



Emboldening dexterity digital bookkeeping-accounting and brand craft: Summoning the intellectual and visual assets quirks

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Article Info

Article History

Submission: 2025-03-29

Accepted: 2025-05-07

Published: 2025-05-19



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ABSTRACT

This study examines Sedekah Laksan, an integrated programme addressing persistent financial and branding literacy gaps among rural micro, small, and medium enterprises (MSMEs) in Indonesia. Rural MSMEs face limited digital access, weak financial practices, and poor brand identity—obstacles to sustainable growth. Using a participatory action research (PAR) design, the intervention combined training workshops, onsite mentoring, and digital tools such as Google Spreadsheets and Excel-based templates to enhance digital accounting and branding skills. Data were collected via pre-post surveys, performance assessments, and field observations. Quantitative results, supported by paired t-tests and large Cohen's d values (>1.2), indicate substantial improvements in financial literacy, brand design, and entrepreneurial self-efficacy. Beyond technical gains, participants demonstrated behavioural changes, including independent financial planning and consistent digital branding. These findings affirm the value of culturally grounded, dual-focus interventions in building MSME resilience. The study recommends scalable models incorporating artificial intelligence (AI) for adaptive learning and automated financial advice, while accounting for infrastructure and digital literacy constraints in rural settings. The intervention illustrates how digital skills—framed as both visual and intellectual assets—can strategically empower rural entrepreneurs and foster long-term socio-economic inclusion.

Keywords: branding design; digital accounting; MSMEs; sedekah laksan

Cite this article:

Lakilaki, E. (2025). Emboldening dexterity digital bookkeeping-accounting and brand craft: Summoning the intellectual and visual assets quirks. *Jurnal Pembelajaran Pemberdayaan Masyarakat (JP2M)*, 6(2), 431-456. <https://doi.org/10.33474/jp2m.v6i2.23510>

INTRODUCTION

Micro, small, and medium-sized enterprises (MSMEs) are vital to global economic growth, contributing to employment, poverty reduction, and innovation (Kumar, 2025; Dasaraju et al., 2024). However, a significant financial literacy gap persists among MSMEs, particularly in Asia and the Pacific (Darmayasa et al., 2024). According to the Asia SME Monitor 2023, 70% of MSMEs worldwide lack structured financial literacy programs, and only 23% of Indonesian MSMEs prepare formal financial statements (ADB, 2023). Despite some progress in digital infrastructure, MSMEs in the Pacific still rely on cash transactions and face limited



access to formal bank lending, which accounts for only 10.6% of GDP (ADB, 2023). Additionally, poor financial reporting and branding hinder MSMEs' participation in global value chains, reducing their competitiveness (ITC, 2023).

The situation in Indonesia mirrors these global trends, albeit with context-specific complexities (Wardiyanto et al., 2025). MSMEs account for 99.99% of all business entities and contribute approximately 60% to the national GDP (Siregar et al., 2022), yet financial literacy and digital marketing capabilities remain critically underdeveloped. A survey found that merely 20% of MSMEs maintain regular financial statements (Arisinta, 2019), and only 18% actively leverage digital platforms for product promotion (Kominfo, 2024). Moreover, findings from the Ministry of Cooperatives and SMEs (2023) reveal that inadequate financial documentation precludes many MSMEs from accessing formal credit facilities, while 62% are unable to penetrate broader markets due to the absence of strategic branding initiatives (Hasibuan et al., 2024). These structural deficiencies render MSMEs particularly vulnerable to market disruptions and perpetuate their marginalization from formal economic systems (Kurniadi et al., 2024).

Faced with entrenched challenges such as limited financial literacy, poor digital adoption, and underdeveloped branding capacity, rural MSMEs—particularly those in Ogan Komering Ulu (OKU) Timur and Ogan Ilir—operate within socio-economic environments marked by informal economic activity, low access to structured business education, and digital marginalisation. These constraints not only hamper day-to-day operations but also limit long-term competitiveness and sustainability. Therefore, there is a need for a practically designed programme for MSMEs related to strengthening digital accounting and branding design skills.

In response to these entrenched challenges, *Sedekah Laksan (Sedekah Laporan Keuangan dan Desain)* Program, conceptualized and pioneered by Eogenie Lakilaki, emerges as a novel and transformative initiative. The program—aptly named after the spirit of "*sedekah* or *shadaqah*" (almsgiving)—provides "Pro Bono" assistance to start-up MSMEs in financial reporting and brand design, with an initial focus on enterprises in Ogan Komering Ulu Timur and Ogan Ilir. Structured around intensive mentoring, participatory workshops, and personalized consultations, *Sedekah Laksan* delivers a dual-focus intervention that simultaneously builds foundational financial management skills and enhances visual branding capacities. Distinctively, the program adopts a hyper-localized and culturally sensitive approach, tailoring solutions to the idiosyncratic needs of each enterprise. The choice of Ogan Komering Ulu Timur and Ogan Ilir is grounded in empirical and contextual considerations, as both regions exhibit a high concentration of micro and small enterprises yet suffer from relatively low financial literacy rates, limited access to quality business development services, and underutilization of branding strategies (Jakak et al., 2022; Harwanto et al., 2024; Rahmawati et al., 2021).

A growing body of scholarly work has underscored the efficacy of enhancing financial literacy and marketing capabilities in fortifying MSMEs development. For instance, Lusardi & Mitchell (2017) establish a robust linkage between improved

financial knowledge and increased business longevity and profitability. Similarly, Abor & Quartey (2020) demonstrate that integrated financial education and branding initiatives significantly elevate MSMEs market performance, particularly within emerging economies. In Indonesia, empirical studies by Ratnaningtyas & Swantari (2021), Setyahuni & Zakaria (2023), Fauzi (2020), Arif Budiarto et al. (2023) corroborate that combining financial management training with digital marketing support tangibly enhances MSMEs access to financing and expands their market reach. These insights collectively affirm the critical interdependence between financial acumen and promotional proficiency in MSMEs success narratives.

A review of the existing literature reveals critical gaps, as prior studies often treat financial literacy and marketing promotion as separate issues, overlooking the benefits of integrated interventions. Research also tends to focus on urban MSMEs, neglecting the unique challenges of rural enterprises like those targeted by *Sedekah Laksan*, and frequently relies on short-term assessments with little attention to lasting behavioral and business impacts. These gaps highlight the need for innovative, holistic models tailored to local contexts. This study addresses that need by examining the *Sedekah Laksan* Program as a comprehensive, community-based intervention that simultaneously strengthens financial literacy and branding capacity. Its novelty lies in integrating technical and creative empowerment within a philanthropic framework that fosters accessibility, inclusivity, and trust.

