


FINANCIAL LITERACY AND MARKETING DIGITALIZATION GUIDANCE FOR ALFI MEAT GRINDING UMKM IN PINRANG REGENCY

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<p>Info Article</p> <p>Received : 04 April 2026</p> <p>Revised : 01 Mei 2026</p> <p>Accepted : 03 Juni 2026</p> <p>Publication : 30 Juni 2026</p>	<p>Abstract: <i>The main objective of this community service activity is to improve financial literacy and optimize digital marketing for the Alfi Meat Grinding MSME in Pinrang Regency. The implementation method involves intensive mentoring for the owner and workforce through systematic bookkeeping education and digital-based promotion techniques. The results show a significant transformation, where the business actor now understands the urgency of separating business and personal finances as the foundation for sound business management. The establishment of a neat, simple bookkeeping system allows for better cash flow transparency for operations. Increased awareness in utilizing social media as a promotional channel has proven effective in expanding market reach. Through this continuous mentoring, the Alfi Meat Grinding MSME is expected to achieve economic independence, improve competitiveness in an increasingly competitive market, and make a positive contribution to the stability and growth of the creative economy in the Pinrang Regency area in a sustainable and measurable way for the improvement of local community welfare.</i></p>
<p>Keywords: Financial Literacy, Digital Marketing, UMKM, Alfi Meat Grinding, Pinrang Regency</p> <p>Kata Kunci: Literasi Finansial, Pemasaran Digital, UMKM, Penggilingan Bakso Alfi, Kabupaten Pinrang</p> <p><i>Licensed Under a Creative Commons Attribution 4.0 International License</i></p> 	<p>Abstrak: Tujuan utama kegiatan pengabdian kepada masyarakat ini adalah untuk meningkatkan literasi finansial dan mengoptimalkan pemasaran digital pada UMKM Penggilingan Daging Alfi di Kabupaten Pinrang. Metode pelaksanaan melibatkan pendampingan intensif bagi pemilik dan tenaga kerja melalui edukasi pembukuan sistematis serta teknik promosi berbasis digital. Hasil kegiatan menunjukkan transformasi signifikan, di mana pelaku usaha kini memahami urgensi pemisahan keuangan usaha dan pribadi sebagai fondasi manajemen bisnis yang sehat. Terbentuknya sistem pembukuan sederhana yang rapi memungkinkan transparansi arus kas yang lebih baik untuk operasional. Peningkatan kesadaran dalam pemanfaatan media sosial sebagai kanal promosi terbukti efektif memperluas jangkauan pasar. Melalui pendampingan berkelanjutan ini, UMKM Penggilingan Daging Alfi diharapkan mampu mencapai kemandirian ekonomi, meningkatkan daya saing di tengah pasar yang semakin kompetitif, serta memberikan kontribusi positif terhadap stabilitas dan pertumbuhan ekonomi kreatif di wilayah Kabupaten Pinrang secara berkelanjutan dan terukur bagi peningkatan kesejahteraan masyarakat setempat.</p>

INTRODUCTION

MSMEs are a fundamental pillar supporting the Indonesian economy. Their contribution is massive, evident in their contribution of approximately 61.07% to national GDP, equivalent to IDR 8,573.89 trillion. Furthermore, this sector is the primary employer for 117 million people, representing 97% of the total workforce in the country. Given the vital role of these more than 64 million business units, maintaining the sustainability of the MSME sector is a crucial agenda for national economic development. The sheer scale of this contribution demands increased managerial capacity for MSMEs to enable them to adapt effectively to the dynamics of the digital economy.

One of the main keys to strengthening MSME competitiveness today is digital transformation. The digitalization process goes beyond adopting technology for transactions, but also encompasses the automation of financial recording and the development of more modern marketing strategies. Research indicates that the adoption of digital technology significantly improves operational performance and market access for small businesses in developing countries. The integration of digital technology not only expands market reach but also creates operational cost efficiency that is crucial for the sustainability of micro-enterprises. The government has been actively facilitating policies on digital ecosystem integration and the use of QRIS as a non-cash payment instrument. Although 25.5 million MSMEs are projected to have entered the digital realm by 2024, this figure still leaves a wide gap compared to the total number of MSMEs. This reality emphasizes the urgency of financial literacy and digital marketing skills, which remain priorities that must be addressed. Adopting digital technology in MSMEs is not merely an option, but a necessity for survival in an increasingly competitive and information-driven market environment.

