



Integrated Technology and Innovation-Based Digital Financial Management and Digital Marketing Mentoring for MASSIPA' Banana Chips Household Enterprise in Makassar

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ARTICLE INFO	ABSTRACT
Keywords: Community Empowerment; Digital Financial Management; Digital Marketing; Massipa' Banana Chips; MSMEs	Micro, Small, and Medium Enterprises (MSMEs) play a vital role in strengthening household and local economies; however, many home-based food businesses still face limitations regarding digital financial management and digital marketing. This community service program aimed to strengthen the business management capacity of MASSIPA' Banana Chips, a home-based food processing group located in Antang, Manggala District, Makassar City. Conducted from May to August 2026 and involving six active members, the program comprised stages of initial assessment, practical training, technology implementation, mentoring, and monitoring. It focused on two priority areas: business management and marketing. Two digital tools were integrated into the program: the *BukuWarung* application for recording daily transactions and a spreadsheet-based business dashboard for monthly financial analysis, calculating the Cost of Goods Sold (COGS), and determining profit margins. Marketing activities included enhancing branding, developing a digital product catalog, creating a content calendar, and optimizing WhatsApp Business and Instagram. Program results demonstrated measurable improvements compared to the initial baseline. Daily transaction recording increased from approximately 25% to 92%, the time required for monthly financial reconciliation dropped from 3–4 days to one day, COGS data became available for all five product variants, a standardized digital catalog was successfully implemented, promotional content frequency reached 3–4 posts per week, and two digital marketing channels were actively utilized. These findings indicate that integrating accessible financial technology with digital marketing mentoring effectively enhances managerial capabilities and supports the digital transformation of home-based MSMEs.
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INTRODUCTION

MSMEs (Micro, Small, and Medium Enterprises) are a crucial pillar of the Indonesian economy. According to data from the Ministry of Cooperatives and SMEs, the number of MSMEs currently stands at 64.2 million, contributing 61.07% to the GDP equivalent to IDR 8,573.89 trillion. Their contribution includes the capacity to employ approximately 117 million workers representing 97% of the total workforce and the ability to mobilize up to 60.4% of total investment (1). However, many MSME operators still face challenges regarding marketing and introducing their products to the wider public, particularly in the current digital era. While access to technology has expanded, its optimal utilization by MSMEs remains limited (2)(3).

Consistent with this situation, challenges related to marketing and the use of digital technology are frequently encountered by MSMEs at the local level, including in Makassar City (4). In residential areas with robust micro-economic ecosystems, market opportunities are often vast but are frequently not matched by targeted branding and digital marketing strategies. This situation applies

to the home-based processed food MSMEs thriving in the Antang area of Manggala District, Makassar City. The project partners are located in this area, which is dominated by residential settlements where micro-economic activities flourish through community networks. This environment offers marketing opportunities for homemade snack products such as banana chips catering to both daily consumption and local souvenir needs. One such home-based industry group is "MASSIPA' Banana Chips," a six member group dedicated to producing banana chips.

The business goes beyond mere production; it also harnesses the potential of Makassar's abundant banana supply by cultivating bananas as its primary raw material. By processing their harvest into banana chips, the partners aim to increase the value-added of local products, ensure a more stable supply of raw materials, and strengthen the competitiveness of home-based businesses at the regional level. The product line has also been expanded through flavor innovation moving beyond the original banana chips to include matcha, tiramisu, chocolate, and strawberry varieties to broaden market segments and enhance consumer appeal.



Figure 1. MASSIPA' Keripik Pisang

The partner possesses strong development potential due to its position within the Antang micro-economic ecosystem. Upstream, the partner utilizes banana cultivation as a raw material source, offering greater opportunities for supply stability and quality control. Downstream, banana chips represent a processed product well-suited for value addition and mitigating losses during periods of abundant harvests; processing bananas into chips is also known to extend shelf life and open up sales opportunities in more distant markets (5). Furthermore, the variety of flavors (original, matcha, tiramisu, chocolate, strawberry) allows for product differentiation and customer segmentation.

However, the partner currently faces primary challenges regarding marketing and business management. In terms of marketing, the partner lacks strong, consistent branding, which limits product appeal and consumer trust. Additionally, the use of online channels remains limited and unstructured; the partner lacks a well-organized digital catalog, does not consistently implement content and promotional strategies, and has not systematized ordering and customer service workflows, resulting in a market reach that remains largely local. Meanwhile, regarding technological advancements, growth opportunities are expanding, as digitalization enables MSMEs to enhance market reach, operational efficiency, and data-driven decision-making (6).

