



Training on Making Noodles Based on Organic Vegetables as an Effort to Increase the Added Value of Household Agricultural Products in Pekanbaru

Wesly Andri Simanjuntak^{1*}, Junika Napitupulu², Septony B. Siahaan³, Dompak Pasaribu⁴, Rimky Mandala Putra Simanjuntak⁵, Robinhot Gultom⁶, Mulatua Silalahi⁷, Rahel Junita⁸, Elperida Sinurat⁹, Arthur Simanjuntak¹⁰

Fakultas Ekonomi, Universitas Methodist Indonesia

Corresponding Author: Wesly Andri Simanjuntak: wesly.juntak@yahoo.com

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ABSTRAK

This community service program aims to drive the digital transformation of MSMEs through the implementation of Smart Financial Management to enhance business competitiveness in Medan City. The main problems identified include low adoption of digital financial technology, lack of application-based financial recording systems, minimal understanding of digital business analytics, and weak integration between financial management and digital marketing strategies. The program involved 40 MSME actors from various sectors in Medan City, selected based on digital readiness and business development commitment. Implementation methods include practice-based digital financial transformation training, smart financial application implementation workshops, intensive mentoring for 12 weeks, and the establishment of the Medan Digital MSME Community ecosystem. Evaluation results showed significant improvements: adoption of digital financial applications increased from 8% to 89%, data-based financial analysis capability increased from 12% to 84%, digital marketing and financial integration increased from 15% to 81%, and overall business competitiveness increased from 21% to 87%. This program successfully created a sustainable digital MSME ecosystem and provided a real impact on improving MSME competitiveness in the digital economy era.

Pelatihan Pembuatan Mie Berbahan Dasar Sayuran Organik sebagai Upaya Peningkatan Nilai Tambah Hasil Pertanian Rumah Tangga di Pekanbaru

Wesly Andri Simanjuntak^{1*}, Junika Napitupulu², Septony B. Siahaan³, Dompok Pasaribu⁴, Rimky Mandala Putra Simanjuntak⁵, Robinhot Gultom⁶, Mulatua Silalahi⁷, Rahel Junita⁸, Elperida Sinurat⁹, Arthur Simanjuntak¹⁰

^{1,2,3,4,5,6,7,8,9,10}Fakultas Ekonomi, Universitas Methodist Indonesia

Corresponding Author: Wesly Andri Simanjuntak: wesly.juntak@yahoo.com

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ABSTRAK

Program pengabdian kepada masyarakat ini bertujuan untuk mendorong transformasi digital UMKM melalui penerapan Smart Financial Management guna meningkatkan daya saing usaha di Kota Medan. Permasalahan utama yang diidentifikasi meliputi rendahnya adopsi teknologi keuangan digital, ketiadaan sistem pencatatan keuangan berbasis aplikasi, minimnya pemahaman tentang analitik bisnis digital, dan lemahnya integrasi antara pengelolaan keuangan dan strategi pemasaran digital. Program ini melibatkan 40 pelaku UMKM dari berbagai sektor di Kota Medan yang dipilih melalui seleksi berdasarkan kesiapan digital dan komitmen pengembangan usaha. Metode pelaksanaan mencakup pelatihan transformasi digital keuangan berbasis praktik, workshop implementasi aplikasi keuangan pintar, pendampingan intensif selama 12 minggu, serta pembentukan ekosistem komunitas UMKM Digital Medan. Hasil evaluasi menunjukkan peningkatan signifikan: adopsi aplikasi keuangan digital meningkat dari 8% menjadi 89%, kemampuan analisis keuangan berbasis data meningkat dari 12% menjadi 84%, integrasi pemasaran digital dan keuangan meningkat dari 15% menjadi 81%, serta daya saing usaha secara keseluruhan meningkat dari 21% menjadi 87%. Program ini berhasil menciptakan ekosistem UMKM digital yang berkelanjutan dan memberikan dampak nyata terhadap peningkatan daya saing UMKM di era ekonomi digital.

