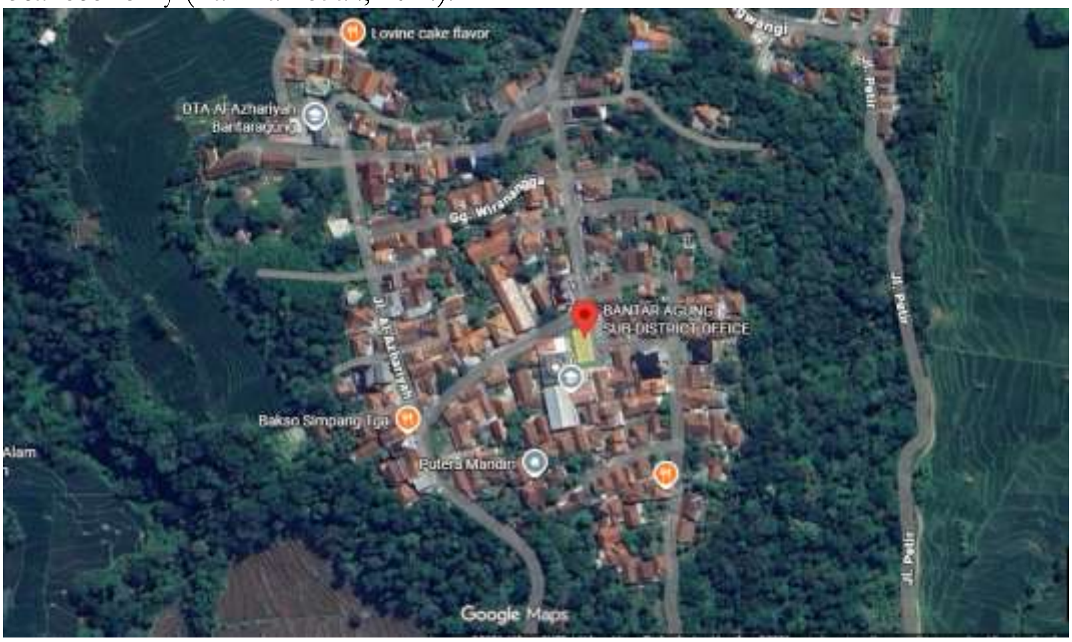

Figure 1. Location Map of the Community Service Program

II. Review of Literature

2.1 Financial Management for MSMEs

Financial management is one of the fundamental aspects of operating a business, as it serves as the basis for planning, managing, controlling, and evaluating all financial activities. Effective financial management enables business owners to accurately understand their financial condition, thereby supporting appropriate business decision-making. According to Kasmir (2018), financial management encompasses all activities related to planning, acquiring, utilizing, and controlling company funds in order to achieve organizational objectives effectively and efficiently. In other words, financial management is not limited to recording transactions but also involves the ability to allocate financial resources optimally to support business sustainability (Komalasari, N., Haryanto, H., & Djamaludin, 2025).

In the Micro, Small, and Medium Enterprise (MSME) sector, however, the implementation of financial management continues to face numerous challenges. Most MSME owners still manage their business finances in a very simple manner, and many do not maintain financial records at all. This condition makes it difficult for entrepreneurs to monitor business performance, determine capital requirements, measure profitability, and evaluate the efficiency of fund utilization. In addition, limited financial literacy often leads MSME owners to mix personal and business finances, making it impossible to objectively assess the financial condition of the business (Royong, 2024).

According to Hery (2019), financial recording is a systematic process of identifying, measuring, recording, and reporting all financial transactions occurring within a specific accounting period. Simple financial statements consisting of records of income, expenses, accounts receivable, accounts payable, and profit or loss provide essential information for evaluating business performance. Through consistent financial recordkeeping, MSME owners are able to monitor cash flow, control expenditures, identify unnecessary costs, and plan business development more effectively.

Furthermore, the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), issued by the Indonesian Institute of Accountants (IAI), provide simplified financial reporting guidelines that are appropriate for MSMEs according to their business capacity. The implementation of simple bookkeeping practices based on these accounting principles is expected to enhance business accountability while facilitating MSMEs' access to financing from formal financial institutions (Alam et al., 2023).

