

Financial Management and Digital Marketing Assistance as the Development of MSME Bakso Gang Citra

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in supporting national economic growth, yet they continue to face various challenges, particularly in financial management and marketing. This study aims to provide financial management and digital marketing assistance as part of the development efforts for MSME Bakso Gang Citra, located in Tanjungpinang City. The method employed is qualitative descriptive, carried out through stages of observation, interviews, documentation, and direct mentoring of business owners. Based on the identification results, the main problems found include unsystematic financial recording and marketing practices that still rely on traditional word-of-mouth methods without optimal use of digital media. Financial management assistance was conducted through training in preparing simple financial reports using Microsoft Excel, covering daily transaction recording, cost classification, and preparation of income statements. Meanwhile, digital marketing assistance was provided through training in the use of social media platforms such as Instagram, Facebook, and WhatsApp as promotional tools. The results of the assistance showed an increase in sales from IDR 30,000,000 to IDR 31,000,000 per month, or by 3.33%, along with an increase in gross profit of 3.91%. In addition, a Business Model Canvas (BMC) analysis was carried out to map the overall business model, supporting more targeted and sustainable development strategies. Overall, this mentoring activity contributed positively to improving the managerial and marketing capacity of MSME Bakso Gang Citra, enabling more structured business management as a foundation for long-term enterprise development.

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Introduction

Micro, Small, and Medium Enterprises (MSMEs) contribute significantly to national economic growth. They create employment opportunities, increase community income, and support regional economic stability. However, MSMEs still face numerous obstacles in business development, particularly in financial management and digital marketing. As a result, business growth is not yet optimal, and competitiveness remains limited.

One of the main challenges often encountered by MSMEs is the absence of well-structured financial statements. Business conditions, cash flow control, and decision-making are highly dependent on the availability of financial reports. According to research by J. Ferdinand Pardede et al. (2022), financial statements play a crucial role in helping MSMEs access financing, support collaboration with other parties, and determine appropriate business development strategies.

In addition, the use of digital media in marketing activities has become increasingly important with the advancement of information technology. Digital marketing strategies are considered effective in expanding market reach and increasing product sales. Research by Ditya Wardana & Satya Fauziah (2025) shows that the application of digital marketing positively influences sales growth and business sustainability for MSMEs.

Bakso Gang Citra, an MSME engaged in fast food processing and located in Tanjungpinang City, faces several challenges. Field observations revealed that financial records are still prepared in a simple manner, business promotion relies heavily on word-of-mouth, and social media platforms are not yet fully utilized for marketing. Business management also remains basic, limiting opportunities for optimal development.

Given these conditions, financial management and digital marketing assistance for Bakso Gang Citra is considered essential. The mentoring program included training in preparing simple financial statements using Microsoft Excel, as well as training in the use of social media platforms such as WhatsApp and Facebook for business promotion.

Through this assistance, business owners are expected to gain a better understanding of the importance of structured financial management and the application of digital marketing strategies. Furthermore, the program aims to enhance competitiveness and expand product market reach in a sustainable manner. This is supported by research conducted by Hayati (2024), which states that MSME owners' ability to manage businesses and promote products through digital media can be improved through financial management and digital marketing assistance.

MSMEs are independent productive business units managed by individuals or business entities across all economic sectors. Based on Law No. 20 of 2008, micro enterprises are defined as businesses with assets of up to IDR 50 million and annual turnover not exceeding IDR 300 million. MSMEs play a strategic role in improving community welfare by creating jobs and promoting income distribution. Nevertheless, they continue to face challenges, especially in financial management and marketing (Al Farisi & Iqbal Fasa, 2022).

Sound financial management is the foundation of business sustainability. For MSMEs, structured financial records are essential to control cash flow, evaluate performance, and facilitate access to financing. Weak financial management is one of the main barriers to MSME development, highlighting the need for mentoring to enable business owners to prepare financial records independently (Faidah et al., 2026).

MSME mentoring is a process of providing guidance and training to business owners to enhance their capacity independently. Assistance through financial management and digital marketing has been proven to significantly improve MSME performance. Mentoring activities include problem identification, planning, and training in areas required by business owners (Bastara Zahrosa, Soejono, Udhi Prabowo, Subroto, & Sari, 2024).

Digital marketing is a promotional strategy that utilizes information technology platforms such as social media, messaging applications, and e-commerce. Digitalization of marketing has proven effective in increasing sales of culinary MSMEs, particularly through social media platforms that expand consumer reach. The use of WhatsApp Business and Facebook is considered

effective and affordable for MSMEs beginning digital transformation (Rachman Hakim et al., 2025).