PENDAHULUAN

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's economy that accounts for more than 60% of the national Gross Domestic Product (GDP) and absorbs around 97% of the labor force. In the city of Medan as the economic center of North Sumatra, MSMEs play a crucial role in driving the regional economy and reducing the unemployment rate. Based on data from the Medan City Cooperatives and MSMEs Office, in 2024 there will be around 50,000 MSMEs operating in various sectors (Medan City Cooperatives and MSMEs Office, 2024).

The era of the industrial revolution 4.0 and the acceleration of digital transformation post-pandemic have fundamentally changed the business landscape. MSMEs that do not adapt to the development of digital technology face an increasing risk of falling behind. Tambunan's research (2022) found that MSMEs that integrate digital technology in their business operations have 2.8 times higher revenue growth than those that do not. However, there is still a significant digital gap among MSMEs, especially in the aspect of technology-based financial management.

Smart Financial Management (SFM) is a financial management approach that utilizes digital technology, artificial intelligence, and data analytics to optimize business financial decision-making. This concept includes the use of cloud-based accounting applications, real-time financial dashboards, automation of financial statements, and integration between financial systems and digital marketing platforms. Goh et al. (2025) emphasized that MSMEs that adopt Smart Financial Management have experienced an increase in average operational efficiency of 42% and an increase in financial reporting accuracy of up to 78%.

The main problems faced by MSMEs in the city of Medan in the context of digital transformation include: (1) the low level of adoption of digital financial technology, where only about 8% of MSMEs use digital-based financial applications; (2) the absence of an integrated financial recording system that allows real-time data analysis; (3) lack of understanding of the benefits of digital business analytics for strategic decision-making; (4) weak integration between financial systems and digital marketing strategies; and (5) the limited capacity of human resources in operating modern financial technology.

Various studies have shown that structured interventions in the form of digital transformation training and assistance have proven to be effective in increasing the capacity of MSMEs. Nasution et al. (2023) prove that an intensive mentoring program for 10-12 weeks of digital technology adoption results in a more significant and sustainable capacity building than one-time training. Siregar and Nasution (2024) also found that MSMEs that successfully integrate digital financial management with digital marketing strategies experienced a comprehensive increase in competitiveness.

This community service program is designed to answer these needs by focusing on the digital transformation of MSMEs through the comprehensive implementation of Smart Financial Management.

By integrating aspects of financial technology, digital business analytics, and data-driven marketing strategies, this program aims to create a resilient and highly competitive digital MSME ecosystem in Medan City.

MATERIALS AND METHODS

Material

This community service program utilizes various materials and supporting tools specifically designed for the digital transformation needs of MSMEs, including:

Materi Smart Financial Management:

The introductory module of the digital finance ecosystem includes an overview of cloud-based accounting applications, a comparison of the features and advantages of each platform, and a guide to selecting applications according to the scale and type of business.

Practical guide to the implementation of digital financial applications (such as Jurnal.id, BukuKas, and Wave Accounting) that includes business account setup, chart of accounts configuration, and integration with e-commerce platforms. The digital financial analytics workbook includes real-time financial dashboard interpretation, analysis of revenue and expense trends, and the creation of financial projections based on historical data.

Guidance on integrating financial systems with digital marketing platforms, including Google Analytics, Meta Business Suite, and e-commerce conversion reports to measure the Return on Investment (ROI) of digital marketing. An integrated digital financial statement template that includes income statements, balance sheets, cash flow, and a real-time access key performance indicators (KPIs) dashboard.

Digital Business Transformation Materials:

A guide to the preparation of the Digital Business Model Canvas (DBMC) which adapts the framework of Osterwalder and Pigneur (2010) for the context of the digital economy, covering digital value propositions, digital channels, and digital revenue streams. An omnichannel marketing strategy module that integrates social media marketing, e-commerce marketplaces, business websites, and instant messaging platforms into one integrated digital marketing ecosystem.