2.2 Cost of Goods Manufactured (COGM)

In addition to financial management, the calculation of the Cost of Goods Manufactured (COGM) is a critical component in determining business success. COGM serves as the basis for setting product selling prices; therefore, errors in its calculation may result in low profitability or even business losses. According to Mulyadi (2016), the Cost of Goods Manufactured represents all costs incurred to produce a product until it is ready for sale. These costs include direct raw material costs, direct labor costs, and manufacturing overhead or indirect production costs (Wiwin Suhada, Mohammad Sigit Adi Nugraha, & Triana Apriani, 2024).

Accurate COGM calculation provides numerous benefits for business owners, including serving as the basis for pricing decisions, production cost control, production efficiency measurement, and profitability evaluation. If COGM is underestimated, entrepreneurs may set selling prices below the actual production cost, resulting in minimal profit or even financial losses. Conversely, overestimating COGM may lead to excessively high selling prices, thereby reducing product competitiveness in the market (Maharani, D. A., & Hasibuan, 2024).

In practice, many MSME owners determine selling prices solely based on competitors' prices or rough estimates without calculating all production cost components. Costs such as electricity, gas, water, equipment depreciation, transportation, packaging, and other operational expenses are often excluded from the calculation. Consequently, the selling price does not accurately reflect the actual production cost. Therefore, understanding COGM calculation techniques is an essential competency for MSME entrepreneurs to establish rational selling prices and achieve optimal profit margins (Darlin et al., 2024).

2.3 Profit Strategy in MSME Development

Profit is the primary objective of every business activity because it serves as an indicator of successful business management. However, increased profitability is achieved not only through higher selling prices but also through efficient cost management, improved product quality, market expansion, and enhanced customer satisfaction. Therefore, profit strategies should be designed comprehensively to ensure sustainable business growth.

Kotler and Keller (2016) explain that an effective marketing strategy includes product development, pricing, distribution, and promotion tailored to consumer needs. Appropriate pricing should consider production costs, market conditions, consumers' purchasing power, and perceived customer value. Selling prices that are too low may reduce profitability, whereas excessively high prices may decrease consumer purchasing interest (Kotler & Keller, 2016).

In addition to pricing strategies, operational cost efficiency is another important factor in improving business profitability. Efficiency can be achieved through better control of raw material usage, minimizing production waste, utilizing appropriate technologies, and improving labor productivity. As a result, entrepreneurs can produce goods at lower costs without compromising product quality (Kotler & Keller, 2016).

From a business management perspective, profitability is also influenced by entrepreneurs' ability to prepare financial plans, manage working capital, control cash flow, and periodically evaluate business performance. Information derived from financial statements and COGM calculations provides the foundation for determining appropriate business strategies, including product development, production capacity expansion, and market growth.

2.4 The Relationship Between Financial Management, Cost of Goods Manufactured, and Profit Strategy

Financial management, Cost of Goods Manufactured (COGM) calculation, and profit strategy are three interrelated aspects of MSME management. Effective financial management generates accurate financial information, enabling business owners to comprehensively understand their business conditions. This information subsequently becomes the basis for accurately calculating COGM, allowing entrepreneurs to establish rational selling prices. Furthermore, pricing decisions supported by effective marketing strategies and cost efficiency contribute directly to improving business profitability (Gunariah et al., 2026).

Therefore, enhancing the capacity of MSME entrepreneurs in financial management, transaction recording, COGM calculation, and profit strategy is of paramount importance. Through continuous training and mentoring, entrepreneurs are expected to implement more professional business management practices, improve product competitiveness, and develop sustainable businesses. Accordingly, Community Service (PkM) programs focusing on improving financial literacy, COGM calculation skills, and profit strategy development represent a relevant empowerment initiative for strengthening MSME capacity in responding to increasingly dynamic business competition (Keuangan & Keuangan, 2023).

