

OPTIMIZING THE POTENTIAL OF MSMEs THROUGH AN INTEGRATED
STRATEGY: FINANCIAL INFORMATION RECORDING
APPLICATION SYSTEM (SIAPIK), SOCIAL
MEDIA MARKETING, AND HALAL
CERTIFICATION

Nur Jannah Abdi Aziz^{1*}, Muhammad Dzulfaqori Jatnika², Sri Maryani³

¹⁻³Universitas Siliwangi

Email Correspondence: jannahaziza@unsil.ac.id

Disubmit: 06 November 2024

Diterima: 27 Desember 2024

Diterbitkan: 01 Januari 2025

Doi: <https://doi.org/10.33024/jkpm.v8i1.18251>

ABSTRACT

MSMEs play an important role in the local economy, but often face obstacles in financial management, marketing, and product legality. To overcome this, this service program was implemented with a focus on empowering MSMEs in Sukaratu Village through an integrated strategy. The training and mentoring provided covers three main areas: (1) financial recording with the SIAPIK application, (2) digital marketing using social media such as Instagram, and (3) halal certification assistance to improve product legality. The program also includes the creation of a website to monitor the development of MSMEs online. As a result of the activities, MSMEs showed improvements in the ability to record finances and make reports accurately, utilize social media for wider marketing, and prepare for halal certification. Constraints such as limited initial knowledge and infrastructure were overcome through intensive training and direct mentoring. The program also produced outputs in the form of scientific publications, training modules, and a web-based monitoring system to ensure program sustainability. Through this program, MSMEs are better prepared to face market challenges and have a stronger foundation to develop sustainably.

Keywords: MSMEs, Financial Reporting, SIAPIK, Halal Certification, Social Media Marketing

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in a country's economy. MSMEs have made a significant impact on the country's economy, such as increasing GDP, creating jobs, equalising income, reducing poverty and unemployment, all of which contribute to the nation's economic development (Halim, 2020; Novitasari, 2022) (Halim, 2020). According to the Economic Affairs of the Republic of Indonesia, MSMEs play an important role in contributing to the Gross Domestic Product (GDP), contributing 61.97% of the national GDP or IDR 8,573 trillion in 2021. In addition, MSMEs have absorbed 97% of the labour force of the business world and collected 60.4% of total investment in 2021 (Perekonomian, 2022).

However, in its development, MSMEs in Indonesia are still constrained by several obstacles. Some of the obstacles faced by MSMEs are related to financing and capital (Hartono & Hartomo, 2016), bookkeeping and

preparation of financial reports (Aziz et al., 2024), knowledge of business actors (Lahamid, 2018), lack of ability to gain access to online and offline product marketing (Rokhmah et al., 2020), and low understanding of business actors towards halal certification (Akim et al., 2019). Tasikmalaya Regency has a diverse MSME sector that plays an important role in the local economy. Currently, there are 24,593 licensed MSMEs in Tasikmalaya Regency (Statistik, 2023). One of the MSME communities in Tasikmalaya Regency is the HRAUMKM Community (Human Reason Academic Micro, Small and Medium Enterprises). This community has been established since 2022 and is located in Kp. Cibuang RT 016 RW 003, Sukamahi, Kec. Sukaratu, this community has 147 members.

The HRAUMKM community has great potential in developing MSMEs in Tasikmalaya Regency. This community is located in the tourism area of Mount Galunggung which has the potential for business opportunities, economic development and tourism development. In addition, this community covers various business sectors, ranging from food and beverages, cultivation, creative industries and arts, furniture, to services and trade. Based on survey data, the HRAUMKM community can be grouped into several business categories. The majority of the HRAUMKM community, around 62%, is engaged in food and beverages, 25% are engaged in the services and trade sector, around 12% in cultivation, and the rest consists of other categories.

Furthermore, around 76% of these communities have been operating for 1-5 years, while 12% have been operating for 5-10 years, and 12% for more than 10 years. This shows the sustainability and resilience of businesses among these communities. In terms of turnover, there is considerable variation. There are members with incomes of hundreds of thousands of rupiah per month, some reaching up to 75 million rupiah per month. Meanwhile, in terms of halal certification, many HRAUMKM community partners do not yet have halal certification. This suggests that more MSMEs in the HRAUMKM community could obtain halal certification to increase customer confidence and expand market share.

