

Enhancing MSME Market Access Through Financial Literacy and Digital Technology: Insights from Tojo Una-Una

Putri Reski Amalia^{1*}, Fadli Hadi Badjeber², Mardiyah³, Irham Pakkawaru⁴

¹ Universitas Islam Negeri Datokarama Palu, putryreskyamalia@gmail.com

² Universitas Islam Negeri Datokarama Palu, fadlibadjeber9@gmail.com

³ Hannah Asa Indonesia, Mardiyahwahis@gmail.com

³ Universitas Islam Negeri Datokarama Palu, Irampaka77@gmail.com

*Corresponding email: fadlibadjeber9@gmail.com

ABSTRACT

MSMEs in Tojo Una-Una Regency face constraints such as low financial literacy, limited use of digitalization, and a lack of business presentation strategies. This impacts limited market access and difficulty in obtaining funding. This community service program aims to increase the capacity of MSMEs thru financial literacy training, QRIS utilization, and pitch deck preparation. The method used is a participatory-educational approach that actively involves MSME actors. The activity stages include initial observation, interactive material delivery on product cost of goods sold (COGS) calculation, digitalization training, and pitch deck preparation. Each session includes practical simulations, discussions, and Q&A to deepen participants' understanding. The results of the activity show a significant improvement in understanding, from a pre-test score of 39% to an 88% post-test score. This finding proves that experiential learning is effective in strengthening the practical skills of MSMEs. This program has a real impact on preparing MSMEs to be more adaptable, manage their finances well, utilize digital technology, and develop professional business presentation strategies.

ARTICLE INFORMATION

History of article:

Received:

15 July 2025

Revised:

20 August 2025

Accepted:

29 August 2025

Published:

30 August 2025

Keywords:

Financial literacy

training, MSME

Constraints, Pitch

deck preparation,

Market and Funding

Access

Market and Funding

Access

How to Cite: Amalia, P. R., Badjeber, F. H., Mardiyah, & Pakkawaru, I. (2025). Enhancing MSME Market Access Through Financial Literacy and Digital Technology: Insights from Tojo Una-Una. *Journal of Community Service: In Economics, Business, and Islamic Finance*, 2(2). <https://doi.org/10.24239/jcsebf.v2i2.4323.84-93>.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a vital component of the local economy in Tojo Una-Una Regency (Aminullah et al., 2024; Sutomo et al., 2019). The majority of the population in this region earns a living from businesses centered on trade, services, agriculture, and fisheries. However, establishing their companies presents a number of difficulties for many MSME actors. They struggled to manage cash flow, capital, and financial statement recording due to a lack of financial literacy. Additionally, due to the limited use of digital technology, MSME goods continue to face obstacles such as limited market access, low

competitiveness, and difficulty penetrating international markets. Limited access to financial resources is another challenge because most MSMEs lack the structured financial records required for approval by lenders (Makatita, 2024; Molosiwa & Holland, 2025). According to Sinaga (2025), MSMEs in Indonesia generally face similar obstacles, particularly in terms of financial literacy and limited access to capital, which impacts their low global competitiveness.

One of the essential skills that MSMEs need to possess in order to grow is financial literacy. Business owners can better manage their money, understand the true condition of their company, and improve their creditworthiness, which will allow them to obtain loans or funding from financial institutions by learning financial planning, transaction documentation, and basic report creation. Additionally, accountable and transparent corporate practices will increase customer and partner trust. Financial literacy is the knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management in order to achieve the financial well-being of society (Kumar et al., 2023; Lone, 2023; She et al., 2022).