III. Research Method

This Community Service (PkM) program was conducted on May 8–9, 2026, at the Multipurpose Hall of the Bantar Agung Village Office, Majalengka Regency, West Java Province, Indonesia. The target participants were Micro, Small, and Medium Enterprise (MSME) owners operating in Bantar Agung Village. A total of 11 participants representing various business sectors, including processed food, retail trade, handicrafts, and household products, participated in the program. This activity was a collaborative initiative involving lecturers from Politeknik Jakarta Internasional, STAI Sebelas April Sumedang, and Universitas Islam As-Syafi'iyah, in partnership with the Government of Bantar Agung Village as the implementation partner.

The program employed educational, participatory, and mentoring approaches. The educational approach was implemented through the delivery of training materials designed to enhance participants' understanding of business financial management, Cost of Goods Manufactured (COGM) calculation, and business profit strategies. The participatory approach actively engaged participants throughout every stage of the program through discussions, question-and-answer sessions, practical exercises, and case study analyses tailored to the characteristics of their respective businesses. In addition, the mentoring approach was conducted to ensure that participants were able to understand and apply the knowledge and skills acquired during the training to their business operations (Nawawi, 2005).

The implementation of the program consisted of several sequential stages. The first stage involved a needs assessment conducted through field observations and discussions with village officials and MSME owners. This stage aimed to identify the major challenges faced by participants, particularly those related to financial management, transaction recording, Cost of Goods Manufactured (COGM) calculation, and profit improvement strategies. The assessment revealed that most participants did not maintain systematic financial records, frequently mixed personal and business finances, and had limited knowledge of accurate COGM calculation.

The second stage consisted of an interactive lecture on basic financial management for MSMEs. During this session, participants were introduced to the importance of separating personal and business finances, maintaining daily transaction records, managing cash flow, and preparing simple financial statements, including records of income, expenses, and business profits. The training materials were delivered using practical examples closely related to the participants' business activities, making the concepts easier to understand and implement.

The third stage focused on Cost of Goods Manufactured (COGM) training. During this session, participants received explanations regarding the components of production costs, including direct raw material costs, direct labor costs, and manufacturing overhead or other operational expenses. Participants subsequently practiced calculating the COGM of their respective products through simulation exercises. This simulation method enabled participants to understand the calculation process directly while emphasizing the importance of incorporating all production cost components into COGM calculations.

The fourth stage consisted of training on business profit enhancement strategies. The topics covered included pricing strategies based on COGM, operational cost control, production efficiency improvement, profit management, and methods for increasing product value through improvements in product quality, packaging, and customer service. Participants were also encouraged to adopt business innovation and develop effective marketing strategies to strengthen the competitiveness of their MSMEs.

The final stage involved discussion, consultation, and mentoring. During this session, participants were given the opportunity to discuss various business challenges they encountered. The implementation team provided recommendations and practical solutions tailored to the specific characteristics of each participant's business. The mentoring process was conducted through discussions of real business cases, enabling participants to directly apply the concepts of financial management, COGM calculation, and profit strategies to their own enterprises.

To evaluate the effectiveness of the program, the implementation team conducted a formative evaluation through observations of participant engagement during the training sessions, group discussions, and practical exercises involving financial record preparation and COGM calculation. An evaluation was also carried out through a question-and-answer session at the end of the program to assess participants' understanding of the training materials. The evaluation results indicated that participants demonstrated improved understanding of business financial management, enhanced ability to calculate the Cost of Goods Manufactured accurately, and better comprehension of fundamental business profit strategies. These competencies are expected to support MSME owners in managing and developing their businesses more professionally, efficiently, and sustainably.

IV. Result and Discussion

The implementation of the community service program was carried out successfully in accordance with the planned stages. The program began with the presentation of training materials on the importance of business financial management, followed by practical sessions on simple financial recordkeeping, Cost of Goods Manufactured (COGM) calculation, and discussions on business profit enhancement strategies. The entire program was conducted interactively, allowing participants not only to listen to the presentations but also to actively ask questions, engage in discussions, and directly practice the concepts introduced during the training. Participants demonstrated a high level of enthusiasm, as reflected by their active participation throughout the program and the numerous questions raised regarding the financial challenges they had encountered in managing their businesses (Asiva Noor Rachmayani, 2023).