METHOD

The training programme was conducted from 17 to 21 November 2024 across the operational sites of Micro, Small, and Medium Enterprises (MSMEs) located in ten villages—Sri Mulyo, Nirwana, Sidorejo, Rejosari, Sriwangi, Harjo Mulyo, Lubuk Harjo, Sumber Agung, Karang Binangun, and Purwodadi—within OKU Timur Regency, as well as in Indralaya, Ogan Ilir Regency. The initiative engaged approximately 30 MSMEs practitioners and was structured into four sequential phases: exploratory engagement, contextualised training, on-site mentoring, and participatory evaluation.

Methodologically, the programme adopted a *Participatory Action Research* (PAR) framework, deemed particularly suitable for the socio-economic contours of rural MSMEs operating in contexts marked by informality (Nagy, 2024), digital exclusion, and limited access to structured business education. The choice of PAR was premised on its epistemological orientation towards co-construction of knowledge, which aligns with the programme's objective of empowering local actors not merely as beneficiaries but as active agents of transformation. This approach allowed for iterative reflection and responsive adaptation, ensuring that the interventions remained grounded in the lived realities of the participants.

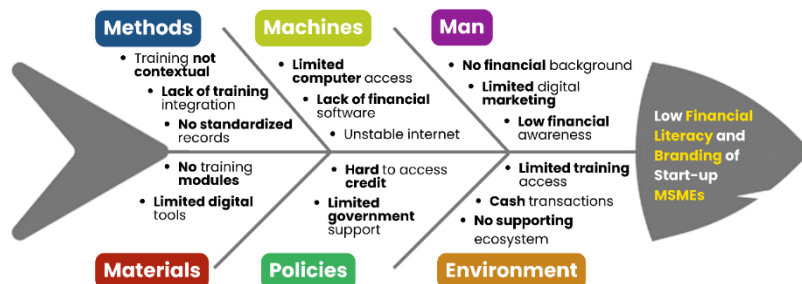


Figure 1. The fishbone diagram of Research

Source: Research Data, 2025

While the programme's operational phases were explicitly delineated, their formulation was neither arbitrary nor merely sequential. Rather, their architecture was the outcome of a deliberately structured diagnostic process grounded in the application of a fishbone (*Ishikawa*) diagram (Figure 1), which functioned not merely as a visual schematic, but as a robust analytical apparatus for surfacing the interrelated root causes of persistent underperformance (Coccia, 2018) among rural MSMEs. By categorising complex challenges into thematic domains—specifically, Human Resources, Methods, Infrastructure, Regulatory Environment, Technology Access, and Market Connectivity—the fishbone diagram facilitated a systemic disaggregation of constraints, enabling a more granular understanding of structural and operational inefficiencies. This tool thus operated as a foundational epistemic scaffold, integrating problem identification with the tactical sequencing of programme interventions. Each phase of the programme was mapped directly onto the problem dimensions diagnosed through this framework, thereby ensuring that interventions were not only logically coherent but also empirically grounded in contextual realities.

In the exploratory engagement phase, the diagnostic outputs from the “*Human Resources*” and “*Regulatory Environment*” branches proved instrumental in guiding initial field inquiries. These branches highlighted latent, interlocking issues such as chronically low levels of financial literacy, deeply embedded informal business practices, and the lack of coherent local policy frameworks to support microenterprise development (Purnomo & Purwandari, 2025). Data gathered through participatory village-level consultations and ethnographic field observations confirmed these assumptions, revealing participant profiles characterised by undocumented transactions, ad hoc financial decision-making, and legal ambiguities (Ayandibu & Ayandibu, 2024). These findings informed the pedagogical design of the subsequent training phase, ensuring that educational interventions were targeted, relevant, and capable of disrupting entrenched behavioural patterns (Yadav, 2024).

Transitioning into the contextualised training phase, the programme operationalised insights from the “*Methods*,” “*Technology Access*,” and once again, the “*Human Resources*” domains. This phase directly addressed deficits in applied learning methodologies, limited familiarity with digital tools, and basic financial

management skills. Training modules were meticulously curated to balance theoretical grounding with immediate applicability, introducing participants to core financial principles through experiential learning, case-based exercises, and iterative practice. Microsoft Excel was deployed as a lightweight accounting tool, while Canva facilitated accessible entry points for visual branding—tools chosen not merely for functionality but for their congruence with participants' digital literacy levels and infrastructure constraints.

The third phase—on-site mentoring and implementation assistance—was designed in response to problem clusters identified in the “*Infrastructure*,” “*Technology Access*,” and “*Market Connectivity*” domains. Recognising that knowledge acquisition alone does not translate into practice without enabling conditions, this phase embedded facilitators within participants' operational environments. Mentors provided hands-on guidance for the internalisation of financial documentation routines, such as transaction tracking and simplified reporting, while concurrently supporting the deployment of digital marketing assets tailored to participants' business models. The hybrid delivery model—combining in-person mentoring with *asynchronous digital* feedback—was particularly crucial in sustaining momentum, providing ongoing support that was responsive to the real-time constraints faced by participants (Ioannou & Retalis, 2025).

Finally, the participatory evaluation phase returned to the “*Methods*” and “*Human Resources*” categories to assess the programme's transformational efficacy. This was achieved through a multidimensional evaluation framework comprising quantitative *pre- and post-assessments*, as well as qualitative tools such as self-assessment rubrics, reflective dialogue sessions, and narrative feedback loops (Mason, 2020). These mechanisms captured not only cognitive gains in financial literacy and digital fluency but also subtler shifts in entrepreneurial confidence, decision-making autonomy, and perceived self-efficacy (Rogers & MacCormac, 2025). Such dimensions, often obscured in conventional impact assessments, were essential in appraising the durability of behavioural change and the emergence of agency among participants (Han & Riazi, 2018).

In this way, fishbone diagram operated as a living, iterative framework that continuously informed, refined, and validated the methodological progression of the programme. Its integration into the programme's logic model exemplifies how diagnostic tools, when used analytically and reflexively, can transcend their visual origins to become central instruments of strategic planning and transformative intervention in complex rural development contexts.

Furthermore, to assess the comparative outcomes between the *pre-test* and *post-test* results, this study employed *Cohen's d* as a measure of effect size (Cohen, 1988). Cohen's *d* quantifies the magnitude of difference between two groups (in this case, pre-test and post-test) and interprets the practical significance of the observed change, rather than relying solely on statistical significance. The calculation of Cohen's *d* follows the formula below:

$$d = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{SD_1^2 + SD_2^2}{2}}}$$

Where: d is effect size, $\bar{x}_1$ is average value after treatment, $\bar{x}_2$ is average value before treatment, SD is standard deviation.