The objective of this activity is to increase the capacity of MSMEs in financial management, digital marketing, and halal certification. Through training on the SIAPIK application, MSMEs are expected to be able to prepare accurate financial reports to facilitate access to financing. Digital marketing training aims to expand market reach and increase sales, while halal certification assistance helps MSME products meet recognised halal standards, increasing consumer confidence and market opportunities.

2. MASALAH DAN RUMUSAN PERTANYAAN

The main problems found by MSME partners include three crucial aspects, which are lack of capital, marketing aspects, and halal certification. Many MSME partners find it difficult to access financing from banks or investors. This is often due to the lack of adequate financial documents and poorly organised financial management. According to the Ministry of Cooperatives and SMEs (2020), around 70% of MSMEs in Indonesia do not have proper bookkeeping, which is a major obstacle in securing external financing. In addition, partners' limited knowledge in managing finances, such as bookkeeping, budget allocation, and long-term planning,

exacerbates this situation (Hamzah Ritchi et al., 2024). This makes it difficult for businesses to grow due to the inability to manage resources effectively.

MSME partners also suffer from limited marketing knowledge and skills, especially in utilising social media and modern marketing strategies. Many MSME products are only known locally and have not been able to reach a wider market, which hinders their business expansion (Giyanti & Indriastiningsih, 2019). The low utilisation of digital platforms for marketing is a significant obstacle, despite their increasing importance in expanding networks and reaching global consumers (Sharabati et al., 2024). This creates a gap in the competitiveness of MSMEs in the digital era.

For MSMEs in the food and beverage sector, halal certification is an important element to expand the market, especially in Muslim-majority countries such as Indonesia. However, the halal certification process is considered complex and a challenge for MSME partners. Many partners do not understand the procedures and requirements to obtain this (Santosa et al., 2021), as well as the difficulties in fulfilling the administrative requirements and associated costs. The inability to obtain halal certification not only limits access to the Muslim market but also hinders wider business growth.

These issues emphasise the importance of comprehensive solutions, such as improved financial literacy, digital marketing assistance, as well as facilitation of the halal certification process so that MSMEs can compete in a wider market. The planned activities aim to provide partners with the understanding and skills to use an integrated system that optimises their potential. This includes recording and bookkeeping of financial statements through an application that will assist partners in compiling financial statements and facilitate the application for financing or capital. In addition, social media marketing training is provided to increase sales turnover and expand market access, as well as assistance in the halal certification process to increase consumer confidence and ensure compliance with government regulations.

3. LITERATURE REVIEW

Various studies have shown the importance of integrating financial technology and digital marketing for the success of MSMEs. According to research by Aziz et al. (2024), the use of the SIAPIK application significantly helps MSMEs in preparing accurate and accountable financial reports, which is an important requirement for gaining access to financing. The adoption of cloud-based accounting systems allows MSMEs to manage their financial records in real-time, streamline reporting, and ensure compliance with regulatory standards (Kartikasary et al., 2023; Ma et al., 2021; Putri et al., 2024).

Meanwhile, Lahamid (2018) emphasised that digital marketing through social media has increased MSME revenues by 25-30% in Pekanbaru City, especially after they started utilising Instagram and Facebook for product promotion. There is an increase in income by applying digital marketing technology supported by an understanding of Islamic economic literacy (Amien et al., 2022; Eid & El-Gohary, 2015; Nofrisel et al., 2023; Taleghani et al., 2013).

Halal certification efforts are also very relevant, especially in the food and beverage sector. A study by (Admin et al., 2023; Agustina et al., 2019;