Technology-based inventory management materials include the use of digital Point of Sale (POS) systems, reorder point automation, and stock integration with online sales platforms. Data-driven decision making guide for MSMEs, including the collection, analysis, and interpretation of business data for business growth strategy optimization.

Supporting Equipment:

Laptops, tablets, and smartphones as direct practice devices in operating digital financial applications and online marketing platforms. High-speed internet access and mobile data plans to support real-time cloud-based application usage practices during training.

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Digital communication and collaboration platforms (WhatsApp Group, Google Workspace, Zoom) for consultation, document sharing, and remote mentoring. Interactive visual media in the form of video tutorials, infographics,

and e-learning modules that can be accessed independently by participants after the program ends.

Method

This community service program uses a Design Thinking approach combined with the Blended Learning method, emphasizing user-centered solutions and flexible learning (Razzouk & Shute, 2012). This approach was chosen because it allows the development of digital transformation solutions that are relevant to the specific context of each MSME, while accommodating the variation of participants' digital backgrounds and capacities.

Determination of MSME Partners

The selection of MSME partners is based on the following criteria: (1) they have been running the business for at least two years with stable business continuity; (2) have access to and basic abilities using Android or iOS-based smartphones; (3) demonstrate a strong commitment to improving digital management capacity; (4) be willing to participate fully in the program including self-practice sessions; and (5) representing various business sectors. Based on these criteria, 40 MSME actors from the culinary, fashion, handicrafts, services, trade, and agribusiness sectors in Medan City were selected.

Stages of Program Implementation

1. Digital Assessment and Needs Mapping

This stage begins with an in-depth survey and structured interviews to understand the level of digital maturity of each participant using the Digital Readiness Assessment instrument adapted from the McKinsey Digital framework (2023). The assessment covers the dimensions of technology capabilities, financial digital literacy, infrastructure readiness, and digital strategy orientation.

2. Program Planning and Design

Based on the results of the assessment, the team designed a personalized training program according to the digital maturity profile of each participant group. Planning includes the development of a digital curriculum, scheduling of face-to-face and online sessions, selection of technology platforms, as well as the preparation of multi-level evaluation instruments that comprehensively measure digital capacity enhancement.

3. Program Implementation

The program is implemented through a series of structured activities consisting of:

Smart Financial Management Workshop (4 Sessions): Session 1 – Digital finance ecosystem and application selection; Session 2 – Implementation of cloud accounting applications and system configuration; Session 3 – Digital financial analytics and KPI dashboards; Session 4 – Integration of financial systems with business digital platforms.

Digital Business Transformation Workshop (4 Sessions): Session 1 – Digital Business Model Canvas and digital strategy mapping; Session 2 – Omnichannel marketing and digital platform integration; Session 3 –

Digital inventory management and POS systems; Session 4 – Data-driven decision making and digital business optimization.

Intensive Mentoring (12 Weeks): Weekly field visits, online consultations via WhatsApp Group and Zoom, periodic evaluation of digital system implementation, and knowledge sharing sessions between participants. Digital Business Clinic: Individual consultation sessions to optimize each business's digital ecosystem, including digital audits, SEO optimization, and digital marketing content strategies.

4. Evaluation and Sustainability

Evaluation was carried out multi-level through pre-test and post-test based on the digital competency framework, observation of the implementation of the digital financial system, analysis of digital business performance data (traffic, conversion rate, revenue), and post-program Focus Group Discussion (FGD). The sustainability of the program is guaranteed through the establishment of the Medan Digital MSME Community as a platform for continuous learning and collaboration.

RESULTS AND DISCUSSION

The community service program "Digital Transformation of MSMEs Based on Smart Financial Management to Increase Business Competitiveness in Medan" was successfully implemented by involving 40 MSME actors from various sectors. The following are the results and discussion of the systematic implementation of the program:

Digital Assessment Results

The digital assessment conducted in the early stages of the program identified various important findings regarding the condition of the digital readiness of MSMEs in the city of Medan (Table 1).