RESULT AND DISCUSSION

The participants of this event are beginner MSMEs players from several villages in OKU Timur and Ogan Ilir Regencies. This training is crucial for them as they are just starting their businesses. The event is led by Eogenie Lakilaki, the Chair of the Young Members of the Indonesian Institute of Accountants in South Sumatra. Here presents a summary in table 1

Table 1. Distribution of training participants

District of Origin (Regency and Village)	Line of Business					Total
	Fisheries	Farms	Agriculture	Food and Beverages	Trade in Goods /Services	
OKU Timur Regency						
- Sri Mulyo	-	4	3	-	-	7
- Nirwana	-	3	2	-	-	5
- Sidorejo	1	-	-	-	-	1
- Rejosari	-	-	-	-	1	1
- Sriwangi	1	-	-	-	-	1
- Harjo Mulyo	3	-	-	-	-	3
- Lubuk Harjo	1	-	-	-	-	1
- Sumber Agung	1	-	-	-	-	1
- Karang	-	-	-	-	1	1
- Binangun	-	-	-	-	-	-
- Purwodadi	4	-	-	-	-	4
Ogan Ilir Regency						
- Indralaya	-	-	-	1	4	5
Total	11	7	5	1	6	30

Source: Research Data, 2025

Table 1 illustrates the distribution of training participants from two districts in South Sumatra, namely OKU Timur and Ogan Ilir, highlighting the diversity of micro-enterprise backgrounds within rural areas. Of the 30 participants, the majority hail from East OKU, with a clear predominance in the fisheries sector (11 participants), agriculture (7 participants), and trade in goods/services (6 participants), which underscores the region's local economy's reliance on informal and subsistence-based primary activities. The villages of Sri Mulyo and Nirwana emerge as focal points with the highest participant numbers, suggesting a potential for cross-sectoral business synergies at the local level. Conversely, Ogan Ilir, represented by Indralaya, reveals a trend toward culinary ventures and trade, presenting opportunities for development through market digitization strategies. This distribution serves as a strategic basis for formulating an adaptive and context-sensitive training approach, allowing interventions to be tailored to the unique economic, geographical, and competency needs of each participant.

This training program consisted of three key activities: material delivery, interactive sessions, and independent practice. The material was presented by the instructor, Eogenie Lakilaki. The interactive sessions included discussions, Q&A, and case study resolutions. Independent practice was divided into two main activities: compiling daily transaction records using physical books and transferring these transactions into *Microsoft Excel* to generate financial statements. Additionally, participants were trained on creating digital promotional designs using *Canva*, enhancing their ability to produce visually engaging marketing materials. Table 2 outlines the specific activities involved in this training.

Table 2. Training activity details

No	Activity	Duration
1	Material Delivery (introduction to business, introduction to the accounting cycle, and preparation of simple financial statements)	1/6 hours
2	Interactive (discussions, questions and answers, and solving case studies)	1/4 hours
3	Independent Practice (recording daily transactions, moving data to <i>Microsoft Excel</i> for preparation of financial statements)	1/3 hours
4	Practical Digital Promotion Design using <i>Canva</i>	1/4 hours
		1 hours

Source: Research Data, 2025

As shown in the table 2, one pedagogical strategy employed in this training program is progressive learning. This approach is designed to facilitate the gradual development of participants' skills, starting with foundational concepts and advancing toward more complex tasks. Initially, participants were introduced to the basic principles of financial transaction recording and the use of software such as *Microsoft Excel*. As the training progressed, they were gradually exposed to more advanced techniques, such as the creation of detailed financial reports and the design of digital promotional materials using tools like *Canva*.

Progressive learning ensures that participants build a solid foundation before tackling more challenging content, which prevents them from feeling overwhelmed by complex material at the outset. By structuring the learning process in this manner, participants gain confidence in applying new skills as they develop, with each stage reinforcing the previous one. This strategy fosters a deeper understanding of the subject matter, as it allows learners to progress at a manageable pace, ensuring that their knowledge and competencies grow systematically.

As previously explained that *Sedekah Laksan* training program unfolded in a series of well-structured phases aimed at equipping MSMEs in South Sumatra with essential financial management and digital branding skills.

The first phase, Identification and Mapping of MSMEs Needs, involved field visits conducted by the program instructors on November 12–13, 2024. During this phase, the instructors engaged directly with local entrepreneurs to assess their operational realities. Notably, Mr. Makruf from Sri Mulyo Village, who operates a cattle farming business were photographed in their modest business settings. These direct interactions were integral in identifying the specific

challenges and resource gaps that micro-entrepreneurs face in rural areas, providing a foundation for the tailored interventions in later stages. By engaging in one-on-one dialogues and conducting on-site observations, the team was able to gather detailed insights into production practices, financial management habits, branding constraints, and infrastructural limitations. This deep understanding laid the groundwork for designing interventions that would be both contextually and culturally appropriate for each MSMEs.



Figure 2. Inaugural visitation and social mapping
Source: Research Data, 2025

The second phase, *Implementation of Financial Reporting and Digital Design Training*, focused on equipping participants with essential skills in financial management and digital branding. Figure 3 captures a pivotal moment when participants, Mr. Ricky Fernando proudly displayed the financial statements they had successfully compiled during the training. He is a business actor in the field of services. As a student recipient of the PMW (*Student Entrepreneurs Program*) from Sriwijaya University, Ricky really needs training in digital accounting preparation as a form of final reporting from his PMW program.



Figure 3. The trainee (MSMEs) showed their financial statement
Source: Research Data, 2025

This phase, held directly at the participants' business sites over five days, aimed to enhance their ability to manage business finances using automated

systems, thereby eliminating the inefficiencies of manual record-keeping. To ensure inclusivity, the financial reporting system was adapted into a *Google Spreadsheets* format, allowing participants to use smartphones instead of laptops, making the tool accessible to those with limited technology.

Next, there is also a business owner who exhibits the results of her product branding design, Mrs. Melli Lushi Yanti in Figure 4. She is a cracker entrepreneur, in the midst of very high competition and increasingly sophisticated times, she feels that there needs to be adjustments and adaptations to today's developments. The training from Sedekah Laksan is considered very helpful in rebranding her product logo.



Figure 4. The trainee (MSMEs) showed their new brand
Source: Research Data, 2025

In parallel, the digital design training utilized mobile browsers for *Canva*, enabling participants without computers to create marketing materials on their devices. Entrepreneurs without logos for their products or services received assistance in designing logos, while those with existing branding were provided with a review to assess the need for rebranding.