Using digitalization is very important for reaching a wider audience in addition to financial literacy. Social media, marketplaces, and e-commerce platforms allow MSMEs to sell their goods outside their local communities (Mariana et al., 2025). Thru technology-based inventory management, digital payment systems, and financial applications, digitalization also increases company productivity (Jurnalita, 2024; Maulana, 2024). By taking this step, MSMEs in Tojo Una-Una can increase their competitiveness and adapt to the ever-changing market trends. According to Yani (2025), technology factors have been proven to have a significant and positive influence on increasing MSME income. Based on e-commerce adoption theory, the use of information-based technology reflects the ability of business owners to integrate technological developments and digital knowledge into trading activities, with the aim of driving sustainable income growth (Ding & Huo, 2025; Guo et al., 2024). From an Islamic economic perspective, the application of technology in business transactions is not solely profit-oriented, but also reflects the principle of mutual assistance (ta'awun) so that it does not cause losses to any party (Ali, 2024; Aravik & Tohir, 2025). However, building a business network also heavily relies on the ability to promote your business professionally. MSMEs can utilize a pitch deck as a strategic tool to present their company to government agencies, investors, and other partners. MSMEs can present their company profile, product benefits, market potential, and business growth plans concisely yet effectively using well-designed presentations. This will increase the likelihood of securing funding, collaborations, and mentorship from various stakeholders.

One implementation option to help MSMEs in Tojo Una-Una develop their capabilities is a community service initiative. Financial literacy training, internet marketing, and basic presentation deck development are all included in this exercise. After the training, there is a strict mentoring program that covers topics such as business presentation advice, creating online store accounts, and financial record-keeping. The final phase of this

program involves monitoring and evaluation to ensure that MSMEs truly thrive and receive sustainable input and solutions.

METHODS

The method for implementing this service activity uses a participatory-educational approach, which actively involves MSME actors in every learning process. The activity was held in Tojo Una-Una Regency, with the main target being MSME actors from various business sectors. The implementation process was carried out in several stages, starting with initial observation to map needs and constraints, delivering material in the form of interactive lectures, training on preparing pitch decks, introducing the concept of cost of goods sold (COGS), and concluding with discussions and Q&A sessions accompanying each stage. This approach is expected to provide practical understanding, enhance practical skills, and strengthen the capacity of MSMEs so they can develop and compete sustainably (Pakkawaru et al., 2025)

The stages of the activities carried out are as follows:

1. Observation, to identify requirements, barriers, and growth potential, the implementation team first observed MSME actors using field surveys and rapid interviews. This observation focuses on financial literacy, digitalization, and business strategies.
2. Material Presentation, interactive presentations on financial literacy, digitalization, Product Costing (HPP), and Pitch Decks served as the main content format. For deeper and more beneficial knowledge, participants have the opportunity to discuss with each other and ask questions.
3. Discussion and Q&A, session Participants were given the opportunity to ask questions, share experiences, and discuss concrete solutions to the digital security issues they face.
4. Evaluation, the assessment using surveys, conversations, and group reflections marks the end of the exercise. This phase aims to evaluate the effectiveness of the training, measure participants' improved understanding, and provide feedback for the continuation of the community service program.

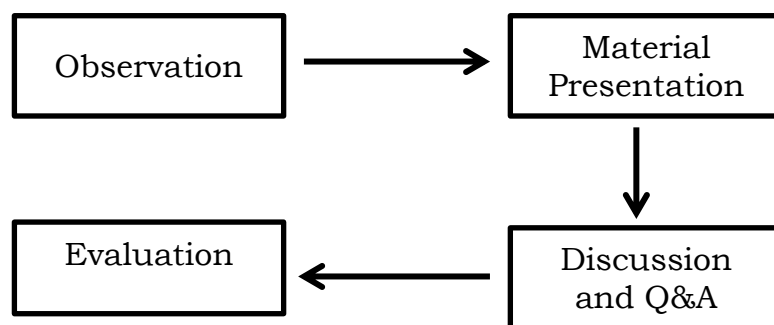


Figure 1. Stages of Community Service Activities

RESULTS AND DISCUSSION

The community service activity themed "Strategies for Upgrading MSMEs in Tojo Una-Una Regency: Financial Literacy, Digitalization, and Pitch Decks" was carried out systematically and involved the active participation of MSME actors. Throughout the activity, there was a noticeable improvement in participants' understanding and skills in managing business finances, utilizing digitalization for marketing and transactions, and preparing simple pitch decks as a business presentation medium. This series of activities is designed thru several complementary stages, from initial observation to evaluation and reflection.

