

Digital Literacy Training for MSMEs in Kedurus Village, Surabaya

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ABSTRACT

To ensure that MSMEs do not collapse, apart from financial assistance, one of the opportunities that is expected to support the MSME survival mechanism is through the MSME digitalization process. Today's digital literacy is a development of information technology that has penetrated the side of people's lives, especially MSMEs. The method used by the STIESIA community service team is to observe problems, provide assistance and evaluation to UMKM RW 08. The results of the training and assistance carried out by the STIESIA community service team provide good contributions and digital literacy education in terms of marketing and finance as seen from the evaluation report of the UMKM RW 08 assistance so that the STIESIA team hopes that in the future this contribution can continue to be implemented so that it can improve the competitive strategy of the UMKM RW 08.

INTRODUCTION

To ensure that MSMEs do not collapse, apart from financial assistance, one of the opportunities that is expected to support the MSME survival mechanism is through the MSME digitalization process. MSME actors who previously only marketed products through conventional channels are now trying to be linked to digital platforms. On paper, when MSME actors are connected to market networks through various digital platforms, their opportunities to market the products they produce are increasingly open. MSME actors through online marketing can offer their products to consumers all over the world. Administrative boundaries of regions or even countries are no longer obstacles. The results of a study conducted by Bank Indonesia (2020) reported that digital innovation has changed social interactions towards economic democratization, increased efficiency due to the additional ability of economic agents to access and utilize information, and enabled the birth of new business models, industries and sources of economic growth. The interconnectivity of economic agents cuts the distribution chain of goods and services, encourages a more even distribution of information, and overall makes economic activities more efficient (Wardiningsih et al., 2021).

MSME actors who are literate in information technology, their opportunities to open new markets are certainly better. The opportunity for MSMEs to compete and capture the digital market is more open because they can offer products produced through digital platforms. However, the question then is how many MSMEs in the country are already literate in information technology? How many MSMEs have the bank accounts needed for online trading or marketing of products? In Indonesia, it must be admitted that one of the obstacles faced by MSMEs is the unequal distribution of digital literacy skills. Instead of all MSMEs being able to utilize digital platforms, in reality we do not close our eyes to the problem of digital devices (digital divide). Most MSMEs are still hesitant to utilize information technology to market their products. Let alone utilizing the available digital platforms to market their products, not many MSMEs even have decent gadgets. With a low educational background, it is difficult to expect MSMEs to be able to utilize information technology to support the development of their businesses. As a jargon, the MSME digitalization program does sound promising. However, reality is not always the same as rhetoric.

In everyday life, MSMEs are often referred to as the most resilient business sector to various pressures. However, facing the prolonged Covid-19 pandemic, MSMEs do not always seem to be able to survive. In various regions, quite a few MSMEs are threatened with collapse. If previously many MSMEs were able to survive the pressure of the economic crisis no matter how severe, now the situation is different. As a result of the Covid-19 pandemic that has not ended, around 50 percent or 32.1 million MSMEs are now threatened with bankruptcy. Around 88 percent of micro-businesses are reported to no longer have savings. Around 60 percent of micro-businesses have been forced to reduce their workers. The fate of MSMEs is currently really on the brink. To prevent MSMEs from collapsing, apart from financial assistance, one opportunity that is expected to be

able to support the MSME survival mechanism is through the MSME digitalization process. MSMEs who previously only marketed products through conventional channels are now trying to be linked to digital platforms and encouraged to be involved in sharing economy practices.

This study found that, although most MSMEs claim to benefit from their involvement in the sharing economy practice, in reality it must be admitted that the income profits obtained by MSMEs are actually partly taken by the application owners - without any guarantee whether the proportion of profits obtained is truly commensurate with the risks they bear. Digital transformation is acknowledged to have provided opportunities and chances for business actors, both old and new, to make innovations. In terms of product promotion, MSMEs no longer need to spend large amounts of money to advertise in newspapers or magazines. Now online promotion is much more affordable and easier with various options such as Instagram, Facebook, and Google Business. However, this study found that the readiness of MSMEs to carry out digital transformation is not the same. There are still a number of MSMEs who not only have old-fashioned gadgets, but also do not have adequate digital literacy. For this reason, socialization and training for MSMEs so that they are literate and have digital literacy skills must be developed.