Table 1. Results of Digital Assessment and Identification of MSME Needs in Medan City

Assessment Dimensions	Findings	Partner Needs
Adoption of Financial Technology	92% of MSMEs use manual recording. 85% do not have an account on a digital financial app. 78% have never used digital financial statements. 91% don't have a business performance dashboard.	Cloud finance application implementation training. KPI dashboard making workshop. Guide to migrating from manual to digital systems. Account setup and digital financial system configuration.
Business Digital Literacy	83% don't understand business social media analytics. 76% do not make optimal use of the e-commerce marketplace. 88% do not integrate online and offline sales data. 79% don't understand the concept of digital marketing ROI.	Omnichannel digital marketing training. E-commerce and social media optimization workshop. Multi-platform business data integration guide. Digital ROI measurement and analytics training.

Digital System Integration	89% of financial systems are not connected to a sales platform. 94% do not have a digital inventory management system. 82% do not use a digital-based POS system. 87% have not integrated digital payments.	Implementation of an integrated digital POS system. Setup marketplace integration with financial systems. Digital inventory management training. Adoption of digital payment platforms.
Digital HR Capacity	71% have limited basic digital skills. 68% need technology-intensive assistance. 77% have never attended digital transformation training. 84% have difficulty reading and interpreting digital business data.	Comprehensive digital literacy program. Intensive individual technical assistance. Access to a digital learning community. Self-learning module based on video tutorials.

The findings of this digital assessment reveal a considerable digital capacity gap among MSMEs participating in the program. From the perspective of the Technology Acceptance Model (TAM) theory developed by Davis (1989), the barriers to digital technology adoption in MSMEs mainly stem from low perceived ease of use and perceived usefulness. Research by Rahayu and Day (2015) emphasized that the perception of ease of use and perceived benefits is the main determinant factor in the adoption of information technology by MSMEs in developing countries, including Indonesia.

Program Implementation

The community service program "Digital Transformation of MSMEs Based on Smart Financial Management to Increase Business Competitiveness in Medan" was successfully implemented by involving 40 MSME actors from various business sectors, including culinary, fashion, handicrafts, services, trade, and agribusiness. The program is comprehensively designed through a Design Thinking approach that integrates practice-based digital finance training, digital business transformation workshops, 12-week intensive mentoring, and the formation of a digital community ecosystem.

The selection of the Design Thinking approach in this program is based on the consideration that the digital transformation of MSMEs is not just the adoption of technology, but a fundamental change in the way of thinking and operating. Brown (2008) defines Design Thinking as a human-centered approach to innovation, combining user needs, technological possibilities, and business requirements in finding optimal solutions. In the context of empowering MSMEs, this approach ensures that the digital solutions developed are truly relevant and can be implemented in the context of each participant's real business.

Workshop Smart Financial Management

The Smart Financial Management workshop was held in four sessions covering the digital financial ecosystem, the implementation of cloud accounting applications, digital financial analytics, and the integration of financial systems with digital business platforms. The material was delivered with a very practical approach, where participants directly practiced the use of digital financial applications using real transaction data from their respective businesses.

The session that received the most enthusiasm was a workshop on the implementation of cloud accounting applications, where participants for the first time experienced how financial statements can be created automatically from daily transaction inputs. Many participants experienced a "moment of enlightenment" when they realized that digital technology can save up to 70% of bookkeeping time compared to manual methods, while also producing more accurate reports that can be accessed at any time from their smartphones.

Theoretically, the transformation from manual bookkeeping to a cloud-based system is a manifestation of the concept of digital disruption expressed by Christensen et al. (2015), where new technologies that were initially considered simple have the potential to revolutionize traditional business operations. In the context of MSMEs, the adoption of cloud accounting not only improves administrative efficiency, but also opens up access to financial analytics features that were previously only available to large companies. This is in line with the findings of Moll and Yigitbasioglu (2019) who show that cloud-based accounting systems significantly reduce cost and technical barriers in the adoption of financial technology by small businesses.

