

Empowering MSEs in the Bantar Gebang waste-affected community through digital and financial capacity building

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ABSTRACT

This community service activity aimed to strengthen the capacity of micro and small enterprises (MSEs) in Bantar Gebang through training on branding, business digitalization, and financial literacy. The program was conducted on 29 April 2026 at the Ciketing Udik Village Office, involving 41 MSE actors and local stakeholders. A participatory approach was employed through three stages: problem identification, program development, and implementation. Initial findings revealed several challenges faced by participants, including limited digital adoption, weak branding practices, and inadequate financial management. Only 5 out of 41 participants (12.2%) had utilized digital platforms, mainly TikTok and Instagram, while most participants still relied on conventional marketing approaches, used personal WhatsApp accounts instead of WhatsApp Business, had not registered their businesses on Google Maps, and had not implemented basic bookkeeping practices. The training activities facilitated knowledge transfer and capacity strengthening by introducing digital business platforms, branding strategies, bookkeeping practices, and alternative financing options. Following the program, participants expressed interest in adopting WhatsApp Business, registering their businesses on digital platforms, improving product identity and packaging, and participating in follow-up training on digital content creation. These findings indicate the importance of continuous mentoring to support sustainable SME empowerment and business development.

Keywords: empowerment; MSE branding; digitalization; financial literacy

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INTRODUCTION

Bantar Gebang, a district in Bekasi City, West Java, is widely recognized for hosting the Integrated Waste Processing Site (TPST), which has significantly influenced the local economy and livelihoods of the surrounding community. Besides waste-related occupations, the area is also home to numerous micro and small enterprises (MSEs), including home-based food businesses, tailoring services, and small-scale trading activities (Sasaki et al., 2014). The area has a considerable number of business actors, consisting of approximately 7,240 small enterprises and 875 medium enterprises. However, many of these businesses still operate with limited capacity and face many challenges.

Previous studies and reports indicated that many MSE actors had not optimally adopted digital platforms for business activities. Business development remained constrained by limited marketing

practices, which were still largely dependent on conventional approaches such as direct selling and word-of-mouth (WoM). Most participants still also relied on personal WhatsApp accounts instead of business accounts, had not registered their businesses on digital platforms such as Google Maps, and had not utilized digital media such as websites and social media, effectively. In addition, product branding remained limited (Pinariya et al., 2021).

Financial management among MSEs was also relatively weak, particularly in bookkeeping practices and understanding funding alternatives. These conditions were further compounded by limited human resources with digital capabilities, highlighting the need for capacity strengthening and digital-based empowerment to support business development and market expansion. These challenges may hinder business growth and long-term sustainability (Pinariya et al., 2021).

Previous studies have shown that branding contributes to product differentiation and competitiveness among MSEs (Odoom et al., 2017), while digitalization supports wider market access and customer engagement (Setini et al., 2025). In addition, financial literacy plays an important role in strengthening financial management and supporting business sustainability (Wati et al., 2025). Therefore, strengthening these aspects is important to improve MSE competitiveness and support sustainable business development.

Based on these conditions, this community service program was implemented to strengthen SME capacity in Bantar Gebang through practical assistance on branding, business digitalization, and financial literacy. The program specifically aimed to improve participants' understanding of product branding, encourage the utilization of digital business platforms such as WhatsApp Business and Google Maps, and strengthen basic financial management capabilities to support business development and market expansion.

METHOD

This community service activity was carried out to strengthen the capacity of MSEs in Bantar Gebang through community empowerment activities, particularly in improving product branding, business digitalization, and financial literacy. The training aimed to enhance participants' understanding of product identity development, encourage the utilization of digital business platforms, and improve basic financial management practices to support business development and market expansion. The activity was conducted on 29 April 2026 at the Ciketing Udik Village Office, involving 41 MSE actors and 5 village officials.

The program was implemented through three stages: problem identification, program development, and implementation (Figure 1). During the problem identification stage, preliminary discussions and communication were conducted with village officials and MSE actors to identify key challenges faced by participants, including limited market reach, weak branding practices, low digital adoption, and inadequate financial management. Participants also shared their experiences and business constraints, which served as the basis for program planning.