Conceptually, financial literacy is the foundation for entrepreneurs to manage cash flow, record every transaction, and effectively design business development strategies. Good financial literacy allows business actors to minimize the risk of business failure through planned cash flow management. Adequate financial literacy capability is proven to be a primary determinant in investment decision-making and business capacity development. Simultaneously, utilizing digital platforms and social media for marketing plays a vital role in expanding market reach. The use of social media as a marketing tool is proven effective in increasing brand awareness and direct interaction with consumers. Various studies have empirically demonstrated that the

synergy between sound financial capabilities and targeted digital marketing can boost business performance, operational efficiency, and ensure business sustainability. An adequate level of financial literacy is a key predictor of successful micro-business financial management, assisting entrepreneurs in making rational economic decisions. Furthermore, continuous mentoring is proven capable of changing the managerial behavior of business actors from traditional to a more systematic and data-driven approach. Practical, sustainable, and participatory mentoring has proven to be the most relevant method for empowering micro-enterprises to adopt managerial innovations. The classic problem of managerial gaps is also experienced by the Alfi Meat Grinding MSME in Pinrang Regency. Although it has begun exploring the use of transaction technologies such as QRIS, this technology is still isolated to the payment side and has not yet expanded to integrated financial management or a more planned digital promotion strategy. Currently, bookkeeping is still done manually, and product promotion is limited to traditional methods. This situation has created an imbalance between advances in transaction technology and the managerial readiness of partners. Therefore, this community service program is designed to assist the Alfi Meat Grinding MSME in adopting more systematic financial management and optimizing digital marketing so that the business can upgrade, be more transparent, and be sustainably competitive.

METHOD

This community service activity was conducted in June 2026 at the Alfi Meat Grinding business in Pinrang Regency, South Sulawesi, Indonesia. The location was selected based on the need to increase financial literacy capacity and optimize digital marketing for the partner's growing business. The target group was the Alfi Meat Grinding MSME, which produces processed beef and chicken meat. The partner had implemented cashless payments using QRIS, but still needed assistance in simple financial management, transaction recording, and more effective digital marketing strategies. This activity involved 3–5 partner members, consisting of the business owner and employees involved in production, packaging, and product marketing.

The activity implemented a participatory approach through three main stages : preparation, implementation, and evaluation. The preparation phase involved initial observation and identification of partner needs related to financial literacy and digital marketing. The implementation phase included training, hands-on practice, and

intensive mentoring related to simple financial record keeping, utilization of digital payments, and optimization of promotions and sales through digital platforms. The evaluation phase was conducted to measure the level of understanding and changes in business management practices following the mentoring activity.

Table 1. Method

Time and Location of the Activity	June 2026 at the Alfi Meat Grinding MSME business location in Pinrang Regency, South Sulawesi, Indonesia.
Object/Target/Partner:	Alfi Meat Grinding with the "Alfi Gilingan" brand.
Number of households/partner members involved	3-5 partner members, consisting of the business owner and workers involved in the production, packaging, and marketing of the product.
Activity Implementation Method:	Participatory approach through three main stages: preparation, implementation, and evaluation.