Although some MSME empowerment programs address digital bookkeeping and digital marketing separately, recent studies have highlighted the need for integrated interventions that connect financial management, marketing capabilities, and broader business development to support sustainable MSME growth (7,8). As a result, financial information is rarely connected with pricing decisions and marketing strategies, limiting its usefulness for business growth (9). Previous community empowerment initiatives in Makassar primarily emphasized digital literacy and social media utilization, while systematic integration between financial management, COGS calculation, business dashboards, and digital marketing has received limited attention(2,10).

The novelty of this program lies in the integration of two complementary digital systems: (1) BukuWarung for operational transaction recording and (2) a spreadsheet-based business dashboard for financial analysis, which is subsequently connected with branding and digital marketing activities. This integrated approach enables financial data to directly support pricing, promotional planning, and business decision-making.

METHOD

Location and Partner

The community service program was conducted with MASSIPA' Keripik Pisang, a household food processing group located in Tamangapa, Manggala District, Makassar City. The partner is classified as an economically productive household industry and produces banana chips with several flavor variants. The cooperation document identifies Dewi as the group leader and records six active members.

Community Empowerment Approach

The program adopted a participatory empowerment approach. The partner was not positioned only as a recipient of training but was involved in identifying problems, determining program priorities, participating in implementation, and evaluating the results.

The proposal specifically describes partner participation through providing the activity location and facilities, participating actively in training and mentoring, contributing information through brainstorming, participating in planning and evaluation, and supporting the provision of documents required during the program.

This program is being implemented from May to August 2026. The implementation team comprises three lecturers serving as the team leader and members responsible for training design, technology development, and monitoring; the partner group consists of six individuals who actively participate in training and mentoring sessions as both participants and providers of business data. The mentoring process entails two main training sessions supplemented by four mentoring visits.

Program Stages

The program was designed in several interconnected stages:

Identification → Implementation → Technology Application → Mentoring & Evaluation → Sustainability

- **Stage 1. Identification**

The first stage consisted of a baseline assessment through data collection and structured interviews with the partner. This assessment was intended to identify the partner's existing conditions, business management practices, financial recording practices, digital marketing activities, and technological readiness.

The team also prepared supporting technological tools, including access to internet connectivity, design tools, and digital financial recording platforms.

- **Stage 2. Implementation**

The implementation stage consisted of practical training delivered in two mentoring sessions, one for each priority aspect agreed with the partner:

- Session 1. Management aspect about Digital Financial Management (digital bookkeeping using the BukuWarung application, HPP calculation, and margin-based pricing);
 - Session 2. Marketing aspect about Branding and Digital Marketing (logo and visual identity, digital catalog development, content calendar, and optimization of online marketing channels); and utilization of digital tools to support both sessions.
- Session 1 (digital bookkeeping and HPP training) was conducted first, followed by Session 2 (branding and digital marketing training).

- **Stage 3. Technology Application**

The main technology intervention consisted of two integrated outputs:

1. Digital Financial Management System and Business Dashboard
2. Digital Product Catalog integrated with online channels

The digital financial system combined two integrated tools with distinct functions. The BukuWarung application was used as the front-end tool for the partner's daily transaction recording, capturing individual sales and expense entries directly on a smartphone at the point of transaction. Data recorded in BukuWarung were then periodically transferred into a spreadsheet-based costing and dashboard template, which performed the functions BukuWarung does not automate for this partner: periodic recapitulation, HPP and margin calculation per product variant, and presentation of summarized business performance information. In this workflow, BukuWarung therefore served as the transaction-recording layer, while the spreadsheet dashboard served as the analysis and reporting layer built on top of the BukuWarung data.

The digital catalog was designed to contain standardized product photographs, descriptions, flavor variants, prices, and links to ordering channels such as WhatsApp Business, Instagram, or marketplace platforms.

- **Stage 4. Mentoring and Evaluation**

Following training and technology implementation, partners received ongoing guidance regarding digital financial record-keeping, content management, and customer ordering services. Transaction recording compliance was measured by the proportion of daily sales transactions entered into BukuWarung relative to the total transactions estimated from production and sales records; monitoring was conducted over a 6-week period from August to September, utilizing BukuWarung transaction logs as the data source. The stability of the Cost of Goods Sold (COGS) and margins was assessed by recalculating COGS using a spreadsheet-based costing template upon every raw material purchase, and by comparing the resulting COGS and margin figures across production groups. Sales performance was measured based on monthly sales summaries generated from BukuWarung. Online channel performance was evaluated based on the number of active marketing channels and the frequency of promotional content uploads per week, tracked through the partners' own channel activities. All indicators were analyzed descriptively by comparing baseline values obtained during the identification phase with final values recorded at the conclusion of the assistance period.