The Business Model Canvas (BMC) is a strategic management framework that describes a business model through nine elements: customer segments, value propositions, channels, customer relationships, revenue streams, key resources, key activities, key partnerships, and cost structure. SWOT analysis and BMC can be applied as solutions to determine comprehensive and targeted development strategies for culinary businesses (Rahayu et al., 2022).

Bakso Gang Citra, as a fast-food MSME, faces two main challenges: unsystematic financial records and marketing that relies solely on word-of-mouth without optimal use of social media. These conditions prompted the implementation of mentoring activities, including training in preparing simple financial statements using Microsoft Excel and training in digital marketing through Instagram, WhatsApp, and Facebook. The mentoring program aims to enable business owners to manage finances independently, expand market reach, and enhance competitiveness sustainably.

Method

This study employed a descriptive method with a qualitative approach through mentoring activities for MSMEs. The approach was chosen to describe business conditions, identify problems, and formulate development strategies for MSME Bakso Gang Citra by providing assistance in financial management and digital marketing. Qualitative research was selected because the process was conducted directly in the field through observation, interviews, documentation, and mentoring activities with business owners. According to Sugiyono (2022) in Nurrisa & Hermina (2025), qualitative research is used to understand phenomena based on real conditions occurring in the field.

The object of this study is MSME Bakso Gang Citra, a fast-food enterprise located in Tanjungpinang City. Field identification revealed several challenges, including unsystematic financial records, reliance on traditional word-of-mouth promotion, and limited use of social media as a marketing tool. These findings are consistent with research by J. Ferdinand Pardede et al. (2022), which emphasizes the importance of financial statements and digitalization in supporting MSME development.

Data collection was conducted using several techniques: observation, interviews, documentation, and direct mentoring. Observation was carried out to examine business conditions, production processes, marketing systems, and management practices. Interviews with the business owner provided insights into operational challenges, mentoring needs, and development targets. Documentation involved collecting data from evidence documents (1–4), including MSME profiles, mentoring plans, mentoring reports, and Business Model Canvas (BMC). These stages align with Bastara Zahrosa, Soejono, Udhi Prabowo, Subroto, & Sari (2024), who state that MSME mentoring involves problem identification, planning, training implementation, and evaluation.

The research stages began with identification of MSME profiles and characteristics (document 1), analyzing business conditions, marketing, production, financial reporting, and mentoring needs. Problem identification followed, covering financial management, marketing, operations, human resources, and business development. The results indicated that financial management and digital marketing were the primary areas requiring assistance.

The next stage involved mentoring plan development (document 2), focusing on financial management and digital marketing. Financial management mentoring included training in

preparing simple financial statements using Microsoft Excel, enabling business owners to record transactions and prepare income statements independently. Digital marketing mentoring involved training in the use of social media platforms such as WhatsApp and Facebook to promote products and expand market reach.

Mentoring implementation was conducted through coaching and hands-on practice (document 3), including material delivery, financial reporting exercises, and digital marketing training. Evaluation was carried out by measuring performance indicators such as increased sales, improved business profits, ability to prepare financial statements, and ability to utilize digital media for promotion. This is supported by Hayati (2024), who found that MSME owners' capacity to manage and market businesses independently can be enhanced through financial and digital marketing mentoring.

Additionally, the Business Model Canvas (BMC) approach (document 4) was applied to analyze the business model of Bakso Gang Citra. The BMC framework consists of nine elements: customer segments, value propositions, channels, customer relationships, revenue streams, key resources, key activities, key partnerships, and cost structure. This approach was used to ensure that business development strategies were more targeted and sustainable. Rahayu et al. (2022) explain that BMC can be applied as an effective strategy for culinary business development to enhance competitiveness.

Finally, the data obtained from all research stages were analyzed descriptively by grouping information into aspects of financial management, digital marketing, and business development. The results of this analysis were used to provide mentoring recommendations tailored to the needs of MSME Bakso Gang Citra, with the aim of improving business capacity, expanding market reach, and strengthening competitiveness.

Result and Discussion

Bakso Gang Citra is a culinary MSME engaged in the processing of fast food, specifically meatballs. The business is located on Jalan Citra, Gang Citra, Tanjungpinang City, and has been independently managed by Mr. Amat since 2003. Over the years, its products have become well known among the local community due to their distinctive taste and relatively affordable prices, making them accessible to a wide range of consumers.

Based on the identification of the business profile, operational activities are still carried out in a simple manner, involving family members without additional labor. Sales are conducted directly using a personal cart, with an average monthly sales volume ranging between 1,500 and 2,000 portions. Monthly revenue is recorded at approximately IDR 30,000,000. Despite being supported by loyal customers and a strategic location, several limitations remain in business management, particularly in financial management and marketing.