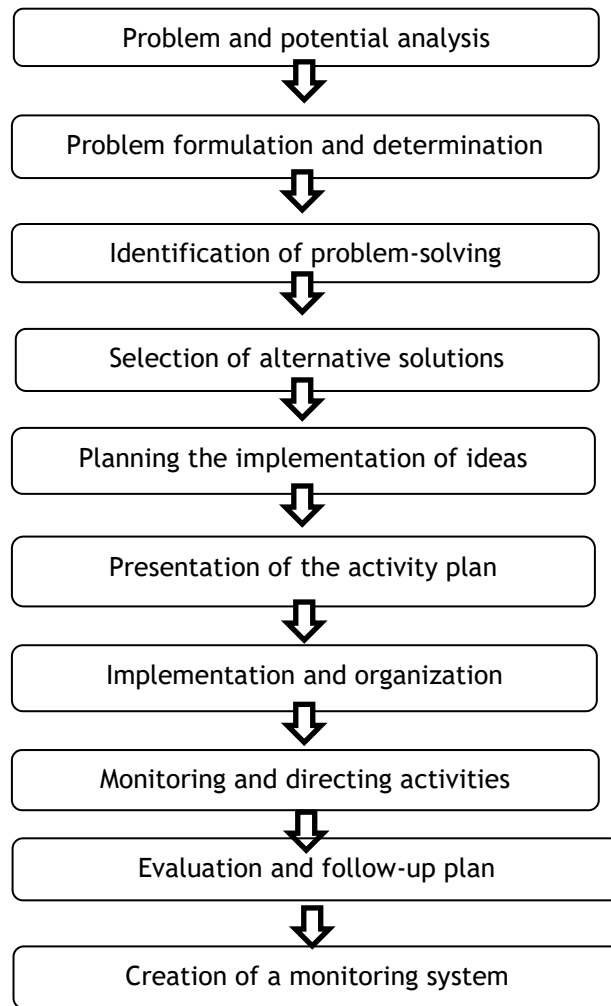
Faridah, 2019) mentioned that halal certification not only increases customer satisfaction, but also opens access to a wider market, including exports. Many MSMEs were finally able to obtain certification after receiving adequate administrative and technical guidance (Alfarizi & Ngatindriatun, 2022; Giyanti & Indriastiningsih, 2019).

4. RESEARCH METHODOLOGY

The method used in this activity is the Participatory Rural Appraisal (PRA) approach, which is a participatory approach used to collect information and knowledge from local communities in the context of rural development. PRA aims to understand the needs, problems, and potential of the community holistically, and to involve them actively in the decision-making process. In the PRA method, local people are considered as experts who have valuable knowledge and experience about the conditions and challenges in their villages. This method involves the active participation of the community in activities such as group discussions, participatory mapping, field observations, and SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis. By involving the community directly, PRA can generate more accurate and relevant information, and ensure that decisions are made based on the needs and aspirations of the community. This approach helps build community capacity, increase their active participation, and promote sustainable and inclusive development.

The implementation of service activities involves several important stages, namely 1) Introduction of problems/needs and potentials, where information about the environment and the community in general is collected. This step aims to understand existing problems and potentials that can be developed. 2) Problem formulation and prioritisation is done to formulate the problems encountered and determine priorities in solving them. 3) Identification of problem-solving alternatives or development of ideas through brainstorming with the community. In this stage, various possible solutions to problems are discussed.

4) Selection of the most appropriate alternative solution based on the community's ability and available resources. 5) Planning for the implementation of the idea, where a concrete plan is developed to implement the chosen solution. 6) Presentation of the plan to the community for input and suggestions for improvement. 7) Implementation and organisation of the community in accordance with the needs and level of development of the community. 8) Monitoring and directing activities to ensure compliance with the plan. 9) Evaluation and follow-up planning to assess the results achieved, problems solved, and the likelihood of further problems arising. 10) Creating a system to monitor partner progress after training activities. By following these stages, service activities can be carried out in a directed and effective manner in solving problems and developing potential in the community.



Flowchart 1. Flowchart of Service Implementation Stages

Measurement of the level of achievement of the success of this service activity is measured through pre-test and post-test given to participants before and after training. This measuring instrument includes an assessment of understanding of the use of the SIAPIK application, digital marketing skills, and understanding of the halal certification process. Quantitative indicators such as the number of financial reports prepared, the number of followers and interactions on social media, and the completeness of halal certification documents will be used as a measure of achievement. In addition, it can also be seen from attitudinal changes that can be seen from an increased awareness of the importance of financial records and digital marketing. In terms of socio-culture, the openness of MSMEs to technology and modern marketing strategies will be evaluated through interviews and observations. Meanwhile, the economic impact is seen from increased turnover and wider market access, reported by participants through questionnaires and interviews.