Subsequently, the financial accounting tools and design outputs were provided to participants free of charge to support the advancement of their businesses. As part of the promotional efforts, participants photographed themselves alongside their completed works, which were then uploaded to the [@sedekahlaksan.go](https://www.instagram.com/sedekahlaksan.go) Instagram account to further enhance their business branding initiatives.

In addition to device-related constraints, an unexpected challenge that emerged during the training was the wide variation in participants' levels of digital literacy and basic accounting knowledge. Several participants struggled to grasp fundamental financial concepts, such as distinguishing between revenue and profit, necessitating a patient, step-by-step instructional approach supported by practical examples drawn directly from their own business activities. Meanwhile, in the design training sessions, some participants exhibited a lack of confidence, expressing doubts about their creativity and concerns over the aesthetic quality of their work. These difficulties were further compounded by unstable internet connectivity in certain areas, which hindered access to tools such as Google

Spreadsheet and Canva. To address these challenges, the training team had to demonstrate considerable flexibility, including providing simplified printed materials, increasing the frequency of hands-on sessions, and offering one-on-one mentoring. These experiences enriched the training process, highlighting the critical importance of patience, adaptability in pedagogical methods, and efforts to foster participants' self-efficacy, thereby ensuring they not only acquired technical competencies but also developed the confidence to manage their financial reporting and visual branding independently.

The *Sedekah Laksan* program continued its impact through Phase 3: *Implementation Assistance and Field Monitoring*, which focused on reinforcing the skills learned during the previous phases. Figure 5 captures a moment during an onsite mentoring session, where Mrs. Mona Lestari, S.K.M., M.K.K.K. are actively engaged in receiving personalized guidance. This direct interaction allowed the mentoring team to walk participants through the practical application of transaction recording and financial report preparation using Microsoft Excel. The personalized approach was essential, as it took into account the distinct characteristics of each participant's business, creating an environment that balanced relaxation with productivity, which boosted participants' confidence in applying their newly acquired financial management skills.

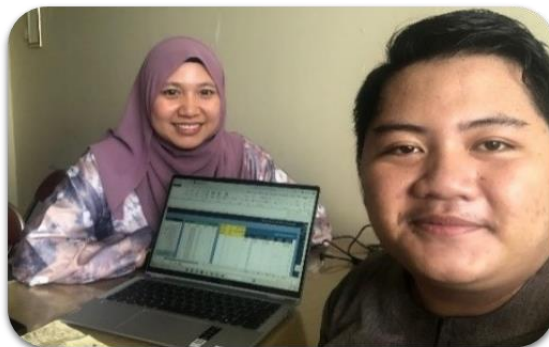
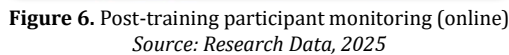


Figure 5. Post-training participant monitoring (on site)
Source: Research Data, 2025

She feels that since using this excel-based financial report, it has been very helpful in seeing daily profit/profit in realtime without having to calculate manually, because everything is automatic. It is also very helpful in ensuring the daily budget, because the price of raw materials is uncertain every day.

Not only on site, but also online. Highlighted in Figure 6, Ms Desta Manikam and her team also didn't want to miss the opportunity for additional mentoring. According to her, this financial report really helped her in calculating discounts on certain package purchases. So far, they have used a psychological and manual approach in giving discounts, which can jeopardize the company's finances. However, after using digital accounting, they are more confident in preparing financial reports, because all discounts are well recorded.



However, despite the successes of the training, challenges emerged when MSMEs began implementing digital accounting systems and rebranding efforts. One significant barrier was the lack of familiarity with digital tools, which led to confusion and mistakes in recording financial transactions. Many participants, like Mrs. Mona Lestari, expressed difficulty in transitioning from manual bookkeeping to digital formats, fearing errors and data loss. Additionally, after undergoing the rebranding process, several entrepreneurs, including Ms. Desta Manikam, struggled with the integration of their new product logos into their marketing materials and online presence. To address these issues, the instructors provided practical solutions: simplifying the digital tools into more user-friendly formats,

offering step-by-step tutorials, and ensuring that each participant received one-on-one guidance tailored to their specific needs. In addition, the instructors encouraged participants to maintain regular follow-up interactions, whether through online platforms or periodic onsite visits, to ensure that they could address any issues as they arose. These strategies, combined with continued capacity-building and mentorship, effectively mitigated initial barriers, allowing the entrepreneurs to adapt with greater confidence and precision in both their accounting practices and branding strategies.

After conducting social mapping, training, and post-training mentoring, it was time to assess and evaluate the program that had been implemented. The explanation is as follows: First, Insightful financial foresight based on records. The enhancement in participants' ability to forecast capital requirements based on simplified financial statements is vividly illustrated in the graphic 7 which comparing pre- and post-intervention scores

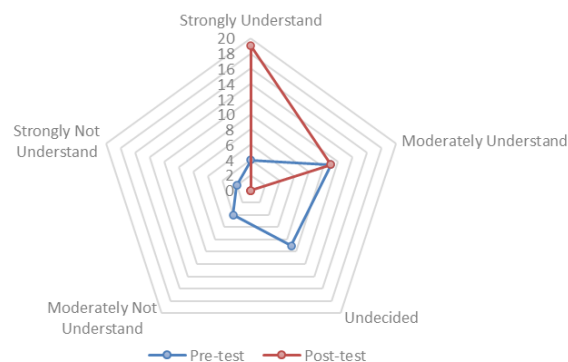


Figure 7. Graphic Pre-test and post-test results on first statement
Source: Research Data, 2025

Prior to the training, participants' comprehension ranged between 30% and 40%, indicating only a rudimentary or even absent understanding of how financial data can inform capital planning. Post-training, however, this figure surged dramatically to between 80% and 90%, underscoring a substantial cognitive and analytical shift. This advancement is further substantiated by a *Cohen's d* value of 3.92, which signifies an extraordinarily large effect size—well above the conventional threshold of 0.8 for strong interventions—demonstrating not only statistical but also practical significance.

Such outcomes are directly attributable to the program's pedagogical framework, which was anchored in experiential learning. Rather than passively transmitting abstract concepts, the training employed a learning-by-doing approach whereby participants engaged in real-time simulations of cash flow statements and capital forecasting models derived from their own business operations. These exercises were embedded within context-rich case studies that reflected the diverse entrepreneurial realities faced by participants—ranging from seasonally volatile agribusinesses to demand-sensitive aquaculture ventures. This

adaptive methodology not only ensured high contextual relevance but also cultivated critical financial foresight by bridging theory with lived experience.