- **Stage 5. Sustainability**

The final stage focused on ensuring that the technology and management practices could continue to be used by the partner after the program ended. The program also emphasized the development of external collaboration and networks to support business sustainability.

Technology And Innovation Implemented

The technology and innovation implemented in this community service program were designed to address two main challenges faced by MASSIPA' Banana Chips, namely limited capacity in business financial management and the suboptimal utilization of digital channels for marketing.

The technological approach was not directed toward the adoption of complex systems, but rather toward the utilization of relatively simple and accessible digital tools that are appropriate to the partner's operational capacity and business needs. Through this approach, the technology was expected to be integrated into the partner's daily business activities and remain usable after the completion of the mentoring program.

The first innovation was a Digital Financial Management System based on Spreadsheet and Business Dashboard. The system was developed as a supporting tool for more systematic recording of business transactions using devices already available to the partner, such as smartphones and laptops. The system covers income and expense recording, transaction recapitulation, Cost of Goods Sold (COGS/HPP) calculation, margin calculation, and presentation of business performance information through a simple dashboard. This system enables previously scattered or inconsistently recorded transaction data to be organized into a more structured financial record. As proposed, the system is intended to support daily transaction recording, periodic financial recapitulation, HPP and margin calculation, and the provision of business performance information as a basis for decision-making.

The digital financial management system was also designed to strengthen the partner's understanding of its business financial condition. Through transaction recording and HPP calculation, the partner is not only encouraged to identify sales revenue but also to understand the costs incurred to produce the products and the margin generated from sales. The training materials include the separation of business and personal finances, recording of income and expenses, profit calculation, and HPP calculation based on total production costs and the quantity of products produced. Thus, the technology functions not merely as a recording tool but also as a supporting instrument for business analysis and decision-making.

The second innovation was a Digital Product Catalog Integrated with Online Marketing Channels. The digital catalog was designed to present information about MASSIPA' Banana Chips in a more structured and consistent manner. The catalog includes product photographs, product descriptions, flavor variants, prices, and access to ordering channels. The catalog is subsequently integrated with relevant digital channels, including WhatsApp Business, Instagram, and marketplace platforms, allowing product information to function simultaneously as a communication and marketing medium. This approach is intended to facilitate consumer access to product information while supporting a more convenient digital ordering process.

Table 1. Technology and Innovation Implemented for the Partner

Aspect	Main Components	Implementation	Function for the Partner
Management Aspect	Digital Financial Management System	Spreadsheet accessible through smartphone/laptop	Supports systematic financial recording
	HPP and Margin Calculation	Structured calculation template	Supports pricing decisions and understanding of product profitability
Marketing Aspect	Branding reinforcement	Logo/ Digital catalog/PDF or catalog link	Provides accessible and consistent product information
	Digital Marketing	Integration of the catalog with digital channels	Expands marketing access and facilitates customer orders

The development of the digital catalog was also integrated with efforts to strengthen branding and digital marketing. The partner received assistance in developing a consistent product identity, preparing product information, producing product photographs, and utilizing digital channels. The partner was subsequently encouraged to produce promotional content more consistently and manage online channels as part of its routine business activities. The program targets included the availability of one active digital catalog, more consistent use of visual identity, and the utilization of at least two online channels to support marketing and customer communication.

The two innovations were designed as an integrated system rather than two independent interventions. The digital financial management system generates information on transactions, production costs, HPP, margins, and sales performance that can support business decision-making. Meanwhile, the digital catalog and online marketing channels strengthen product communication, promotion, and access to ordering. Thus, the technological intervention establishes a business management flow connecting business data recording, information processing, decision-making, and digital marketing activities.

RESULTS AND DISCUSSION

Initial Condition of the Partner

The initial assessment identified two main areas requiring improvement in the management of MASSIPA' Banana Chips: business financial management and digital marketing. From the management perspective, business transactions had not yet been recorded systematically, while the calculation of Cost of Goods Sold (COGS/HPP) and product margins had not been adequately established for the different product variants and package sizes. Consequently, the partner had limited access to structured financial information that could be used to evaluate business performance and support pricing and production decisions.

From the marketing perspective, the partner had already developed several banana chip variants, but product branding and digital marketing activities had not yet been implemented consistently. Product information was not yet organized into a structured digital catalog, while promotional content and online customer service had not been managed as an integrated business activity. These conditions limited the partner's ability to expand its market reach beyond existing customer networks.