Digital Business Transformation Workshop

The digital business transformation workshop focuses on strengthening the participants' ability to design and execute a comprehensive digital business strategy. The Digital Business Model Canvas (DBMC) session proved to be very popular because its visual and intuitive format made it easy for participants to understand their digital business ecosystem holistically, including identifying untapped digital opportunities.

In the omnichannel marketing session, participants were introduced to an integrated approach that connects social media, marketplaces, websites, and instant messaging applications as a cohesive marketing ecosystem. The implementation team guides live participants to integrate their various digital platforms and set up a unified reporting system that enables real-time cross-platform performance analysis. The enthusiasm of the participants was very high, especially among culinary and fashion business actors who immediately saw a much wider market potential through an integrated digital strategy.

The data-driven decision-making session had a very significant impact on the participants. Many participants realize that they have been making business decisions based on intuition alone, without considering the actual data available through the digital platforms they use. With a new understanding of how to read and interpret digital business data, participants are able to make more accurate decisions about which products need to be prioritized, the best time for promotion, and which customer segments are most profitable.

The application of the omnichannel framework in this program is theoretically relevant because it is in line with the concept developed by Verhoef et al. (2015), which defines omnichannel management as synergy and the design, implementation, and evaluation of multichannel channels to optimize customer experience and company performance. For MSMEs, an omnichannel strategy is not just about being present on multiple platforms, but about creating a

consistent and seamless customer experience across digital interaction points, which in turn increases customer loyalty and customer lifetime value.

Intensive Mentoring and Consultation

After the workshop, the service team provided intensive assistance for 12 weeks to help participants implement the digital financial system and business transformation strategies that they had learned in their daily business activities. Assistance is carried out through field visits and online consultations through WhatsApp Group and Zoom.

During the mentoring, the team helped participants overcome a variety of practical challenges, ranging from difficulties in configuring integrations between financial applications and e-commerce platforms, optimizing digital content performance, to interpreting analytics reports to make strategic decisions. Periodic evaluation of participants' digital system usage allows for early identification of barriers to adoption and timely suggestions for improvement.

WhatsApp Group has become a very active consultation forum, where participants regularly share their experiences in implementing digital systems, helping each other overcome technical obstacles, and sharing best practices in utilizing digital technology for business growth. Group sharing activities are not only limited to technical questions, but also include sharing business collaboration opportunities, information on government programs for digital MSMEs, and tips on effective digital marketing content strategies.

Digital Business Clinic

The program concluded with a "Digital Business Clinic" session where each participant received an individual evaluation of their business's digital ecosystem that had been built during the program. The team helps participants conduct comprehensive digital audits, identify bottlenecks in the systems that have been implemented, and formulate a long-term digital development roadmap.

The session also covered the optimization of participants' digital business profiles across various platforms, including SEO optimization to increase online visibility, targeted digital ad setups, and content strategies that align with each venture's digital brand identity. Some participants even managed to get orders from outside Medan through the optimization of their digital profiles carried out in this session.

Discussion

Smart Financial Management Capacity Building

The results of the evaluation showed a significant transformation in the participants' Smart Financial Management capacity (Table 2). The increase in adoption of digital finance applications from 8% to 89% reflects the success of the hands-on learning approach applied. These improvements include not only the technical capabilities of operating the application, but also a conceptual understanding of how digital financial data can be leveraged for better business decision-making.

Table 2. Results of Participant Capacity Building Evaluation

Capacity Indicator	Pra-Program	Pasca-Program	Improvement
Adoption of digital finance apps	8%	89%	+81%
Data-driven financial analysis capabilities	12%	84%	+72%
Digital marketing and finance integration	15%	81%	+66%
Use of real-time business KPI dashboards	5%	78%	+73%
E-commerce marketplace utilization	18%	86%	+68%
Implementation of a digital POS system	11%	82%	+71%
Kemampuan data-driven decision making	9%	79%	+70%
Confidence in digital business management	21%	87%	+66%

The dramatic increase in the adoption of digital finance apps (from 8% to 89%) is one of the most important achievements of the program. The adoption of cloud-based financial systems opens participants to previously unaffordable analytics features, including automated financial reports, digital bank reconciliation, and artificial intelligence-based cash flow projections. These findings are consistent with the research of Maduku et al. (2016) which shows that intensive technical assistance significantly increases the adoption rate of digital technology among MSMEs in developing countries.