Nonetheless, the intervention encountered technical challenges that must be considered in any comprehensive assessment of its effectiveness. A subset of participants—particularly those in remote or underserved areas—faced persistent issues such as unstable internet connectivity, inadequate hardware, and limited digital literacy. These constraints affected engagement with synchronous online modules, especially those requiring real-time data input or software navigation. To mitigate these disparities, the program implemented a blended learning model, integrating online delivery with localized in-person support. Printed learning materials and analog worksheets were distributed, while community facilitators provided hands-on guidance, ensuring that digitally disadvantaged participants were not left behind.

Although this inclusive strategy proved effective in maintaining overall learning outcomes, variations in the pace and depth of participant progress did emerge. Those with better digital access often demonstrated faster and more nuanced comprehension, while others required more time and support to achieve similar levels of mastery. These disparities highlight an essential consideration for future scalability: that pedagogical effectiveness is closely intertwined with infrastructural equity.

The second indicator centers on participants' behavioral response to real-world financial discrepancies, specifically their ability to recognize and take appropriate action when inconsistencies arise between manual transaction records and digital financial data. As illustrated in the graphic 8, a substantial improvement in comprehension and response readiness is evident.

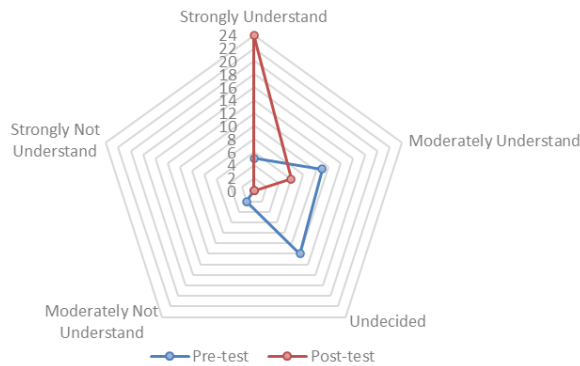


Figure 8. Graphic Pre-test and post-test results on second statement
Source: Research Data, 2025

Before the intervention, only 20% to 35% of participants demonstrated a functional understanding of discrepancy resolution. Post-training, this figure rose sharply to a range of 75% to 85%, signifying a profound transformation in their diagnostic and procedural capabilities. This gain is statistically corroborated by a *Cohen's d* value of 3.92—indicating an exceptionally large effect size and reinforcing the practical efficacy of the intervention.

This leap in analytical acuity can be traced to the program's deliberate integration of micro-auditing principles into the curriculum. Participants were systematically introduced to the foundations of internal auditing, including the mechanics of transaction verification, error identification, and reconciliation workflows. These theoretical inputs were paired with targeted, hands-on simulations designed to replicate common discrepancies, such as transposition errors, omitted entries, and mismatched digital uploads. One of the most impactful components was the *"Data Error Lab"*—a sandbox-style module in which participants conducted multi-stage reconciliations based on realistic business scenarios. The interactive nature of this exercise was pivotal in bridging the gap between theoretical awareness and procedural fluency.

Equally important was the program's scaffolding strategy, which adapted the complexity of tasks to the learners' digital fluency levels. For digitally literate participants, advanced modules were introduced, including spreadsheet auditing techniques and anomaly detection using basic formulas. Meanwhile, those with limited exposure to financial software were given analog worksheets and guided through procedural mapping exercises that built a foundational schema for detecting inconsistencies.

Despite these successes, the training was not without constraints. A significant proportion of participants—particularly from remote or infrastructure-poor regions—faced recurring technical challenges such as unstable internet connections, device malfunctions, and inadequate access to updated software. These barriers occasionally disrupted access to digital simulations or delayed real-time feedback during synchronous sessions. In response, the program instituted several mitigating mechanisms. Offline-compatible learning kits were disseminated, containing print-based materials, flash drives with pre-recorded modules, and troubleshooting guides. Local facilitators were also mobilized to provide personalized, in-person support in digitally constrained zones.

Nonetheless, the variance in learning outcomes reflected these access disparities. Participants with stable digital infrastructure demonstrated more immediate and sophisticated mastery of discrepancy resolution tasks, while others required additional scaffolding and extended timelines to reach comparable proficiency. This divergence highlights the critical intersection between pedagogical strategy and technological access, reinforcing the notion that digital equity is a prerequisite for instructional equity.

The third indicator addresses participants' capacity to apply financial statements in making corrective decisions when facing sustained sales decline—a core competency in financial decision-making. As visualized in **Graphic 9**, the post-training data reflect a marked enhancement in participants' declarative and procedural understanding of this capability.

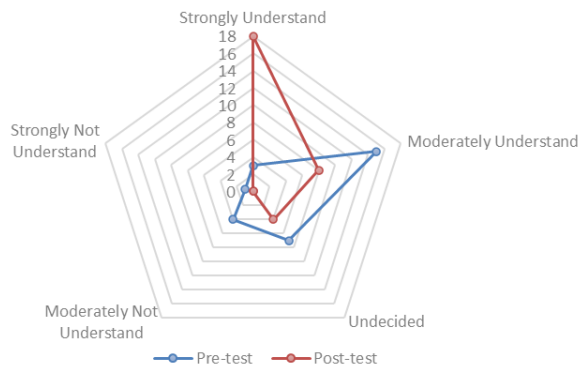


Figure 9. Graphic Pre-test and post-test results on third statement

Source: Research Data, 2025

Prior to the intervention, only 25% to 40% of participants indicated that they understood how to utilize financial statements to respond to ongoing sales downturns. Following the training, this figure surged to a range of 80% to 90%, signaling a notable shift in both confidence and competence related to data-driven decision-making. This significant transformation is statistically affirmed by a *Cohen's d* value of 4.16, signifying an exceptionally large effect size and indicating that the improvement was both meaningful and impactful beyond random variation.

The most influential contributor to this shift was the program's integration of authentic, case-driven simulations, in which participants engaged with financial scenarios derived directly from their own business contexts. These exercises required real-time analysis of enterprise data—ranging from cash flow statements to inventory reports—enabling participants to propose corrective actions rooted in actual operational challenges. This highly contextualized format enhanced both engagement and application transfer.

Further strengthening the intervention was the implementation of decision-mapping frameworks and scenario modeling tools that helped participants visually connect financial indicators with strategic decisions. These tools facilitated more complex cognitive processing by enabling users to simulate cause-and-effect relationships under changing business assumptions.

Importantly, the program employed a tiered instructional design, accommodating diverse levels of financial literacy. Novice participants engaged in scaffolded, step-by-step modules using color-coded guides and pre-annotated statements, while more advanced users applied ratio analysis and profitability forecasting to develop alternative action plans. This pedagogical differentiation was key in ensuring inclusive progress across learning segments.