Each stage makes a significant contribution to forming a more complete understanding and more adaptive attitudes among MSME actors in facing the challenges of business competition in the digital era. In the initial observation phase, the implementing team conducted field surveys and brief interviews with MSME actors in Tojo Una-Una Regency to identify their needs, obstacles, and business development potential. The observation results indicate that the majority of MSME actors still face difficulties in managing cash flow, recording financial statements, and determining the cost of goods sold due to limited financial literacy. Additionally, the utilization of digital technology is still limited to simple social media platforms like WhatsApp and Facebook for promotion, while understanding of e-commerce, digital payment systems, and data-driven marketing strategies remains minimal.

On the other hand, almost all MSME actors are still unaware of the importance of a pitch deck as a business presentation tool to attract partner or investor support. This condition highlights the urgent need for training in financial literacy, digitalization, and pitch deck preparation skills so that MSMEs in Tojo Una-Una can sustainably increase their competitiveness and move up the value chain.



Figure 2. Presentation of Financial Literacy Material (Cost of Goods Sold Calculation), Digitalization (QRIS), and Pitch Deck

In the first module, participants were given basic knowledge about the importance of financial literacy in managing a business. Cost of goods sold (COGS) calculation, cash flow management, and simple transaction recording are all components of it. The explanation was delivered in a communicative manner with real-life case studies. For example, one example is how MSME actors often mix personal finances with business finances, making it difficult to determine actual profits. Simple bookkeeping simulations help participants understand the difference between business income and expenses. They also learned about the importance of regular record-keeping in the business decision-making process. Additionally, participants can learn about the cost components that make up the product price thru exercises calculating the cost of goods sold (COGS). These exercises also help them determine a more competitive selling price. This material provides participants with essential skills needed to maintain business sustainability. This finding aligns with (Awaluddin et al., 2025; Kyeyune & Ntayi, 2025), which proves that MSME training is effective in improving financial literacy among rural communities and encouraging the establishment of new businesses based on local potential, thus financial literacy directly contributes to the sustainability and economic development of the community.

In the second module, participants were introduced to the utilization of digital technology as an important strategy for expanding market reach and improving business efficiency. The material focuses on using social media (such as Facebook, Instagram, and WhatsApp Business) as a means of product promotion, as well as utilizing QRIS as a faster, safer, and more consumer-friendly non-cash payment method. According to Winarsih and Hafif (as cited by Lady Noor & Mirzam Arqy Ahmadi, 2024), digital transformation has four main goals: ensuring businesses remain competitive, increasing the efficiency of business processes, improving customer satisfaction, and assisting business owners in making different strategic decisions. Thus, digitalization is understood not only as a means of marketing, but also as an important instrument for strengthening the competitiveness of MSMEs. The material was presented by showcasing examples of digital marketing practices from MSMEs that successfully utilize online media, making it easier for participants to understand its relevance to their businesses. In addition, a simulation of using QRIS was provided as a solution for MSMEs looking to offer convenient transactions to their customers. Thru this material, participants are expected to be better prepared to adapt to the digital era and be able to compete with other more modern business owners.

In this session, participants were introduced to the concept of a pitch deck as a professional business presentation tool to attract partners and investors. According to Vazquez et al. (cited by Farhas et al., 2025), a business plan is very important for MSMEs because it helps them set short-term and long-term goals and strategies to achieve them. The activity was conducted by assigning MSME actors to prepare materials step by step, explaining the main components of a pitch deck, including: business profile, founding background, market analysis, product or service advantages, marketing strategy, and simple financial projections. The

presentation was delivered using simple pitch deck examples relevant to the scale of MSMEs, so participants did not find it difficult to understand. Participants were then instructed to begin drafting the basic outline of their own business pitch decks, for example, by writing down their business profile and flagship products. In this session, participants also received practical tips, such as how to present market data even when limited, and how to concisely but convincingly convey product advantages. This material provides new insights for participants, showing that even small businesses can be presented in a structured and professional manner, thereby increasing the confidence of potential partners and investors.