The baseline condition indicates that the partner's main challenge was therefore not the absence of business potential, but the limited ability to organize existing business activities into a systematic and digitally supported management process.

Implementation of Digital Financial Management

The first intervention focused on strengthening the partner's financial management through a simple digital recording system. The partner was introduced to structured recording of business

income and expenses, separation of business and personal finances, HPP calculation, and business performance monitoring.

The training used practical examples based on banana chip production rather than abstract accounting concepts. Participants were guided to identify the components of production costs, including raw materials, cooking oil, seasonings, packaging, and other production-related expenses. The total production cost was then divided by the number of products produced to obtain the HPP per package.

This approach allowed the partner to understand the relationship between production costs, HPP, selling price, and profit. The financial management system was subsequently connected to a simple business dashboard that summarizes important business information, including production volume, sales revenue, production costs, HPP, selling price, profit, and inventory information.

The implementation therefore shifted the financial management process from informal recording toward a more structured approach in which transaction data could be used as a basis for evaluating business performance.



Figure 2. Digital Financial Management Training

This digital financial management training utilized the BukuWarung application as a tool for recording partners' daily transactions. Initial assessments comprising structured interviews and reviews of partners' manual records revealed that only about 20–30% of daily transactions were being recorded, with no calculations for Cost of Goods Sold (COGS) or profit margins. Following the intervention, transaction recording was monitored over a six-week period from August to September; during this time, partners recorded a total of 40 transactions in BukuWarung, representing 92% of the estimated total volume. Reconciliation time was measured by comparing the duration required to compile monthly sales summaries before the intervention (manually aggregating scattered records) against the time required afterward (using BukuWarung's built-in summary feature), based on observations made by the team during mentoring visits; this process enabled more accurate, data-driven calculations of COGS and profit margins for each product variant.

Implementation of Branding and Digital Marketing

The second mentoring session focused on strengthening branding by proposing a new logo design to serve as the business's visual identity. It also included hands-on training in creating digital catalogs and content calendars, as well as optimizing marketing channels, all aimed at enhancing product appeal and expanding the digital market reach for MASSIPA' Banana Chips.

The activity began with a participatory discussion regarding product identity and the unique selling points that distinguish MASSIPA' Banana Chips from competitors—specifically, the partner's unique flavor varieties. The mentoring team presented a proposed logo design to the partner as a key branding element intended for consistent use across packaging, digital promotional materials, and product catalogs.



Figure 3. Branding and Digital Marketing Training

Subsequently, the partner received hands-on training on creating digital catalogs—incorporating standard product photos, descriptions, flavor variants, sizes, and prices—and developing promotional content calendars. The session also covered digital marketing channel optimization, including the setup of product catalogs, contact information, and ordering workflows to ensure greater accessibility for potential customers.

Table 2. Program Achievement Indicators

Indicator	Baseline Condition	Program Target	Actual Achievement
Daily transaction recording	20-30% of transactions recorded	90% of transactions recorded	92% (40 boxes of banana chips sold were recorded)
Monthly Recap Time	3-4 Days	1 Days	1 day (100%)
HPP calculation	Not yet systematically available	HPP available for main variants	5 of 5 variants (100%)
Product branding	Not yet consistent	Consistent visual identity	100% of main products
Digital product catalog	Not yet available/structured	1 active catalog	1 catalog
Digital content	Not yet regular	≥3 contents/week	3–4 contents/week
Online marketing channels	Not yet structured	≥2 active channels	2 channels

Mentoring and Monitoring

Following the training sessions, the partner was supported through mentoring activities focusing on the continued use of the financial recording system and digital marketing tools.

Monitoring focused on several indicators established in the program design, including the consistency of transaction recording, availability of HPP information, use of product branding, availability of the digital catalog, frequency of digital content production, and utilization of online marketing channels.

The target indicators include the daily recording of at least 90% of business transactions accompanied by monthly summaries, the availability of Cost of Goods Sold (COGS) calculations for key product variants, consistent visual identity, one active digital catalog, periodic digital content production, and the use of at least two online marketing channels. The final column of Table 2 presents the actual achievements for each indicator, based on monitoring data collected at the end of the assistance period.

Discussion

The results indicate that the main contribution of the program was the integration of financial management and digital marketing capabilities within a single business development intervention. Rather than treating financial management and marketing as separate activities, the program connected transaction data, cost information, pricing decisions, product presentation, and online sales activities.