Despite the overall effectiveness of the training design, the success of the intervention was also mediated by a constellation of critical non-technical constraints, many of which were multidimensional in nature. One of the most prominent barriers was the cognitive load associated with limited baseline numeracy. Participants without formal education in accounting or business frequently struggled to comprehend the structural and interpretive aspects of

complex financial documents, such as balance sheets and income statements. Their limited prior exposure to technical terms—such as “*cash flow*” or “*profitability ratios*”—further impeded the learning process, often requiring supplemental support through financial glossaries, annotated examples, and extended tutorial sessions to bridge foundational knowledge gaps.

In addition, time pressure and competing operational responsibilities emerged as significant impediments. Many participants undertook the training alongside the daily demands of running their businesses, which led to inconsistent engagement—particularly during synchronous sessions that required sustained attention and active participation. The tension between the reflective cognitive space demanded by effective learning and the immediacy of business obligations frequently undermined the depth of conceptual internalization and hindered practical application.

Another pivotal factor influencing learning outcomes was the degree of organizational support and the structure of participants’ business environments. Those embedded within more formalized settings—such as enterprises with dedicated bookkeeping staff or access to collaborative peer networks—demonstrated stronger post-training performance in case-based financial decision tasks. In contrast, participants operating in isolation, without internal professional dialogue or mentorship, were often deprived of critical opportunities to reinforce their learning through collaborative sense-making, which subsequently affected their ability to retain and transfer new knowledge effectively.

Lastly, linguistic diversity and comprehension of technical terminology posed additional barriers. Although the training was delivered in the national language, participants from linguistically heterogeneous regions frequently encountered difficulties with domain-specific financial vocabulary. Misinterpretations of terms such as “*marginal cost*,” “*accumulated depreciation*,” or “*net cash flow*” occasionally led to conceptual errors. To mitigate this, the instructional team introduced a multilingual glossary and illustrated terminology guide, though these resources were only deployed during the later phases of the training cycle, limiting their potential impact.

The fourth indicator explores participants’ grasp of digital branding, particularly their ability to understand how promotional design influences consumer perceptions of credibility and product quality. As depicted in Graphic 10, there is a substantial increase in the proportion of participants who reported strong comprehension—rising from a modest 15%–30% range in the pre-test to a markedly improved 70%–85% in the post-test. This shift reflects not merely an attitudinal change, but a deepened cognitive recognition of the strategic value embedded in visual branding. Statistically, this transformation is underscored by a *Cohen’s d* value of 5.5, which qualifies as an extraordinarily large effect size by conventional benchmarks, suggesting a pronounced and reliable impact of the intervention.

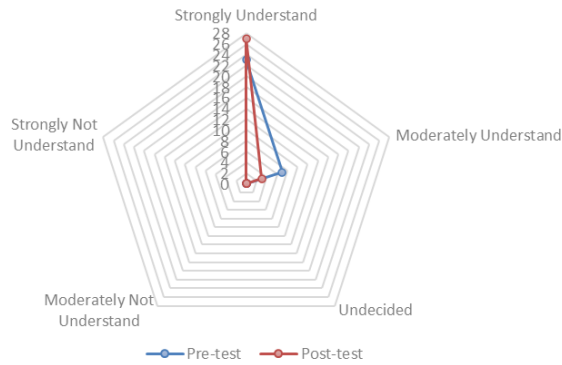


Figure 10. Graphic pre-test and post-test results on fourth statement
Source: Research Data, 2025

The training's effectiveness can be largely attributed to the use of participatory, tool-based instruction centered around real-world digital media applications. One of the most influential pedagogical components was the integration of hands-on digital prototyping using Canva, a mobile-based design platform selected for its user accessibility and intuitive interface. Rather than abstract lectures on branding theory, participants were tasked with creating and iteratively refining promotional content—including posters, social media banners, and digital flyers—based on specific case prompts derived from their own businesses. This task-oriented approach enabled learners to directly apply aesthetic and messaging principles in ways that were contextually meaningful and operationally relevant.

Moreover, the module employed a comparative critique technique, in which participants engaged in peer review sessions to evaluate branding elements such as typography, color psychology, and composition alignment. These sessions promoted metacognitive awareness and critical reflection, which proved essential for internalizing the nuanced relationship between design choices and consumer trust.

To support varied levels of digital proficiency, the program adopted a tiered tutorial strategy, which included beginner walkthroughs for basic image editing and template customization, as well as advanced workshops on layout consistency and brand storytelling. This differentiation ensured that participants with low initial exposure to digital tools could still build confidence and competence in the creative process, while those with prior experience could push toward more refined outputs.

Nevertheless, the implementation was not without its challenges. A significant subset of participants—particularly those in rural or under-resourced areas—encountered technical obstacles such as limited access to smartphones, incompatible operating systems, or inadequate graphic resolution on low-end devices. These constraints affected both the quality of outputs and the frequency of practice, resulting in a visible disparity in post-test performance when compared to peers in better-equipped environments.

To mitigate this, several adaptive measures were introduced mid-program. Offline-compatible design templates and tutorial PDFs were distributed, and a rotating system of community tech mentors—drawn from local facilitators—was established to provide hands-on guidance. These mentors also helped troubleshoot app functionality in low-bandwidth contexts, ensuring that participants could continue engaging despite infrastructural limitations.

The variation in learning outcomes, when cross-referenced with device ownership and software accessibility, revealed a clear stratification: participants with full digital access consistently produced higher quality promotional content and demonstrated stronger comprehension gains. Meanwhile, those with intermittent or constrained access progressed more slowly, often requiring extended practice cycles and individualized follow-up.

This multifaceted pattern of improvement and constraint underscores a critical insight: while the training design was pedagogically robust, its impact was ultimately moderated by the digital ecosystems in which learners operated. Hence, any future replication or scale-up of this intervention should not only retain the practical, tool-based methodology that drove cognitive gains but also embed structural supports that address digital access gaps—thereby ensuring more equitable outcomes across all participant groups.

The radar chart presented in *Graphic 11* illustrates a substantial attitudinal shift among participants regarding the role of financial discipline in fostering business credibility as the fifth indicator. Specifically, the proportion of respondents who strongly agreed with the statement—"I understand that the accuracy and consistency of financial record-keeping reflect my professionalism as a business operator and influence the trust of investors or lenders"—increased markedly from a baseline of 20%–35% to 85%–95% post-intervention. The statistical analysis further confirms the robustness of this shift, with a *Cohen's d* of 5.62, categorizing the change as exceptionally large and thus indicative of a profound transformation not only in knowledge but in professional mindset.