5. RESEARCH RESULTS AND DISCUSSION

In this service activity, the partners involved are MSMEs engaged in the food, beverage and several other sectors in the Tasikmalaya Regency area. Most of these MSMEs have been operating between 1 to 5 years, with an average number of employees of 3 to 5 people. These partners range from snack producers, traditional drinks, to service providers. Some MSMEs already have business licences such as NIB, but many still do not have halal certification and face obstacles in financial recording. There were 50 participants in this workshop, consisting of MSME owners and managers who wanted to improve their skills in financial management, digital marketing, and halal certification. Participants came from various ages, ranging from young business owners to more experienced entrepreneurs. Overall, the participants were very enthusiastic in attending the training as they realised the importance of digitalisation and business legality to expand their market.

The workshop was divided into three main sessions. The first session focused on using the SIAPIK application for financial recording, where participants were trained on how to manage and compile financial reports digitally. The second session taught digital marketing strategies through social media, where participants practised creating content and marketing their products on platforms such as Instagram and WhatsApp. The third session discussed the steps and requirements to obtain halal certification, particularly for food and beverage products. The workshop activities were documented and can be seen in Figures 1 and 2.



Figure 1. Group Photo With The Workshop Participants



Figure 2. Material Explanation Session

Financial Recording with SIAPIK Application

Participants were given in-depth training on the importance of accurate and structured financial records, and trained to use the SIAPIK application (Sistem Informasi Aplikasi Pencatatan Informasi Keuangan) to compile financial reports digitally. The training began with an introduction to how to input data on goods, which is to record the stock of goods owned by MSMEs with details such as quantity, purchase price, selling price, and product category. Furthermore, participants were taught how to input daily transaction data, both sales and purchases, so that every financial activity can be recorded properly. Some of the appearance of the SIAPIK application can be seen in Figure 3.

After all transaction data has been inputted, participants can utilise the SIAPIK feature to print financial reports consisting of profit and loss statements, cash flow statements, balance sheets, and statements of changes in capital. The income statement will provide an overview of the profit or loss of the business, while the cash flow statement shows the flow of funds in and out. The balance sheet provides information on the assets, liabilities, and equity of the business, while the statement of changes in capital reflects the changes in capital that occurred during a certain period.

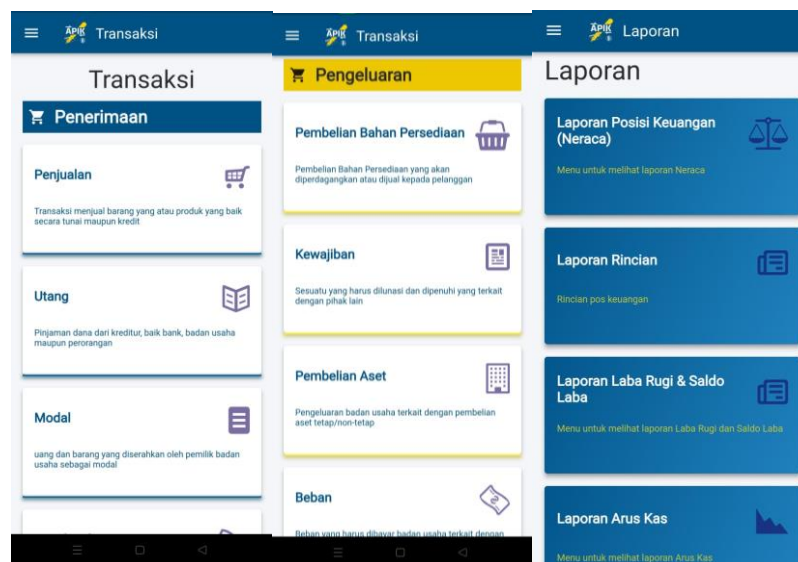
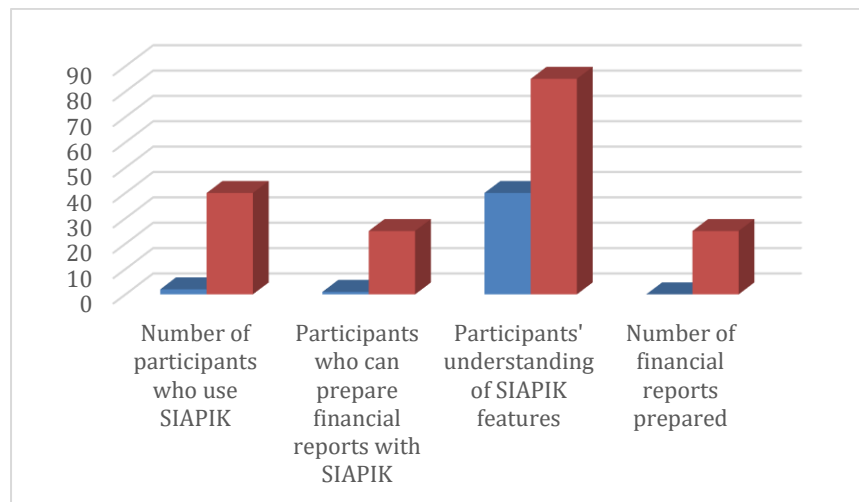