The implementation of digital financial management addressed a fundamental challenge commonly faced by household-scale businesses: the difficulty of distinguishing between sales revenue, business expenses, production costs, and actual profit. Prior to the intervention, the partner's financial activities had not been organized into a systematic recording mechanism. Through the introduction of structured digital recording and HPP calculation, the partner was encouraged to view financial records as a source of business information rather than merely as administrative documentation.

The HPP calculation was particularly important because food-processing businesses involve multiple production cost components. For banana chips, the cost of production is not limited to the purchase of bananas but may also include cooking oil, seasonings, packaging, gas, and other production-related costs. Failure to include these components may lead to an underestimated HPP and consequently an inappropriate selling price. The training therefore emphasized that pricing decisions should begin with an understanding of production costs.

The use of a simple dashboard further strengthened this approach by converting transaction data into more accessible business information. The dashboard provides a summarized view of production, sales, costs, HPP, and profit. This can help small business owners identify the relationship between operational activities and financial outcomes without requiring advanced accounting skills.

An important aspect of the intervention was also the introduction of the distinction between cash flow and profit. In household businesses, the amount of money remaining after sales is often perceived as profit. However, cash remaining in the business may include funds that are still required for inventory replacement, production costs, or other future business activities. Therefore, digital transaction recording should be accompanied by an understanding of HPP and inventory to avoid misinterpreting cash balances as business profit.

The digital marketing intervention complemented the financial management component. The development of a digital catalog, consistent branding, and online marketing channels provided the partner with a more structured mechanism for communicating product information to customers. This is particularly relevant for household food businesses because the quality of the product alone does not guarantee market access. Consumers also require accessible information about product variants, prices, packaging, and ordering procedures.

These findings are broadly consistent with previous digital-literacy programs for Makassar-based MSMEs, which similarly report that structured mentoring improves partners' use of digital marketing channels and general technology adoption (2). The present results converge with this literature in showing that a simple, familiar digital tool is more readily adopted by household-scale operators than a complex enterprise system, echoing the appropriate-technology argument made in earlier digital-transformation studies (6). At the same time, the results diverge from programs that focused solely on digital marketing literacy (3,4) or solely on bookkeeping applications (8), because those single-aspect interventions could not demonstrate how improved transaction recording translates into better-informed pricing and, in turn, into the product information presented to customers. By connecting HPP calculation to catalog and pricing content, the present program provides evidence that an integrated design closes this gap rather than merely running two parallel activities.

For household-based food MSMEs more broadly, the practical implication is that financial management and marketing mentoring should be designed as one continuous workflow rather than as separate training modules delivered by different facilitators. Where transaction data feed directly into pricing and product communication, partners appear better positioned to make pricing decisions grounded in actual production costs rather than on competitor prices or intuition alone, which is a common risk identified in the household-MSME literature. This suggests that future community empowerment programs targeting similar household enterprises may benefit from

sequencing financial-management training before or alongside branding and digital-marketing training, so that cost information is available before pricing and promotional materials are finalized

CONCLUSIONS

This program set out to strengthen the digital financial management and digital marketing capacity of MASSIPA' Banana Chips through a single, integrated mentoring intervention. Against this objective, the program achieved verified improvements from baseline to the end of mentoring: daily transaction recording through BukuWarung rose from 20–30% to 92%, HPP calculation became available for 5 product variants where none existed before, one structured digital catalog with consistent visual identity was completed, and 2 online marketing channels were made active with content produced at 3-4 per week.

The main practical contribution of this program is a replicable model showing that digital financial management and digital marketing can be mentored as one connected workflow for a household-based food MSME, using tools already familiar to the partner (BukuWarung and a spreadsheet-based costing dashboard) rather than a complex enterprise system. By linking HPP calculation directly to pricing and to the information presented in the digital catalog, the program demonstrates a concrete mechanism through which financial data can inform marketing decisions in household-based MSME, supporting the broader goal of building household-scale business independence documented in similar micro-enterprise development efforts.

This study has several limitations. It reports a single-partner case, so the results are not statistically generalizable to other household MSMEs, and the achievement figures reflect the specific monitoring period of this program rather than long-term sustained use. The evaluation also relied on descriptive comparison of baseline and endline indicators rather than a controlled or longitudinal design, and financial figures were self-reported by the partner through BukuWarung rather than independently audited.

For future community service programs, once the partner has sustained consistent basic financial recording independently, the intervention can be extended toward more advanced business analytics such as product-level profitability analysis, inventory management, customer segmentation, and digital advertising. Follow-up studies involving multiple partner groups and longer post-program monitoring would also help establish whether the improvements observed here are sustained and whether this integrated mentoring model generalizes beyond a single household enterprise.

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