In terms of ease of information technology for bookkeeping activities, many MSMEs still do manual financial recording, even many ignore their financial recording, even though we can see various applications on the smartphone platform, there are many digital applications based on financial management in MSMEs that do not cost money, aka free, which are indeed made to facilitate MSME users in managing their finances.

Our MSME object is in Karang Pilang District, Surabaya, which mostly consists of PKK (Family Welfare Development) mothers with various kinds of household processed products, both food and soft drinks such as vegetable risoles, vegetable juice, squid chili sauce, pecel chili sauce, steamed sponge cake, and various kinds of food such as the description of the image below.



Figure.1 Various Food and Beverage Products from UMKM RW 08

Before deciding to conduct digital literacy training for RW 08 MSME mothers, we conducted an interview approach to the local RW head, Mr. Khalid as a moderator of the interests of what training needs are needed for local MSME mothers. In accordance with the explanation put forward by Mr. Khalid, what is needed by RW 08 MSME mothers is more on issues related to digital literacy, for example how to develop market share in the future by using digital platform media, how to determine the correct cost of production, how to make good digital financial reports so that MSME mothers can develop future strategies well and progress considering that at this time all needs and developments in life can no longer be separated from digital information technology according to the description at the beginning of the background of this journal about how important the impact of digital literacy is on the sustainability of MSMEs in Indonesia. (Akbar, 2017) (Pujiastuti, 2016).

IMPLEMENTATION AND METHODS

The methods we use in this community service activity are: Mapping the Needs of MSME Partners, Mapping the needs of MSME partners is done by first interviewing the head of RW 08 Karang Pilang District, namely Mr. Khalid as an elder and he is also the head of RW, previously he gathered the MSME mothers and conducted a deep interview on what needs are currently needed. The main problem is that many MSME actors are still not "technologically literate" in the fields of marketing and finance considering that this aspect is very important for the direction of progress of MSME competitive strategies. Mentoring and Education Stages, At the Mentoring and Education stages, we carried out observations by our community service team to the MSME RW 08 Karang Pilang District on weekends (Saturdays) in the first week of December.

The reason our team conducted observations on Saturdays was that the demand for MSME RW 08 production increased significantly at the end of the weekend so that it was easy for our STIESIA lecturer team to conduct further observations. After knowing the main problems in the MSMEs, the next thing is that the STIESIA team decided to offer mentoring and education efforts to the MSMEs of RW 08 by providing a schedule of previous training events related to marketing bases using digital platforms, then for financial problems we also provide training assistance to theory and practice to MSMEs of RW 08. We carry out digital literacy mentoring and education in the fields of marketing and finance 4 times in one month of December 2023. Training Evaluation and Monitoring Stages, For this stage we conduct an evaluation after one month of digital literacy mentoring that we apply to MSMEs of RW 08.

We combine direct evaluation with direct practice related to how MSMEs implement digital marketing functions and financial applications in early January 2024. Of course, we as the STIESIA service team immediately came to the location and checked the progress of each MSME association of RW 08 as many as 25 MSME actors. For example, MSMEs who previously did not have a marketing platform account such as shopee, Tokopedia, tiktok and Instagram, we monitor, by seeing whether the number of viewers has increased, then how the promotional ads are displayed. For financial matters, we provide monitoring

by seeing how financial reporting develops in the use of the "Akuntansiku" application, whether MSMEs are utilizing it well enough and can contribute to sales activities.