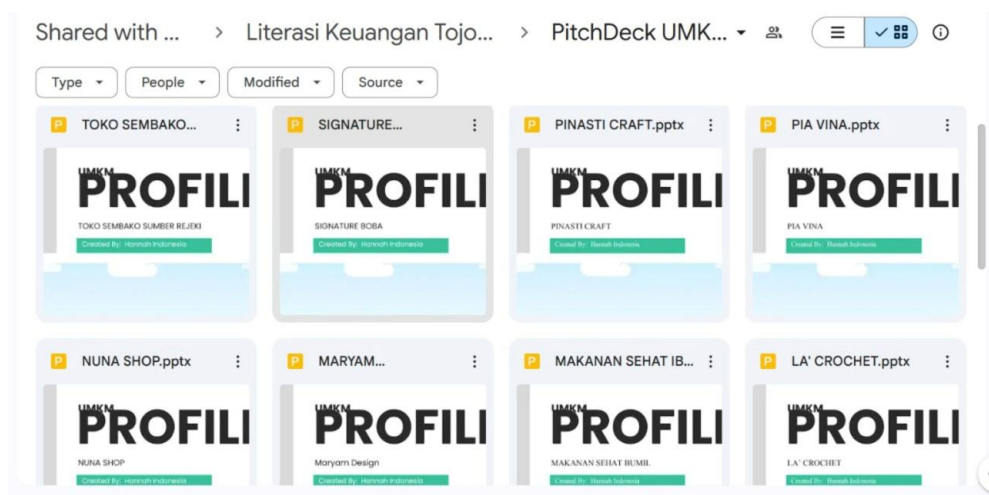


Figure 3. Results of the Pitch Deck Created by MSME Actors in Tojo Una-Una Regency



Figure 4. Discussion and Q&A Session

In the final session, the facilitator provided a dedicated space for a Q&A session. This session aims to actively involve community participation so that they not only passively receive information but can

also confirm their understanding and convey the challenges they face in their daily practice. Participants were given the opportunity to ask questions regarding the management of the cost of goods sold (COGS), strategies for utilizing QRIS as a safer and more practical digital transaction tool, and techniques for preparing relevant pitch decks to develop their businesses. Thru this interaction, the community not only receives direct answers from the resource person but also gains experience in sharing and discussing with fellow MSME actors. Thus, the Q&A session becomes an important means to deepen the material, raise awareness, and motivate participants to be able to apply the knowledge they have gained in managing their businesses.

The pre-test results showed that participants only mastered an average of 39% of the material, while the post-test results increased to 88%. This indicates a significant improvement in participants' understanding after attending the training. This increase can be explained thru David Kolb's Experiential Learning Theory, where the learning process is considered most effective when participants are actively involved in the learning experience cycle (Barida, 2018). Participants not only passively receive information, but also go thru concrete experience stages (simulating the calculation of cost of goods sold, practicing the use of QRIS, and preparing a pitch deck), reflecting on those experiences, abstract conceptualization in the form of understanding new concepts, and finally reapplying them in the context of their respective businesses.

Thus, the higher post-test results indicate that this community service activity successfully facilitated experiential learning, leading to increased understanding among participants and greater readiness for real-world application.

CONCLUSIONS

The community service activity with the theme "Strategies for Upgrading MSMEs in Tojo Una-Una Regency: Financial Literacy, Digitalization, and Pitch Decks in the Community Service Program" was carried out successfully and received a positive response from the participants. Using a participatory-educational approach, this activity not only conveyed knowledge but also encouraged the active involvement of MSME actors in understanding the importance of financial management, the use of digital technology, and the preparation of pitch decks as a business development strategy.