Figure 3. Appearance of the SIAPIK application

The SIAPIK application itself has several advantages that make it ideal for MSMEs. Firstly, the application is free and easily accessible through both web and mobile applications, allowing users to record transactions and monitor their finances anytime and anywhere. Secondly, the simple interface makes it easy for MSME players who are not familiar with technology to still be able to use it without problems. Third, SIAPIK helps prepare financial reports automatically, so participants do not need to worry about manual calculation errors. Another advantage is the feature that allows MSMEs to monitor their finances in real-time, providing direct information about their financial condition, making it easier to make the right business decisions. By using SIAPIK, MSMEs are not only able to record every transaction neatly, but can also increase the credibility and trust of financial institutions when they apply for loans or financing, because the

financial reports produced are in accordance with standards and easy to understand.

The graph 'Comparison of SIAPIK Application Usage Results Before and After the Workshop' shows a significant increase in the use and understanding of SIAPIK by participants. Before the workshop, only 2 participants used SIAPIK, but after the training, this number increased to 30. In addition, only 1 participant was able to prepare financial reports before the workshop, and this number increased to 25 afterwards. Participants' understanding of SIAPIK features also increased from 40% to 85%, and the number of financial reports prepared increased from 5 to 50. These improvements reflect the success of the training in significantly improving participants' skills in using SIAPIK, as can be seen in Graph 1. Comparison of the Results of Using the SIAPIK Application Before and After the Workshop.



Graph 1. Comparison of SIAPIK Application Usage Results Before and After the Workshop

Digital Marketing through Social Media

In this training, participants were trained to take attractive product photos and create effective digital marketing content on social media platforms such as Instagram and WhatsApp, and Tiktok which are very popular and have a wide reach. Participants were also taught various tips and tricks to improve the visual appeal of products, ranging from photo composition, lighting, to the use of the right filters, to make the content more attractive to potential customers. Online interaction with customers is also an important focus to increase engagement, such as responding quickly to comments and messages and actively promoting products through stories or regular posts.

In addition, participants were given an understanding of the main advantages of using social media as a marketing tool. Social media allows MSMEs to reach a wider audience at a much lower cost compared to conventional advertising. The use of platforms such as Instagram, WhatsApp and TikTok also facilitates direct communication between sellers and customers, which can build consumer loyalty through more personalised and real-time interactions. Participants also learnt how social media can provide

direct feedback from customers, which is very useful for further product development and marketing strategies.

One of the important materials in this training is how to create effective marketing content using the IDEAS concept, as follows:

- a. Inspiring: Content that inspires the audience, such as success stories or creative product usage.
- b. Discussion: Content that encourages discussion or interaction between audiences, such as questions, polls, or topics relevant to the product.
- c. Education and Entertain: Content that educates and entertains, such as tips on using the product or fun facts about the product being promoted.
- d. Attachment: Content that builds emotional attachment, such as behind-the-scenes or stories behind the making of the product.
- e. Selling: Content that focuses on product offers, discounts, or promotions with a call to purchase.

In addition to theoretical knowledge, participants also did hands-on practice using content tools such as tripods, ringlights, mobile phone holder stands, and mini studio boxes. These tools are essential for producing professional product photos and videos, even if only using a smartphone. The use of these tools is taught to ensure optimal lighting, interesting shooting angles, and consistent visual results, so that products look more attractive on social media as can be seen in Figure 5 and Figure 6.