The identification stage revealed several challenges faced by MSME Bakso Gang Citra. From an institutional perspective, legal documents such as the Taxpayer Identification Number (NPWP), Business Identification Number (NIB), and other business permits are not yet fully obtained. This condition potentially limits opportunities for access to funding and formal business development.

In terms of financial management, transaction recording has not been conducted in a structured manner. Income and expenditure activities are still recorded simply, resulting in financial information that is not presented accurately. Furthermore, there is no clear separation between business funds and the personal needs of the owner.

From a marketing perspective, promotion is still carried out through traditional word-of-mouth methods, which restricts market reach. The use of digital media as a marketing tool has not

been optimized. In addition, a clear business development plan has not been formulated, and the use of information technology to support business activities remains minimal.

Based on these problems, the main mentoring needs identified are the improvement of financial management capacity and the strengthening of digital-based marketing strategies.

Figure1. Financial Report

Neraca Keuangan (Rp: per/tanggal 30 April 2026)		Laba/Rugi (Rp: /tanggal 30 April 2026)**)	
Aktiva Lancar		Pendapatan	
Kas	30.000.000	a. Penjualan	30.000.000
Bank	-	b. Harga Pokok Penjualan	(22.560.000)
Piutang	-	Laba/margin Kotor	7.440.000
Persediaan Barang	12.000.000	Pendapatan lain-lain	-
Beban dibayar dimuka	-	Total Pendapatan	7.440.000
Perlengkapan	6.000.000	Biaya Operasional Usaha	
Aktiva Tetap		a. Transportasi	200.000
Kendaraan yang terkait usaha	4.000.000	b. Telpn/listrik	60.000
Peralatan dan mesin	80.000	c. Lain-lain	-
Akumulasi Penyusutan {5th} Kendaraan		d. Penyusutan /bulanan	-
Peralatan dan Mesin {3th}	(4.000.000)	Total Biaya	260.000
Total Aktiva	48.080.000	Laba/margin bersih sebelum Pajak	7.180.000
Pasiva		Pajak (harian/bulanan/tahunan)	-
Hutang		Laba/margin bersih setelah Pajak	7.180.000
a. Dagang	-		
b. Bank	-		
Total Modal	48.080.000		
Total Pasiva	48.080.000		

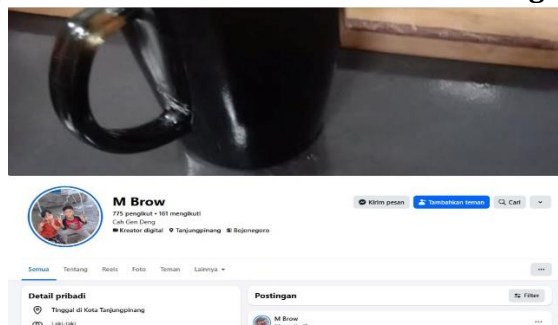
Source : Result of Research,2026

Mentoring in the field of financial management was carried out through training and direct assistance using Microsoft Excel. The program was designed to improve the ability of business owners to record transactions, classify costs, and prepare simple income statements.

Business owners were provided with an understanding of the importance of financial recording for business sustainability. In addition, techniques for daily transaction recording, classification of income and expenses, and preparation of simple financial reports were introduced during the mentoring activities. Guidance was also given on the importance of separating business finances from personal finances to facilitate control and evaluation of business performance.

Through these activities, business owners began to understand the benefits of systematic financial recording. They also acquired the ability to independently prepare simple financial statements. With these skills, business development is expected to be monitored more effectively, and business decisions can be made based on more accurate financial information.

Figure.2 Social Media of MSMEs Bakso Gang Citra



Digital Marketing Mentoring

In addition to focusing on financial aspects, the strengthening of digital marketing capabilities was also carried out through mentoring programs. Training in the use of social media, particularly Instagram and Facebook, was introduced as promotional tools that are easy to implement and well-suited to the characteristics of the business.

Business owners were provided with an understanding of the basic concepts of digital marketing, the importance of social media presence in enhancing business competitiveness, and effective promotional techniques through digital platforms. In practice, activities included the creation of business accounts, the preparation of simple promotional content, and the use of product photos as marketing communication media.

Based on the mentoring results, business owners began to understand the use of social media as a promotional tool. Wider consumer reach is expected to be achieved through the application of digital media. Furthermore, increased customer interaction and expanded market opportunities are anticipated as outcomes of utilizing these digital platforms.