In the program development stage, training modules were designed based on the identified needs. The program focused on branding improvement, business digitalization, and financial literacy through three training modules, namely "Building MSE Brand Identity in Bantar Gebang through Social Media," "Empowering Micro & Small Enterprises in Bantar Gebang," and "Digital and Financial Literacy." The modules were developed to address participants' needs and provide practical knowledge relevant to local business conditions. This activity involved collaboration among Universitas Indonesia, Binus University, and Universiti Kuala Lumpur (UniKL), providing cross-institutional perspectives and academic support.

The implementation stage consisted of material delivery, interactive discussions, experience sharing, and practical sessions. Participants were encouraged to discuss their business conditions, identify potential improvements, and explore practical solutions related to digital business platforms, product branding, and financial management practices. During the discussion session, one participant operating a catfish farming business shared difficulties in accessing business capital due to limited understanding of available financing programs and funding mechanisms. In response, the facilitators

introduced alternative financing options, including securities crowdfunding, as one of the potential funding schemes that may support MSE development and business expansion.



Figure 1. Illustrates the stages of the community service program

RESULT AND DISCUSSION

The community service program involved 41 MSE actors from various business sectors, including tailoring services, food businesses, and clothing trade. Initial discussions showed that digital adoption among participants remained relatively low. Only 5 out of 41 participants (12.2%) had previously utilized digital platforms for business promotion, mainly through TikTok and Instagram. However, their use remained limited and inconsistent. Most participants still relied on personal WhatsApp accounts instead of WhatsApp Business and had not registered their businesses on Google Maps. Marketing activities also remained largely dependent on direct selling and word-of-mouth (WoM) approaches. These findings indicate that the majority of participants were still at an early stage of digital adoption and required further support in utilizing digital tools for business development.

Table 1. Summarizes the initial conditions of participants before the program implementation

Indicator	Result
Total participants	41
Participants using digital platforms	5 (12.2%)
Main platforms used	TikTok, Instagram
Use of WhatsApp Business	Mostly not used
Business registration on Google Maps	Not yet registered
Main marketing approach	Direct selling and WoM

The effective utilization of TikTok and other social media platforms is increasingly important for MSEs. Many studies showed that digital channels provide broader market access, enhance product visibility, and facilitate customer engagement at relatively low cost (Hasim & Sherlina, 2022). Social media platforms not only function as promotional tools but also enable MSEs to build brand identity, showcase products through visual content, and interact directly with potential customers. Previous studies have also shown that digital platforms can support business growth and improve competitiveness among MSEs by expanding market reach and strengthening customer relationships (Soelaiman et al., 2023). Despite the potential benefits offered by these platforms for business development and market expansion, it is unfortunate that only a small number of participants had utilized social media platforms for business purposes.

In addition, the utilization of WhatsApp Business and business registration on Google Maps are also important for MSEs to strengthen their digital presence and improve customer accessibility (Ikerismawati et al., 2023). WhatsApp Business provides features such as business profiles, automated responses, product catalogs, and customer communication tools that can support more professional business management. Meanwhile, registering businesses on Google Maps can increase business visibility, facilitate customer access to location information, and enhance opportunities to reach wider markets through online searches. However, most participants had not yet utilized WhatsApp Business and had not registered their businesses on Google Maps, indicating the need for further assistance in adopting these digital platforms.

Following the training sessions, participants demonstrated increased awareness regarding the importance of digital business platforms. Several participants expressed interest in creating WhatsApp Business accounts and registering their businesses on digital platforms. In addition, three participants

specifically expressed expectations for follow-up activities focusing on digital content creation, indicating participants' interest in developing practical skills for managing social media and promoting their products online. These findings suggest the need for continuous mentoring and more hands-on activities related to social media management, digital content creation, and the utilization of digital business platforms.

The financial literacy session also revealed several financial management challenges faced by participants. Most participants had not yet implemented basic bookkeeping practices in their businesses and still used the same accounts for personal and business transactions. This condition indicates limited financial management capability and may affect business monitoring and decision-making. In addition, participants also faced financing constraints that hindered business development. One participant operating a catfish farming business explained difficulties in expanding the business due to limited understanding of available funding programs and financing access. In response, facilitators introduced alternative financing options, including securities crowdfunding, as a potential funding mechanism for MSEs.