Halal Certification

The third topic of the workshop focused on halal certification, which is particularly important for MSMEs engaged in food and beverages. Participants were given a thorough explanation of the steps and requirements that must be fulfilled to obtain halal certification, in accordance with the standards set by the Indonesian Ulema Council (MUI). This process aims to ensure that MSME products can be accepted in a wider market, especially among consumers who pay attention to halal aspects.

The detailed steps explained in this training include:

- a. Create an account on the ptsp.halal.go.id page to register for halal certification.
- b. Create a halal certificate application letter (self declare) stating that the product complies with halal standards.
- c. Compile a halal product statement, ensuring the production process is up to standard.
- d. Verification and validation of documents by the Halal Product Assistant (PPH).
- e. Get a Document Receipt Letter (STTD) from BPJPH after the document is verified.
- f. Complete supporting documents, such as NIB, halal provider documents, product and ingredient lists, SJPH documents, product processing, and production photos / videos.
- g. Issuance of Halal Certificate by BPJPH.
- h. Downloading the Halal Certificate from the website.

During the workshop activity, we conducted a pre-test and post-test to measure the achievement of the activity. Based on this, the results show a significant increase in knowledge after attending the workshop. It can be seen that each aspect measured has increased significantly after the

workshop, with an average increase of between 28% to 40%. The average pre-test and post-test results can be seen in Table 1 below:

Table 1. Pre-test and Post-test Results

Aspects Measured		Pre-test Score (%)	Post-test Score (%)	Improvement (%)
Understanding Financial Recording	SIAPIK	55%	85%	30%
Using Social Media for Marketing		50%	90%	40%
Understanding Certification	Halal	45%	80%	35%

Website for Monitoring

For monitoring and evaluation, we provide a customised website that serves as a learning and reporting centre. This website provides the latest materials, both in text and video links, which can be accessed at any time by participants. On the website, participants can also upload their progress, such as financial statements that have been prepared using SIAPIK, halal certification requirement documents, and steps that have been taken in digital marketing.

The website is also equipped with a step-by-step guide that makes it easy for participants to understand and follow the required process. After participants upload their results or progress, the service team will monitor and evaluate each progress made. The team also provides suggestions and feedback directly through this platform, so that assistance can take place in a sustainable and measurable manner. An example of a monitoring website display is in Figure 7 below:

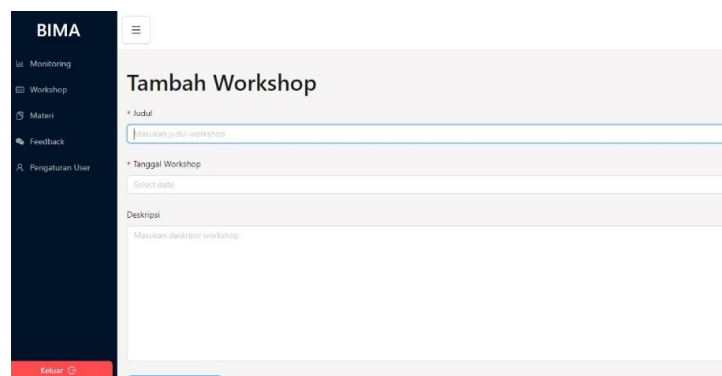


Figure 4. Website display

The strength of this activity is its suitability to the real needs of the MSME community at the location of the activity. The training on financial recording using the SIAPIK application is particularly relevant because the majority of participants still use manual methods to record their finances. With this application, they can more easily prepare accurate and transparent financial reports, which will facilitate access to financing from financial institutions. In addition, the training on digital marketing through social

media provides a practical solution for MSMEs that still rely on conventional marketing, allowing them to reach a wider market at a lower cost.

However, some participants still have limitations in digital literacy, which is an obstacle in adopting technology such as the SIAPIK application and digital marketing strategies. This causes them to need further assistance to truly understand and apply the technology taught. In addition, the halal certification process is still considered complicated by some participants as it involves a lot of paperwork and administrative procedures, which requires additional time and resources.

Overall, despite the challenges in implementing the technology and certification process, this activity was able to significantly help MSMEs improve their competitiveness by providing knowledge that is applicable and appropriate to local conditions. The need for more intensive assistance in terms of technology is an area that could be further developed in a follow-up programme.