Based on observations conducted during the implementation of the program, most MSME owners had not previously established an adequate financial recording system. Business finances were frequently mixed with household finances, making it difficult for participants to accurately assess the financial performance of their businesses. Furthermore, most participants had never maintained regular records of income and expenses, preventing them from calculating their actual business profits or losses during each accounting period.

This condition contributed to the limited capacity of business owners to evaluate business performance and formulate appropriate business development plans (Komalasari, N., Haryanto, H., & Djamaludin, 2025).

Following the training, participants demonstrated a significant improvement in their understanding of the importance of simple financial management as a foundation for business operations. They recognized that financial recordkeeping does not necessarily require complex accounting systems but can begin with simple daily records of all income and expenditure transactions. Through practical exercises conducted during the training, participants were able to prepare simple cash recording formats that could be used to monitor business cash flow on a regular basis. These records enable entrepreneurs to identify invested capital, operational expenses, business revenue, and actual business profits more accurately.

The direct mentoring approach also had a positive impact on participants' learning process. During the financial recordkeeping practice sessions, the implementation team provided individualized guidance to participants experiencing difficulties in classifying business transactions or calculating business profits. This mentoring method proved to be effective because participants were able to directly apply the training materials to the specific conditions of their own businesses. Moreover, the two-way interaction between facilitators and participants created a more communicative learning environment, enabling participants to better understand the concepts presented.

During the Cost of Goods Manufactured (COGM) training session, participants acquired new knowledge regarding the importance of calculating all production cost components before determining product selling prices. The training covered the identification of raw material costs, direct labor costs, operational expenses, and indirect costs that had previously been overlooked by many business owners. The discussion revealed that most participants had previously determined selling prices based solely on estimates, prevailing market prices, or competitors' pricing strategies without conducting a comprehensive calculation of production costs. Such practices may result in selling prices that are too low, thereby reducing business profitability.

Through the COGM calculation exercises, participants gained a better understanding that selling prices should be determined based on the total production cost plus the desired profit margin. This knowledge is expected to assist MSME owners in establishing more rational, competitive, and profitable pricing strategies. Furthermore, participants recognized the importance of periodically evaluating production costs as part of continuous efforts to improve business efficiency (Amri et al., 2023).

During the session on business profit enhancement strategies, participants gained broader insights into various approaches for increasing profitability without necessarily relying on higher sales volumes. The facilitators explained that profits could be improved through operational cost control, waste reduction, productivity improvement, product quality enhancement, and the implementation of pricing strategies aligned with market conditions. Participants were also introduced to simple profit analysis based on changes in production costs and selling prices, enabling them to better understand the relationship between cost efficiency and business profitability (Alam et al., 2023).

The discussions that emerged throughout the program indicated a positive shift in participants' perspectives toward business management. Whereas participants had previously focused primarily on increasing sales, after completing the training they began to recognize that business success also depends on disciplined financial management, accurate cost calculation, and business decision-making based on reliable financial information. This improvement in participants' understanding indicates that the community service program made a meaningful contribution to enhancing the financial literacy of MSME entrepreneurs.

Overall, the training and mentoring program provided substantial benefits to the participants. In addition to improving their knowledge and practical skills in financial recordkeeping, Cost of Goods Manufactured (COGM) calculation, and business profit strategies, the program also strengthened participants' motivation to manage their businesses more professionally, systematically, and with a stronger orientation toward long-term sustainability. Continuous follow-up mentoring is recommended to ensure that the financial management practices and business management techniques introduced during the program are consistently implemented in participants' daily business operations. Such continuous assistance is expected to enable MSME owners to improve their competitiveness, achieve higher profitability, and strengthen business resilience in responding to dynamic market conditions (Awaludin et al., 2024).

Figure 2. Documentation of the Community Service Program Conducted in the Multipurpose Hall of the Bantar Agung Village Office, Majalengka Regency, West Java, Indonesia.