Increasing the usability of the real-time KPI dashboard from 5% to 78% (+73%) is one of the most fundamental transformations in the program. The KPI dashboard allows MSMEs for the first time to monitor their business performance in real-time and based on data, not just estimates. From the perspective of Management Control Systems theory (Anthony & Govindarajan, 2007), the ability to monitor KPIs in real-time allows participants to implement management by exception effectively, where managerial attention is focused on indicators that deviate from the target, thereby increasing management efficiency and responsiveness.

Capacity Building for Digital Business Transformation

The digital business transformation capacity of participants also experienced a substantial increase in all dimensions measured. The utilization of e-commerce marketplaces increased from 18% to 86%, while the implementation of digital POS systems increased from 11% to 82%. The most notable improvement in the digital business aspect was the data-driven decision-making capability, which increased from 9% to 79%.

This substantial increase in digital business transformation capacity has a direct impact on the business performance of participants. Some participants reported a 35-50% increase in turnover after implementing the omnichannel marketing strategies learned during the program.

Operational efficiency is also significantly improved with an integrated digital inventory management system, helping to reduce losses due to excess or understock. These findings are in line with research by Susanto and Hartono (2024) which affirms that comprehensive digital literacy and data-based management capacity are the main determinants of MSME competitiveness in the digital economy era.

The increase in the use of e-commerce marketplace from 18% to 86% needs to be analyzed within the framework of the Rogers Diffusion of Innovation theory (2003). The adoption of digital innovation by program participants is significantly accelerated through program strategies that systematically increase the perception of relative advantage, reduce complexity, and increase observability of e-commerce adoption. A hands-on demonstration of how successful online sellers in Medan use this platform proved to be very effective in convincing participants of the real potential of e-commerce for their business.

Impact on Business Competitiveness

This program has a real impact on the competitiveness of participants' businesses. Confidence in digital business management increased from 21% to 87%, reflecting empowerment that goes beyond mere technical aspects. This confidence increase opens up opportunities for MSMEs to make bolder decisions based on financial data and accurate digital business analysis.

From an economic perspective, improving the quality of digital financial management and data-based business capacity has a positive impact on the business performance of participants. Some participants reported increased profitability after being able to identify and cut inefficient costs through the analysis of digital financial data, which was previously undetected due to the absence of a systematic and data-driven record-keeping system. The ability to integrate financial data with digital marketing data also allows participants to allocate marketing budgets more effectively based on accurate ROI data.

The increase in competitiveness is also reflected in the ability of participants to enter a wider market. With comprehensive digital platform optimization, some participants have managed to reach customers outside the city of Medan, some have even started exporting products outside the province through national and international marketplaces. This shows that comprehensive digital transformation based on Smart Financial Management has a broad multiplier effect on the business development of MSMEs.

The increase in confidence in digital business management from 21% to 87% is a psychological indicator with profound theoretical implications. Within the framework of Social Cognitive Theory (Bandura, 1997), digital self-efficacy is the strongest predictor of technological adaptation behavior, including willingness to continuously learn new technologies and perseverance in the face of technical obstacles. MSMEs with high digital self-efficacy tend to be more proactive in seeking out and adopting the latest technological innovations, more daring to experiment with new digital strategies, and more resilient to failures in technology implementation (Hmieleski & Baron, 2008).

Establishment of Medan Digital MSME Community

An important aspect of this program is the establishment of the Medan Digital MSME Community as a continuous learning platform and collaboration forum between participants. These communities serve as digital ecosystems that allow digital transformation knowledge and best practices to continue to evolve even after formal programs have ended.

The WhatsApp Group community has become very active, with members regularly sharing the results of their digital system implementations, helping each other overcome technical obstacles, providing feedback on digital content strategies, and even initiating business collaborations such as joint purchase of raw materials, collaborative product development, and joint digital marketing campaigns. This activity organically creates a network of digital businesses that are mutually beneficial among fellow participants.