RESULTS AND DISCUSSION

In mapping the needs of MSME partners, the MSME representatives who accommodate the needs and requirements that are a problem for MSMEs in RW 08 are bridged by Mr. Khalid as the head of RW. He said that the main problem is that there are many MSME actors who do not understand for sure how to market their production properly and competently and determine good production prices, the main problem is obtained from the excerpt with Mr. Khalid regarding the Head of RW 08 as follows.

"Well, it's like this, sir, if you say that our MSMEs are selling well, they are really selling well, in fact in 2023 we will get the award for the best MSME village in Surabaya, it's just that the problem is to optimize marketing and create appropriate prices, we are still overwhelmed, sir, for example, when the chili season was yesterday, raw materials were all expensive, we were also confused because of market demand and consumers wanting a fixed price but good quality, while we want to increase the price, we are afraid it won't sell considering the many similar competitors who sell chili sauce like that".

This opinion was also emphasized by Mrs. Arnani as a home-made bread and snack UMKM who explained her problem as follows:

"Yes, ma'am, so I happen to be in the food sector, yes, this is difficult, my customers want cheap prices, ma'am, but you know yourself now how the price of raw materials outside is very expensive, because to maintain a quality also requires quite a lot of capital, right? Besides that, I also have a bit of difficulty following the current marketing trends, ma'am, who are all tech-savvy".

This opinion was also emphasized by Mrs. Sukamti as a vegetable juice drink UMKM who explained her problem as follows:

"For me, to be able to follow the rapid developments for UMKM is how we can be tech-savvy both in terms of expertise in marketing and also expertise in managing good finances".

Based on the description of the interview excerpt above, it can be ascertained that the problem in UMKM RW 08 is in the marketing and financial problems based on digital literacy because in the 5.0 era all fields of human activity must be able to adapt to advances in information technology (Novida, 2025). The second stage is the mentoring and education stage, this stage discusses how the STIESIA team will take action regarding the problems faced by UMKM RW 08 related to digital literacy in marketing and finance. We routinely provide mentoring every weekend on Saturday for 1 month. The opening of the mentoring was opened by Mr. Khalid as the father of RW 08 and the party bridging UMKM and their problems. Mentoring is carried out at the RW 08 hall from 10.00-12.00, which is explained by Figure 2.



Figure.2 Opening of Mentoring by RW Head Mr. Khalid



Figure.3 Digital Literacy Assistance for Marketing Readiness

Figure 3 explains how the first mentoring material process discusses how marketing strategies must be integrated with information technology. This discussion includes how to create creative sales content that can be created with digital videos, for example with the TikTok application, YouTube short, or Shoope live, because if sales are not marketed with digital media, this will certainly complicate the applicable marketing. Of course, to create content, STIESIA explains in detail that sales content must be packaged in such a way that is polite, interesting language, simple and also the goods being marketed have unique variations/different from other goods. The best marketing strategy can provide maximum results by using the most effective costs possible. Here are

some ways to market products online, including: 1. SEO (Search Engine Optimization), SEO is a marketing strategy that can be done at an affordable cost by optimizing the website so that your website can appear on the search engine search page and get visitors who are most likely to want your product. 2. SEM (Search Engine Marketing), SEM has the same media as SEO, namely search engines. However, what makes it different is that when using SEM as an online marketing strategy, the position of the website advertisement can be at the top so that the possibility of someone seeing your advertisement is much greater. However, the costs incurred to do marketing like this are greater than SEM depending on the keywords you are targeting. 3. Social Media Marketing, There is no doubt that social media has a significant impact when used for marketing. You must know which social media is right for marketing your product. By creating the right content marketing, you will get the right potential customers and according to what they need. 4. Affiliate Marketing This point is a mutually beneficial online marketing strategy, the concept is almost the same as the MLM (multi-level marketing) business. This is because you will share profits with other business people for each product sold. In general, someone will work with bloggers and use blogs to do their marketing. Advertisements can be in the form of banners or review articles. When blog visitors are interested in your product and make an order, the results of the sale will be divided according to the agreement that has been made.