4.1 Closing Remarks

The Community Service (PkM) program on simple financial management, Cost of Goods Manufactured (COGM) calculation, and business profit enhancement strategies for MSME entrepreneurs in Bantar Agung Village, Majalengka Regency, was successfully implemented in accordance with its intended objectives. All stages of the program, including the delivery of training materials, discussion sessions, practical exercises, and direct mentoring, received positive responses from the participants. The high level of participant engagement demonstrated that the training materials were highly relevant to the needs and challenges encountered by MSME owners in managing their businesses.

The implementation of this program provided tangible benefits by improving participants' knowledge, understanding, and practical skills in systematic business financial management. Participants gained valuable insights into the importance of separating personal and business finances, maintaining regular financial records, and utilizing financial information as a basis for business decision-making. Furthermore, they developed a better understanding of the importance of accurately calculating the Cost of Goods Manufactured (COGM) as the foundation for determining selling prices that generate profit while maintaining market competitiveness.

The training on business profit enhancement strategies also broadened participants' understanding that business success is determined not only by sales volume but also by the ability to control costs, improve operational efficiency, maintain product quality, and implement appropriate pricing and marketing strategies. Through practical and application-oriented learning approaches, participants are expected to apply the knowledge acquired during the program to their daily business operations, thereby improving productivity, profitability, and business sustainability.

The success of this program demonstrates that educational and participatory mentoring represents an effective community empowerment approach for strengthening the managerial capacity of MSME entrepreneurs. Therefore, continuous mentoring and follow-up training programs are necessary to ensure that positive changes in business management practices can be sustained and further developed. Future mentoring initiatives may be expanded to include topics such as digital marketing, application-based financial reporting, cash flow management, product packaging, and adaptive business strategy development in response to changing market conditions.

Through the continuity of such capacity-building programs, MSME entrepreneurs in Bantar Agung Village are expected not only to improve their financial management practices and pricing decisions but also to enhance business competitiveness, expand market access, and strengthen the economic resilience of their families and communities. Ultimately, this community service initiative is expected to serve as a meaningful contribution of higher education institutions to the empowerment of MSMEs as one of the key drivers of regional and national economic development.

V. Conclusion

The Community Service (PkM) program focusing on simple financial management, Cost of Goods Manufactured (COGM) calculation, and business profit enhancement strategies was successfully implemented and generated positive outcomes for MSME entrepreneurs in Bantar Agung Village, Majalengka Regency. The results demonstrated a significant improvement in participants' knowledge and understanding of systematic business financial management, including the recording of income and expenditures, the separation of personal and business finances, and the utilization of financial information as the basis for business decision-making.

Furthermore, participants developed a better understanding of the importance of accurately calculating the Cost of Goods Manufactured (COGM) as the basis for determining competitive selling prices capable of generating optimal profits. Through the profit strategy training, participants also recognized that business profitability depends not only on increasing sales volume but also on effective cost control, improved operational efficiency, and the implementation of appropriate pricing strategies. Overall, this Community Service program successfully enhanced the managerial capacity of MSME entrepreneurs while encouraging greater awareness of the importance of managing businesses in a more professional, effective, and sustainable manner.

Recommendations

As a follow-up to this program, MSME entrepreneurs are encouraged to consistently implement simple financial recordkeeping in their daily business operations and conduct periodic business evaluations based on reliable financial data. Consistent financial management practices will enable business owners to obtain a more accurate understanding of their business performance, thereby supporting more appropriate and well-informed business decisions.

In addition, continuous mentoring and training programs should be provided by higher education institutions, local governments, and other relevant stakeholders. Such initiatives should extend beyond financial management and Cost of Goods Manufactured (COGM) calculation to include digital marketing, product innovation, the utilization of digital accounting applications, product packaging improvement, and strengthened access to financing and marketing networks. Through sustainable capacity-building programs, MSME entrepreneurs are expected to enhance their competitiveness, expand market opportunities, and contribute more significantly to economic growth and community welfare at the village level.

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