6. KESIMPULAN

Based on the service activities that have been carried out on partners, the following results are obtained:

- a. A significant increase in participants' understanding of financial recording with the SIAPIK application, digital marketing, and halal certification. The average increase in participant knowledge based on pre-test and post-test results reached 30%-40%.
- b. Some MSMEs have started using the SIAPIK application to record their daily transactions, which helps in preparing financial reports more accurately and easily.
- c. Participants successfully adopted digital marketing strategies, which resulted in expanded market reach and interaction with customers through social media.
- d. Some MSMEs started preparing documents for halal certification, opening up opportunities to reach a wider market.
 - i. The advantages of implementing this activity include:
- e. The materials provided are very relevant to the needs of MSMEs in the location, especially in terms of improving financial literacy and digital marketing strategies.
- f. The SIAPIK application provides an easy solution for accurate and transparent financial recording, helping participants better manage their finances.
- g. Digital marketing through social media offers an effective and efficient way for MSMEs to expand their market without huge costs.
 - i. The shortcomings experienced during implementation are as follows:
- b. Some participants experienced difficulties in adopting new technology due to limited digital literacy, thus requiring further assistance.
- c. The halal certification process is still perceived as complicated by participants, especially in processing documents that require additional time and resources.
 - i. Some recommendations for further development include:
- d. A further mentoring program is needed to improve participants' digital literacy, so that they are better prepared to fully adopt the SIAPIK application and digital marketing strategy.

- e. Development of a more structured online training module to ensure participants can access training materials at any time and conduct self-learning.
- f. Expansion of cooperation networks with halal certification bodies to facilitate the certification process for MSMEs, as well as accelerate the process of submitting and verifying documents.

7. DAFTAR PUSTAKA

- Admin, A., Maliha, H., & Devi, A. (2023). Halal Certification Management In Indonesia. Management And Sustainability, 2(1). <https://doi.org/10.58968/Ms.V2i1.327>
- Agustina, Y., Pratikto, H., Churiyah, M., Dharma, B. A., & Malang, U. N. (2019). Pentingnya Penyuluhan Sertifikasi Jaminan. Jurnal Graha Pengabdian, 1, 139-150.
- Akim, A., Konety, N., Purnama, C., & Adilla, M. H. (2019). Pemahaman Usaha Mikro, Kecil Dan Menengah (Umk) Di Jatinangor Terhadap Kewajiban Sertifikasi Halal Pada Produk Makanan. Kumawula: Jurnal Pengabdian Kepada Masyarakat, 1(1), 31. <https://doi.org/10.24198/Kumawula.V1i1.19258>
- Alfarizi, M., & Ngatindriatun. (2022). Commitment To Halal Practices Of Indonesian Culinary Msmes In The Production Chain: The Impact Of Halal Literacy And Attitudes. Journal Of Southeast Asian Islam And ..., 1, 1-35.
- Amien, N. N., Mardiana, S., Jatnika, M. D., Bandung, U. M., & Syariah, L. E. (2022). Peran Digital Marketing Terhadap Peningkatan Emacs | Journal Of Economics Management And Accounting. 1(2), 35-43.
- Aziz, N. J. A., Wahid, N. N., & Rosidah, E. (2024). Persepsi Kepuasan Dan Minat Penggunaan Sistem Informasi Aplikasi Pencatatan Informasi Keuangan (Siapik) Nur Jannah Abdi Aziz 1, Nisa Noor Wahid 1, Dan Euis Rosidah 1 1. Jurnal Ekonomi, Bisnis Dan Akuntansi (Jeba), 25(3), 1-13.
- Eid, R., & El-Gohary, H. (2015). Muslim Tourist Perceived Value In The Hospitality And Tourism Industry. Journal Of Travel Research, 54(6), 774-787. <https://doi.org/10.1177/0047287514532367>
- Faridah, H. D. (2019). Halal Certification In Indonesia; History, Development, And Implementation. Journal Of Halal Product And Research, 2(2), 68. <https://doi.org/10.20473/Jhpr.Vol.2-Issue.2.68-78>
- Giyanti, I., & Indriastiningsih, E. (2019). Impact Of Halal Certification On The Performance Of Food Small Medium Enterprises. Jurnal Ilmiah Teknik Industri, 18(2), 116-123. <https://doi.org/10.23917/Jiti.V18i2.7242>
- Halim, A. (2020). Pengaruh Pertumbuhan Usaha Mikro, Kecil Dan Menengah Terhadap Pertumbuhan Ekonomi Kabupaten Mamuju. Jurnal Ilmiah Ekonomi Pembangunan, 1(2), 157-172.
- Hamzah Ritchi, Yahya, B., Rosh Dwiokta, & Sugianto, L. P. M. (2024). Driving Factors Of Cloud Accounting Implementation In Small And Medium Enterprises (Smes): Evidence From Indonesia. Indonesian Journal Of Information Systems, 6(2), 140-155. <https://doi.org/10.24002/Ijis.V6i2.6827>
- Hartono, H., & Hartomo, D. D. (2016). Faktor-Faktor Yang Mempengaruhi Perkembangan Umkm Di Surakarta. Jurnal Bisnis Dan Manajemen, 14(1), 15. <https://doi.org/10.20961/Jbm.V14i1.2678>