The series of activities, from initial observation, interactive material delivery, practical simulations, to discussion and Q&A sessions, proved effective in enhancing participants' understanding and skills. They became more aware of the importance of neat financial record-keeping, using QRIS for safer and more efficient transactions, and the ability to present their businesses professionally thru a pitch deck.

Overall, this activity has a real impact on strengthening the capacity of MSMEs to be more adaptable and competitive in the digital age. It is hoped that similar activities can be carried out continuously, so that MSMEs in Tojo Una-Una Regency will be increasingly prepared to upgrade,

establish strategic partnerships, and expand their markets at the local, national, and international levels.

REFERENCES

- Ali, A. H. (2024). Community-based Economic Development and Partnership Cooperation: The Economics Strategy for Prosperity of the Ummah. *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, 8(2), 1280. <https://doi.org/10.22373/sjkh.v8i2.22925>
- Aminullah, E., Fizzanty, T., Nawawi, N., Suryanto, J., Pranata, N., Maulana, I., Ariyani, L., Wicaksono, A., Suardi, I., Azis, N. L. L., & Budiatri, A. P. (2024). Interactive Components of Digital MSMEs Ecosystem for Inclusive Digital Economy in Indonesia. *Journal of the Knowledge Economy*, 15(1), 487–517. <https://doi.org/10.1007/s13132-022-01086-8>
- Aravik, H., & Tohir, A. (2025). Philosophy And Implementation of Qardh Contracts In Islamic Banks In Indonesia. *Jurnal Ilmiah Mahasiswa Ekonomi Syariah (JIMESHA)*, 5(1 SE-Articles). <https://doi.org/10.36908/jimesha.v5i1.734>
- Awaluddin, S. P., Paula, E. W., Tamriesfatno, S., Adijah S, A. A. S., & Khair, A. U. (2025). Empowering Communities through Financial Literacy Initiatives for SME Development. *Golden Ratio of Community Services and Dedication*, 5(2), 10–21. <https://doi.org/10.52970/grcsd.v5i2.589>
- Barida, M. (2018). Model Experiential Learning dalam Pembelajaran untuk Meningkatkan Keaktifan Bertanya Mahasiswa. *Jurnal Fokus Konseling*, 4(2), 153. <https://doi.org/10.26638/jfk.409.2099>
- Ding, F., & Huo, J. (2025). Research on the Application Decision Making of Information Technology in the Sustainable Supply Chain of Cross-Border E-Commerce. *Applied System Innovation*, 8(3), 69. <https://doi.org/10.3390/asi8030069>
- Farhas, R. J., Rabialdy, F., Ependi, Z., Khairina, S. G., & Alamsyah, Y. N. (2025). Inovasi Penyusunan Bisnis Plan bagi UMKM. *Jurnal Abdidas*, 6(1 SE-), 113–120. <https://doi.org/10.31004/abdidas.v6i1.1116>
- Guo, J., Jia, F., Yan, F., & Chen, L. (2024). E-commerce supply chain finance for SMEs: the role of green innovation. *International Journal of Logistics Research and Applications*, 27(9), 1596–1615. <https://doi.org/10.1080/13675567.2023.2167959>
- Jurnalita, A. C. (2024). The Impact of Digital Transformation on MSME Competitiveness and Economic Growth. *Arthatama: Journal of Business Management and Accounting*, 8(2 SE-Articles), 95–106. <https://lifescifi.com/journal/index.php/art/article/view/525>
- Kumar, P., Pillai, R., Kumar, N., & Tabash, M. I. (2023). The interplay of skills, digital financial literacy, capability, and autonomy in financial decision making and well-being. *Borsa Istanbul Review*, 23(1), 169–183. <https://doi.org/10.1016/j.bir.2022.09.012>
- Kyeyune, G. N., & Ntayi, J. M. (2025). Empowering rural communities: the role of financial literacy and management in sustainable development. *Frontiers in Human Dynamics*, 6. <https://doi.org/10.3389/fhumd.2024.1424126>
- Lady Noor, & Mirzam Arqy Ahmadi. (2024). Pengaruh Digitalisasi, Literasi