Source: Summary of Method

Figure 1. Observation and Interview

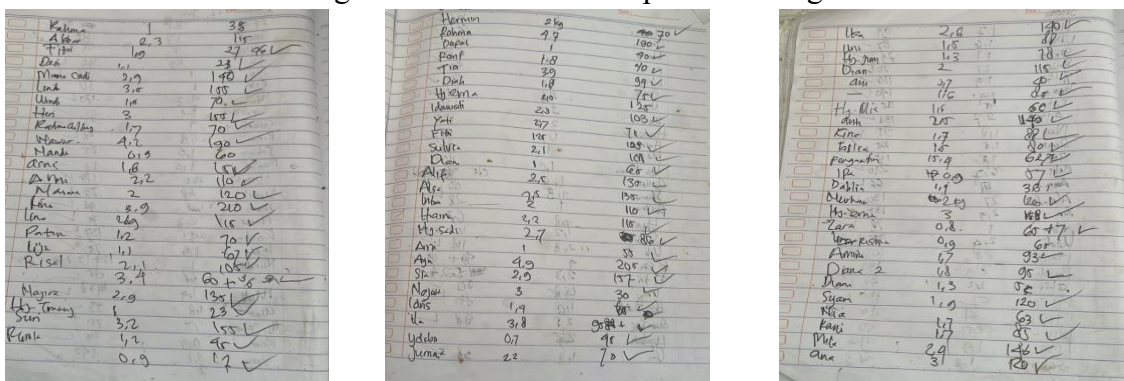


Source: Observation and Interview, 2026

HASIL DAN PEMBAHASAN

This mentoring resulted in significant improvements in partners' financial literacy, as they began to separate business and personal finances. A simple manual bookkeeping system was implemented to accurately record daily sales.

Figure 2. Manual and Simple Recording



Source: Observation and Interview, 2026

Table 2. Daily Sales Summary

Description	Value
Total Orders :	75
Total Weight (kg) :	176,9
Total Revenue (Rp):	6,191,500

Source: Observation and Interview, 2026

From a digital marketing perspective, partners are starting to realize the importance of promoting through Facebook social media. Although still at a basic stage, this is a first step to expanding market reach.

Figure 3. Digital Marketing via Facebook Social Media which is still simple



Source: Processed data, 2026

Figure 4. The Next Planning – Digital Marketing



Source: Processed data, 2026

The comparison of partners' conditions before and after mentoring is summarized in the following table:

Table 3. Comparison of partner conditions

Aspect	Before	After
Financial Recording :	Unstructured	Structure, starting to become routine & simple
Financial Literacy :	Low	Increasing
Digital Payment :	Only transactions	transactions are recorded and analyzed
Digital Platform:	Not yet optimized	Starting to be maximized
Promotional Strategy :	Unplanned	Starting to be structured

Source: Summary of Result Analysis

Observations show that partners have now routinely implemented a simple bookkeeping system. This change is crucial for improving their financial literacy; from a previously unstructured state, partners are now able to accurately monitor cash flow. Adequate financial literacy is a key foundation for rational economic decision-making for micro-entrepreneurs.

Regarding digitalization, although partners are still in the early stages, the use of Facebook as a promotional medium has increased product visibility. Prior to this initiative, marketing relied solely on conventional methods (word of mouth). Now, partners are aware of the need to manage promotional content in a more structured manner. This transformation from manual transaction methods to digital marketing is a strategic step to expand market share. Adopting digital technology is essential for MSMEs to remain competitive in the rapidly evolving digital economy. This type of participatory mentoring has proven effective in bridging managerial gaps, as ongoing mentoring is highly effective in empowering business actors. The importance of this activity is evident in the fact that a potential business will be left behind if it lacks adequate financial literacy and continuous digital marketing updates.

CONCLUTION

This mentoring program has proven effective in modernizing the governance of the Alfi Meat Grinding MSME in Pinrang Regency. Through intensive education, partners have successfully improved their financial literacy, marked by a transition from unstructured manual bookkeeping to a more disciplined and accurate recording system. Furthermore, optimizing digital marketing through social media has significantly boosted partners' ability to expand their market reach. Overall, this managerial transformation has not only improved operational transparency but also equipped business owners with greater confidence in facing the challenges of digital economic competition.

Given that adapting to technological innovation requires a long-term commitment, the sustainability of this program is crucial. Therefore, it is recommended that mentoring be conducted regularly to maintain consistent promotional content management and maintain established financial administration discipline. Going forward, partners are also encouraged to undertake further digital transformation, such as utilizing more precise smartphone-based financial applications to support operational efficiency. Furthermore, proactive efforts are needed to build collaborative networks with various stakeholders, both local governments and financial institutions, to facilitate access to capital and strengthen the business ecosystem. Finally, it is hoped that this proven mentoring model can be replicated in other MSME units in the Pinrang Regency area, so that the positive impact of economic digitalization can be felt more evenly by micro-business actors in the future.

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