- Kartikasary, M., Wicaksono, A., Laurens, & Juvenia. (2023). Cloud Accounting Application Program Analysis In Micro, Small, And Medium Business In Indonesia. *E3s Web Of Conferences*, 388. <https://doi.org/10.1051/E3sconf/202338803022>
- Lahamid, Q. (2018). Hambatan Dan Upaya Umkm Kreatif Menjalankan Usaha Berbasis Syariah Di Kota Pekanbaru. *Sosial Budaya*, 15(1), 27. <https://doi.org/10.24014/Sb.V15i1.4992>
- Ma, D., Fisher, R., & Nesbit, T. (2021). Cloud-Based Client Accounting And Small And Medium Accounting Practices: Adoption And Impact. *International Journal Of Accounting Information Systems*, 41, 100513. <https://doi.org/https://doi.org/10.1016/J.Accinf.2021.100513>
- Nofrisel, Setiawan, E. B., Arubusman, D. A., Octora, T. Y., & Kholdun, A. I. (2023). The Role Of Digital Marketing In Boosting Msme Marketing Performance. *International Journal Of Economics And Management Research*, 2(2), 21-35.
- Novitasari, A. T. (2022). Kontribusi Umkm Terhadap Pertumbuhan Ekonomi Era Digitalisasi Melalui Peran Pemerintah. *Jabe (Journal Of Applied Business And Economic)*, 9(2), 184. <https://doi.org/10.30998/Jabe.V9i2.13703>
- Perekonomian, K. (2022). Perkembangan Umkm Sebagai Critical Engine Perekonomian Nasional Terus Mendapatkan Dukungan Pemerintah. <https://www.ekon.go.id/publikasi/detail/4593/Perkembangan-Umkm-Sebagai-Critical-Engine-Perekonomian-Nasional-Terus-Mendapatkan-Dukungan-Pemerintah>
- Putri, P. K., Pramurinda, R., Aziz, N. J. A., & Hidayat, D. (2024). Analisis Intensi Penggunaan Teknologi Cloud Accounting Pada Umkm Kota Tasikmalaya. 5.
- Rokhmah, Eliya, Betty, Yahya, & Ismail. (2020). Tantangan , Kendala , Dan Kesiapan Pemasaran. *Jurnal Manajemen Zakat Dan Wakaf*, 1(1), 20-31.
- Santosa, A. D., Taufik, N., Prabowo, F. H. E., & Rahmawati, M. (2021). Continuance Intention Of Baby Boomer And X Generation As New Users Of Digital Payment During Covid-19 Pandemic Using Utaut2. *Journal Of Financial Services Marketing*, 26(4), 259-273. <https://doi.org/10.1057/S41264-021-00104-1>
- Sharabati, A.-A. A., Ali, A. A., Allahham, M. I., Hussein, A. A., Alheet, A. F., & Mohammad, A. S. (2024). The Impact Of Digital Marketing On The Performance Of Smes: An Analytical Study In Light Of Modern Digital Transformations. In *Sustainability* (Vol. 16, Issue 19). <https://doi.org/10.3390/Su16198667>
- Statistik, B. P. (2023). Kabupaten Tasikmalaya Dalam Angka (Issue September 2016).
- Taleghani, M., Akhlagh, E. M., & Sani, A. (2013). Impact Of Electronic Marketing On The Performance Of Pistachio-Exporting Companies In Iran.