- Keuangan, dan Dukungan Teknologi terhadap Kinerja Keuangan UMKM di Kabupaten Karanganyar. *PPIMAN Pusat Publikasi Ilmu Manajemen*, 3(1), 209–220. <https://doi.org/10.59603/ppiman.v3i1.654>
- Lone, R. A. (2023). An Apolitical Islamic Movement in the age of Islamophobia: A Case Study of TablighiJamaatm India Amid the Pandemic COVTD-19. *Islamic Quarterly*, 67(1), 97–117. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85180764780&partnerID=40&md5=cb989159e880cce1b92e1b927f1f9265>
- Makatita, R. F. (2024). Overcoming Financial Management Hurdles in Southeast Asian Micro Businesses: Insights from a Literature Review. *JUSTBEST Journal of Sustainable Business and Management*, 4(2), 64–78. <https://doi.org/10.52432/justbest.4.2.64-78>
- Mariana, M., Kusumo, Y. W., Muhammad, M., Sartina, K., A'zizah, A., & Yusriadi, Y. (2025). Integrating Financial Literacy and Digital Marketing for Craft MSMEs in Aceh: Strategic Initiatives for Business Sustainability. *TAAWUN*, 5(01), 123–137. <https://doi.org/10.37850/taawun.v5i01.907>
- Maulana, F. R. (2024). From Traditional to Digital: Exploring the Online Marketing Transformation of Culinary Micro, Small, and Medium Enterprises (MSMEs) in Karawang Indonesia. *Open Access Indonesia Journal of Social Sciences*, 7(5), 1773–1788. <https://doi.org/10.37275/oaijss.v7i5.269>
- Molosiwa, T., & Holland, J. (2025). The impact of financial literacy on the performance of Small and Medium-sized Enterprises (SMEs): A review of literature. *International Journal of Research in Business and Social Science* (2147-4478), 14(3), 320–332. <https://doi.org/10.20525/ijrbs.v14i3.4157>
- Pakkawaru, I., Jalil, A., Nuriatullah, Amalia, R., Pratamasyari, D. A., Hidayah, N. R., & Herdian, F. (2025). Educating Consumers on Transaction Security and Data Privacy in Digital Marketing. *Journal of Community Service: In Economics, Bussiness, and Islamic Finance*, 2(2), 46–52. <https://doi.org/10.24239/jcsebf.v2i2.4169.46-52>
- She, L., Rasiah, R., Turner, J. J., Gupta, V., & Sharif Nia, H. (2022). Psychological beliefs and financial well-being among working adults: the mediating role of financial behaviour. *International Journal of Social Economics*, 49(2), 190–209. <https://doi.org/10.1108/IJSE-07-2021-0389>
- Sinaga, S. (2025). Risk Management Strategy To Reduce The Potential For Business Disputes In MSMEs In Medan City. *Jurnal Ilmiah METADATA*, 7(2), 277–292. <https://doi.org/10.47652/metadata.v7i2.638>
- Sutomo, M., Lutfi, M., & Asngadi. (2019). Model of Development on Small and Medium Enterprises (SMEs) Supporting Industry of Tourism in Tojo Una-Una Regency, Central Sulawesi, Indonesia. *Proceedings of the 6th International Conference on Community Development (ICCD 2019)*. <https://doi.org/10.2991/iccd-19.2019.82>
- Yani, A., Manafe, M. W. N., & Santosa, S. (2025). Analysis of the Role of Digital Technology in Driving Business Model Innovation in MSMEs: Implications

for Enhancing Operational Efficiency and Sustainable Economic Growth.
Technology and Society Perspectives (TACIT), 3(1).
<https://doi.org/10.61100/tacit.v3i1.253>