In fact, MSEs have access to various financing alternatives that can support their business development, including bank loans, government assistance programs, microfinance institutions, cooperatives, and alternative financing schemes such as securities crowdfunding (Paramita & Indarwati, 2020; Rita & Huruta, 2020). However, many SME actors may have limited awareness and understanding of these funding options, resulting in underutilization of available financing opportunities. Therefore, the financial literacy training provided in this program not only focused on improving participants' understanding of basic bookkeeping and financial management practices but also introduced various business financing alternatives to broaden participants' knowledge and support future business expansion.

In addition to digital and financial aspects, the program also strengthened participants' understanding of branding. Discussions showed that many businesses still lacked clear product identity and attractive packaging. Through the branding session, participants were introduced to the importance of brand identity and social media utilization to improve product visibility and competitiveness. During the session, one participant brought a beverage product to the activity venue as an example for discussion. The product packaging was still relatively simple and lacked visual attractiveness, which reflected the branding challenges commonly faced by MSEs. This case was then used to discuss potential improvements in packaging design and product identity to enhance market appeal.

Branding plays an important role for MSEs, particularly in helping products stand out in competitive markets and creating stronger customer recognition (Satria, 2018). For MSEs with limited resources, branding does not necessarily require complex strategies, as simple improvements such as adding product labels, improving packaging design, creating a clearer brand identity, and providing contact information can already enhance product appeal and competitiveness. For example, in the beverage product discussed earlier, improvements could be made through more attractive packaging, clearer product labeling, and the inclusion of brand identity elements to strengthen product visibility and market appeal. Therefore, strengthening branding capabilities is essential to support business growth and market expansion among MSEs.

Several implementation challenges were identified during the activity. Participants had varying levels of digital capability, resulting in different learning speeds. Some participants had already utilized digital platforms such as Instagram and TikTok to support their businesses, although their use remained relatively limited. In contrast, several others were still at the initial stage of business development and had not yet adopted digital platforms for marketing activities. These differences in readiness and experience influenced participants' understanding and engagement during the sessions, indicating the need for more segmented and continuous mentoring activities in future programs.

Time limitations also restricted hands-on practice activities. The program was conducted only from 9:00 AM to 12:00 PM, resulting in limited time for both material delivery and discussion sessions. Consequently, several topics could only be introduced at a basic level and practical exercises related to digital platforms and content creation could not be explored in greater depth. In addition, the program

did not include a structured pre-test and post-test evaluation to quantitatively measure changes in participants' knowledge and competencies after the activity. Therefore, future programs are expected to incorporate evaluation instruments and more intensive mentoring activities to better assess program effectiveness and support long-term adoption and sustainability. To ensure sustainability, participants expressed interest in future mentoring activities, particularly related to digital platform utilization, content creation, and access to business funding opportunities.

CONCLUSION

This community service program involved 41 MSE actors in Bantar Gebang from various business sectors and highlighted several important findings related to branding, digitalization, and financial literacy. The program identified that only 5 participants (12.2%) had previously utilized digital platforms such as Instagram and TikTok for business purposes, while most participants still relied on conventional marketing approaches, used personal WhatsApp accounts instead of WhatsApp Business, and had not registered their businesses on Google Maps. In addition, many participants had not implemented basic bookkeeping practices and still combined personal and business finances.

The program contributed to strengthening participants' understanding of branding, digital business platforms, and financial management. Participants showed interest in utilizing digital platforms, improving product identity and packaging, and learning alternative financing options such as securities crowdfunding. The activity also encouraged participants to explore business development opportunities and highlighted the importance of digital and financial capabilities for business sustainability.

However, the program was conducted within a limited timeframe and did not include quantitative evaluation instruments such as pre-test and post-test assessments. Therefore, future activities should focus on more practical and sustainable approaches, including mentoring on WhatsApp Business utilization, business registration on digital platforms, digital content creation training, and assistance in simple bookkeeping practices. Continuous collaboration and follow-up mentoring are expected to support long-term SME empowerment and sustainable business development in Bantar Gebang.

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