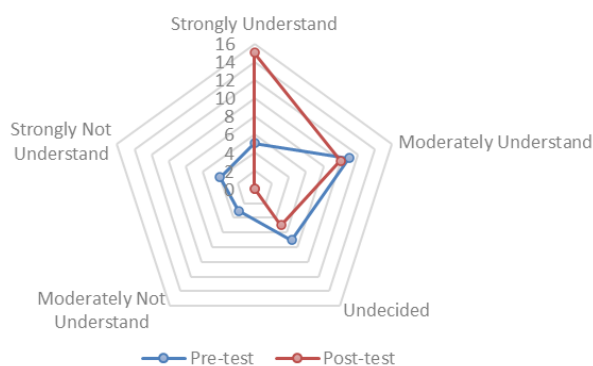


Figure 11. Graphic pre-test and post-test results on fifth statement
Source: Research Data, 2025

This pronounced improvement is directly linked to the training's deliberate use of consequence-driven case simulations, which positioned participants as

decision-makers in realistic financial dilemmas. Each case scenario was built around authentic failure stories—drawn from local small businesses—that had suffered from reputational and funding setbacks due to inconsistent or inaccurate record-keeping. Through guided analysis, participants reconstructed where breakdowns occurred and discussed alternative financial practices that could have sustained business credibility. This method anchored abstract principles into emotionally resonant narratives, thereby enhancing both cognitive retention and ethical awareness.

Another key contributor was the implementation of reflective financial journaling, wherein participants were tasked with recording their own weekly bookkeeping activities and assessing their consistency against predefined benchmarks. These self-monitoring exercises, supported by peer group feedback, helped normalize financial discipline as an integrated element of daily business conduct rather than a mere administrative task.

To ensure accessibility across different skill levels, the training utilized modular scaffolding techniques. Beginners were provided with color-coded templates for income statements and ledgers, while more advanced users participated in spreadsheet-based reconciliation tasks. Supplementary video explainers and guided walkthroughs ensured that learning was not constrained by prior exposure to accounting systems.

However, challenges were notable, particularly in relation to participants' initial unfamiliarity with double-entry bookkeeping principles and ledger balancing procedures. A significant number of participants—especially those without formal education in accounting—expressed confusion regarding terminologies such as “debits and credits,” “adjusting entries,” or “trial balances.” This gap manifested in a slower adoption curve and higher rates of error in early exercises.

To address this, instructors adopted a low-threshold entry model, introducing financial vocabulary through analogies (e.g., equating ledgers to “*personal diaries of money*”) and offering repeated, low-stakes practice sessions with immediate corrective feedback. In tandem, visual aids—such as animated charts and infographics—were used to clarify cause-and-effect relationships within financial systems, thus reducing abstraction and aiding conceptual clarity.

Despite these supports, variance in participant outcomes remained observable. Those operating in solo business environments without access to external bookkeeping support generally required more time and assistance to reach comprehension benchmarks. In contrast, participants embedded in structured business ecosystems—with access to staff accountants, administrative partners, or mentoring networks—demonstrated accelerated gains and deeper conceptual assimilation.

This divergence highlights an important consideration: while the instructional design was methodologically sound, its impact was moderated by participants' baseline financial exposure and access to ongoing learning reinforcements. As such, future iterations of this training should consider

embedding mentorship pairings or follow-up clinics to sustain behavioral changes and ensure long-term integration of professional bookkeeping standards.

As the sixth indicator, The radar chart presented in *Graphic 12* reveals a consolidated affirmation of training effectiveness, with 25 participants selecting “Strongly Agree” and 5 choosing “Moderately Agree” in response to the statement: “This training has impacted your understanding or ability to build a progressive and sustainable business.” Although the chart does not provide pre-test or post-test metrics, nor statistical effect sizes such as Cohen’s *d*, the pattern of responses offers compelling evidence of a strong attitudinal shift. Nevertheless, such graphical outcomes must be accompanied by a robust analytical narrative that elucidates not merely the success, but the underlying mechanisms that drove these outcomes.

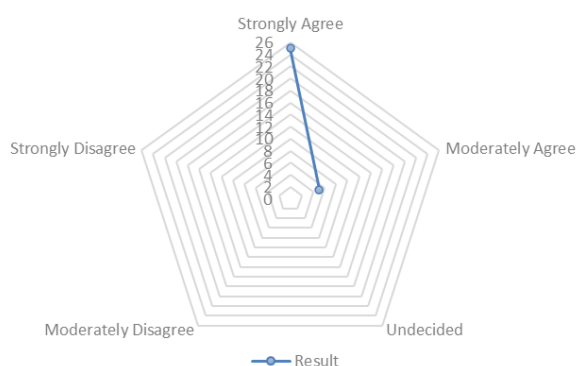


Figure 12. Graphic results on sixth statement
Source: Research Data, 2025

The discernible improvement in self-perception is integrally linked to the program’s adherence to *PAR* principles, wherein participants assumed dual roles as both learners and co-constructors of knowledge. This method transcends passive instructional delivery by embedding participants within cycles of reflection, action, and refinement directly relevant to their entrepreneurial realities. The layered instructional strategy, grounded in scaffolded learning, enabled participants to progress from foundational awareness to strategic understanding, with content complexity calibrated to their evolving competencies.

One of the pivotal contributors to this transformation was the integration of *digital accounting training* as a vehicle for intellectual capital development. Participants were systematically introduced to digital financial tools—ranging from bookkeeping applications to spreadsheet modeling—and tasked with constructing coherent financial reports reflective of their own business operations. This immersion cultivated both technical fluency and analytical insight, empowering participants to make data-informed decisions and enhancing their professional credibility in the eyes of stakeholders. Intellectual capital, in this context, extended beyond procedural knowledge to encompass a mindset attuned to transparency, accountability, and sustainable business governance.

Parallel to this, the *design branding* component addressed the visual and communicative dimensions of sustainability by equipping participants with the tools and conceptual frameworks necessary for maintaining coherent visual identities. Training modules covered visual hierarchy, color psychology, and brand consistency across platforms—enabling entrepreneurs to build trust through aesthetically resonant and strategically aligned branding assets. These skills not only amplified market visibility but also reinforced the perception of long-term business viability.

However, the training was not without its technical and pedagogical challenges. A proportion of participants encountered substantial barriers related to digital access—such as limited availability of laptops or unstable internet connections—which constrained their ability to engage fully with the digital modules. Others, particularly those with minimal prior exposure to accounting or design principles, struggled with domain-specific terminologies and abstract conceptualizations. This heterogeneity in prior knowledge and infrastructural access introduced variance in individual learning trajectories.

To address these disparities, facilitators employed *fishbone diagramming* (Ishikawa method) as a collaborative diagnostic tool to systematically identify root causes of underperformance. This method enabled participants to collectively analyze structural, cognitive, and environmental impediments, fostering a culture of problem-solving rather than deficit framing. Solutions ranged from shared device arrangements and small-group peer support to the provision of offline learning materials tailored to lower digital literacy levels. These adjustments not only mitigated technical challenges but also cultivated a shared sense of agency and ownership over the learning process.