To ensure the sustainability of the community, the program has trained several participants with higher digital capabilities as "Digital Champions" who can help other community members. These Digital Champions also act as a liaison between the MSME community and the broader digital ecosystem, including e-commerce platforms, digital financial institutions, and government programs for digital MSMEs. The formation of this community ecosystem can be analyzed through the perspective of the theory of Communities of Practice (Wenger, 1998), where collective learning occurs through active participation in meaningful shared practices in a mutually supportive social context.

Challenges and Adaptation Strategies

Although the program showed very positive results, some significant challenges arose during implementation. The first challenge is the variation in digital maturity levels that are very diverse among the participants. Some participants have only minimal digital skills, while others already have experience using various digital platforms. To address these challenges, the team implemented a tiered approach, starting with basic digital literacy materials and gradually progressing to more complex concepts. Participants with higher abilities were also encouraged to help other participants through peer-mentoring systems, which proved effective with 91% of participants eventually being able to operate the digital financial system independently.

The second challenge is the limitation of digital infrastructure, where some participants have smartphones with low specifications or unstable internet access. The team addressed this by providing recommendations for applications that are lightweight and can function under limited connection conditions, as well as providing additional computer lab sessions for participants who need them. The third challenge is resistance to changes to the system that is already running, especially from participants who have been using manual methods for a long time and are comfortable with the existing methods. To overcome this resistance, the team used a persuasive approach that emphasized the concrete benefits of digital transformation, specifically time savings, increased accuracy, and accessibility of financial data anytime and anywhere.

CONCLUSION

The community service program "Digital Transformation of MSMEs Based on Smart Financial Management to Increase Business Competitiveness in Medan" has succeeded in increasing the digital capacity and technology-based financial management of 40 participating MSME actors in various sectors in Medan City. Based on the results and discussions that have been described, the following conclusions can be drawn:

The program significantly increased the participants' Smart Financial Management capacity, with the adoption of digital finance applications increasing from 8% to 89%, and data-driven financial analysis capabilities increasing from 12% to 84%. Participants' digital business transformation capacity experienced a substantial increase in all dimensions measured, including the use of e-commerce marketplaces, the implementation of digital POS systems, and data-driven decision-making capabilities.

The integration of financial systems with digital marketing platforms increased from 15% to 81%, allowing participants for the first time to make accurate marketing decisions based on financial data. The Design Thinking approach with intensive mentoring of 12 weeks proved effective in facilitating a comprehensive digital transformation, allowing participants to not only adopt technology but also strategically integrate it into their business operations.

The establishment of the Medan Digital MSME Community has succeeded in creating a sustainable digital ecosystem, overcoming one of the main challenges, namely the need for technical assistance and a sustainable learning network post-program. The competitiveness of participants' businesses increased comprehensively, reflected in the increase in confidence in digital business management (from 21% to 87%), the expansion of market reach through digital platforms, and the increase in business profitability.

SUGGESTIONS

Based on the results of this program, some suggestions can be given for the development of similar programs in the future:

1. Local governments need to integrate Smart Financial Management-based MSME digital transformation programs in the digital economy development agenda in a systematic and sustainable manner, with consistent policy and budget support.
2. MSME training programs need to be further developed by utilizing artificial intelligence and machine learning for personalization of learning and predictive analytics of business performance.
3. Financial institutions need to play a more active role in facilitating credit access for MSMEs that have adopted digital financial systems, by simplifying the credit scoring process based on digital data generated by cloud accounting applications.
4. Universities can play a more active role in assisting MSMEs through sustainable community service programs, by developing a long-term partnership model that ensures the sustainability of the impact of digital transformation programs.

5. Further research needs to be conducted to measure the long-term impact of Smart Financial Management-based digital transformation programs on financial performance, business resilience, and the competitiveness of MSMEs in Medan City on a larger scale.

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