Figure.4 Digital Literacy Assistance Regarding Simple Bookkeeping Theory

Figure 4 is related to literacy assistance regarding simple bookkeeping theory. Before discussing the bookkeeping application solution for MSMEs, MSME participants are first given knowledge about how simple bookkeeping functions very importantly for MSMEs. Bookkeeping functions as a strong foundation for planning future steps in business. Through bookkeeping, all financial aspects from the production process to business operational costs can be documented in detail (Salem & Purnamasari.,2025). Accurate bookkeeping gives business owners a clear picture of the allocation of funds and expenses required. With this information, entrepreneurs can make realistic plans to face future challenges and opportunities. Without regular bookkeeping, difficulties will arise when formulating business strategies that are in accordance with existing resources, thus, bookkeeping not only functions as a reporting tool, but also as a solid foundation for mature and sustainable planning in developing MSME businesses (Astuti & Mardayanti.,2025). The STIESIA team provided direction and also a simple worksheet to UMKM RW 08 regarding how to differentiate transactions, how to determine assets and balance sheets, how to prepare profit and loss reports, how to determine good production costs to determine whether the selling price of production is sufficient to cover the operational costs of UMKM (Akbar.,2025).



Figure.5 Digital Literacy Assistance Regarding Simple Bookkeeping Applications

After the theory of simple bookkeeping and financial issues were discussed theoretically, the next stage was for the STIESIA Team to discuss financial applications that play a role in MSMEs by implementing digital literacy. The application used for financial integration issues is "AKUNTANSIKU".



Figure.6 "MY ACCOUNTING" Application



Figure.7 MY ACCOUNTING Display

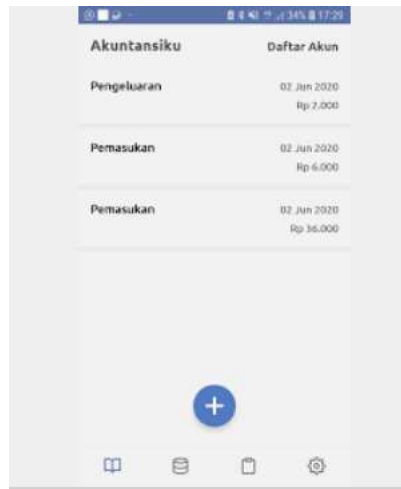


Figure.8 Display AKUNTANSIKU

The "AKUNTANSIKU" application makes it easy for MSMEs to integrate financial systems easily, MSMEs also do not need to bother creating a financial system manually and no longer need to experience difficulties in determining what their expenses and income are like, then MSMEs can also easily determine the classification of fixed and current assets, then they can also easily determine the cost of production quickly and in an integrated manner.

The last stage is evaluation and monitoring, this stage discusses the results of the mentoring training carried out every week and how the development of digital literacy in the field of marketing applications and financial applications by MSMEs, for a month the STIESIA team conducted monitoring and evaluation that the results were very satisfying, out of 25 training members, 20 members have succeeded in understanding digital literacy in the use of digital marketing applications such as (websites, short videos tiktok, youtube, shopee, Tokopedia, Instagram stories) and digital financial applications with "AKUNTANSIKU" and they understand that digital literacy is very helpful for the progress of MSMEs RW 08 (Harto et al.,2025) (Satwika et al.,2025).

CONCLUSIONS AND RECOMMENDATIONS

Digital literacy is very useful and helps the development of MSMEs in Indonesia in general, but specifically this digital literacy training can provide insight and knowledge on an ongoing basis for MSMEs in determining the direction of future business strategies to face global challenges, because inevitably the impact of technology is getting faster every day so that MSMEs must be able to adapt in terms of determining digital-based marketing strategies and digital-based financial strategies (Naimi et al., 2023) (Winarsih et al., 2022) (Rachman et al., 2025).

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