Taken together, the pronounced agreement reflected in the radar chart does not merely signify knowledge acquisition; it denotes a substantive cognitive and behavioral shift facilitated by a multi-dimensional and context-responsive pedagogy. The synergy between participatory methods, scaffolded instruction, and domain-specific skill-building in digital finance and branding contributed to a holistic transformation. Importantly, this transformation was not evenly distributed but moderated by participants' initial conditions—underscoring the necessity of adaptive instructional models that are both inclusive and responsive. Future iterations of this program may further benefit from longitudinal mentorship structures and embedded feedback loops to reinforce sustained behavioral change and institutionalize best practices in entrepreneurial resilience and sustainability.

CONCLUSION

The findings of this study emphasize the critical role of integrating financial literacy training with digital branding support as essential drivers for fostering the growth and resilience of rural MSMEs. The *Sedekah Laksan* initiative stands as a model for contextually tailored, participatory interventions that go beyond technical skill development to also build entrepreneurial self-efficacy and strategic thinking. The initiative's success is substantiated by significant improvements in

key outcomes, including knowledge acquisition, behavioral change, and the confidence to implement new business strategies. Participants demonstrated a shift towards data-driven decision-making, greater financial discipline, and an enhanced awareness of the importance of strategic branding, positioning their businesses for increased competitiveness and long-term sustainability in a volatile market environment.

However, the path to these outcomes was not devoid of challenges. One of the most notable hurdles faced during the program was the disparity in digital literacy levels among participants, as well as inconsistent access to the necessary technological resources, such as computers and stable internet connections. These barriers sometimes delayed participants' full engagement with the digital modules, especially for those with limited prior exposure to accounting software or digital design tools. In response, the program adopted a range of adaptive strategies, including the use of flexible delivery methods—blending online and offline content delivery to ensure inclusivity. Additionally, peer support systems and community-based learning groups were established to bridge the knowledge gaps, thereby enabling participants to support one another in overcoming technical challenges. This approach not only ensured a more inclusive learning environment but also reinforced the participatory nature of the program, where participants could co-create knowledge and solutions tailored to their specific needs.

The integration of artificial intelligence (AI) technologies into future iterations of this program holds great potential to further enhance its scalability and effectiveness. However, for AI integration to be truly impactful and practical, a clear, stepwise approach to its deployment is necessary. Initially, AI-powered diagnostic tools, such as financial health assessment apps and branding evaluation systems, could be incorporated during face-to-face mentoring sessions. These tools would provide immediate, personalized feedback, helping participants identify areas for improvement and track their progress over time. Furthermore, adaptive learning platforms powered by AI could dynamically adjust training content to meet the varying skill levels and learning paces of individual participants, ensuring that the program remains accessible to all, regardless of their prior experience with digital tools.

The successful implementation of these technologies, however, requires addressing several key challenges. Chief among them is the availability of reliable internet connections and digital devices. To mitigate these challenges, the program could explore collaborations with local technology providers to offer subsidized devices or internet access for participants. Additionally, hybrid learning models—combining offline and online methods—would ensure that participants in remote areas are not excluded from the program due to connectivity issues. Facilitator training would also be crucial, as the integration of AI tools would require instructors to be well-versed in both the technical and pedagogical aspects of these innovations. Consequently, the program would need to invest in capacity-building for facilitators, ensuring that they are equipped to support participants in the effective use of AI tools, as well as in troubleshooting any technical difficulties.

Beyond the implementation of AI technologies, it is crucial to consider the long-term sustainability of the skills acquired during the training. The initiative has already initiated a post-training monitoring framework, which includes periodic follow-ups, behavior-tracking surveys, and community peer reviews to assess the retention and application of learned concepts. This system is designed to track behavioral changes, the sustainability of business practices, and the continued use of digital tools in *day-to-day* operations. By embedding these follow-up mechanisms into the program, the initiative ensures that the impact of the training extends beyond the immediate post-test period, and provides continuous feedback that can inform future iterations of the program.

A key component of the program's success lies in its ability to foster the development of *intellectual capital* among participants. Intellectual capital refers to the valuable knowledge, skills, and experience that entrepreneurs acquire through learning and personal development. By integrating digital accounting tools and financial management practices, the *Sedekah Laksan* initiative empowered participants to build stronger business infrastructures based on sound financial principles. This *intellectual capital* not only increases their operational efficiency but also enhances their decision-making capabilities, enabling them to navigate the complex dynamics of the business environment with greater confidence.

Equally important is the development of *visual assets* through the digital branding training. In today's digital economy, a strong visual identity is integral to the success of any business. The program emphasized the creation and maintenance of coherent, impactful *visual assets*—such as logos, brand colors, and promotional materials—that reflect the business's mission and values. By equipping participants with the skills to design and manage their branding, the program has helped businesses stand out in a crowded marketplace and communicate their value proposition effectively to potential customers and investors. These visual assets play a crucial role in establishing long-term brand recognition and trust, both of which are vital for the sustainability and growth of small enterprises.

Looking ahead, the *Sedekah Laksan* initiative provides a replicable model for future MSME capacity-building efforts, particularly in geographically isolated regions. The program's holistic, culturally grounded methodology offers a scalable framework for future interventions, underscoring the interdependent relationship between financial literacy, digital branding, and intellectual capital development. By enhancing both technical and strategic capabilities, this approach provides a solid foundation for fostering sustainable growth and increasing the resilience of MSMEs across diverse contexts.

Finally, the success of the *Sedekah Laksan* initiative highlights the importance of a comprehensive, adaptive, and participatory approach to MSME development. While the program has clearly demonstrated its effectiveness in enhancing business competencies, the integration of AI technologies presents an exciting opportunity for further scaling the program and personalizing the learning experience for participants. To ensure long-term impact, future programs

should focus on continuous evaluation and adaptation, with particular emphasis on monitoring the sustainability of behavioral changes and providing ongoing support through mentorship and follow-up activities. Moreover, by continuing to nurture the development of intellectual capital and visual assets, such programs will be better positioned to support the long-term success and resilience of MSMEs, enabling them to thrive in an increasingly complex and competitive global market.

ACKNOWLEDGMENT

Expressions of gratitude are extended to the accounting lecturers at Sriwijaya University, who have imparted knowledge pertaining to the development of accounting application systems. Similarly, the management lecturers at Sriwijaya University have contributed significantly by offering insights on marketing strategies through branding. Furthermore, the development economics lecturers have played a crucial role in refining the skills necessary for the composition of scientific articles.

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