Figure.3 The Result of Assistance

No.	Uraian	Satuan	Target	Awal Pendampingan	Akhir Pendampingan	Pencapaian Target pada akhir pendampingan	Peningkatan/penurunan awal dan akhir Pendampingan	Ketercapaian Target Akhir Pendampingan *)
1	2	3	4	5	6	$8 = (6)/(4) \times 100\%$	$10 = (6)-(5)/5 \times 100\%$	12 (Tercapai/Tidak Tercapai)
1	Nilai Penjualan	Rp juta /bulan	Rp 50.000.000/bulan	Rp 30.000.000/bulan	Rp 31.000.000/bulan	62%	3,33%	Tidak Tercapai
2	Nilai Pendapatan kotor	Rp Juta /bulan	Rp 12.000.000/bulan	Rp 7.440.000/bulan	Rp 7.731.000/bulan	64%	3,91%	Tidak Tercapai
3	Nilai Keuntungan Bersih	Rp Juta /bulan	Rp 10.000.000/bulan	Rp 7.000.000/bulan	Rp 7.471.000/bulan	74%	4,05%	Tidak Tercapai
4	Tingkat Marjin Bersih	(%) Penjualan	33,3%	25,6%	24,1%	72,4%	0,84%	Tidak Tercapai

Source : Result of Research,2026

Evaluation of Business Conditions Before and After Mentoring

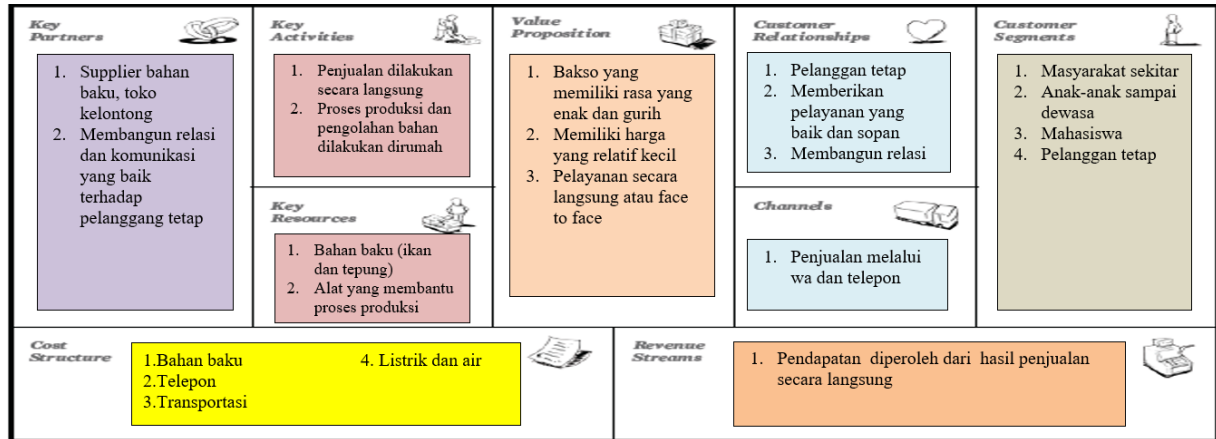
A comparison between business conditions before and after the implementation of the mentoring program was conducted during the evaluation process. Based on the evaluation results, improvements were observed in several business performance indicators, although the predetermined targets were not fully achieved.

Sales increased from IDR 30,000,000 to IDR 31,000,000 per month, representing a growth of 3.33%. Gross profit also rose from IDR 7,440,000 to IDR 7,731,000 per month, or 3.91%. Meanwhile, net profit increased from IDR 7,170,000 to IDR 7,471,000 per month, equivalent to 4.05%.

These improvements demonstrate a positive contribution to business development. Although the achievements remain below the planned targets, changes in business management have begun to emerge particularly in financial administration and the utilization of digital media as a marketing tool.

Analisis Business Model Canvas (BMC)

Figure .4 Business Model Canvas



Source: Final Results of Business Model Canvas (2026)

Business Model Canvas (BMC) Analysis

The business model of MSME Bakso Gang Citra was identified and mapped using the Business Model Canvas (BMC) framework. Based on the BMC, the main customer segments consist of the local community, university students, loyal customers, and consumers from various age groups.

The value propositions offered to customers include meatball products with distinctive taste, affordable prices, and friendly service. Product distribution is carried out through direct sales and communication via WhatsApp and telephone.

Customer relationships are maintained through good service, consistent product quality, and continuous communication with loyal customers. The key resources of the business include production equipment, a personal cart, operational vehicles, and raw materials. Key activities involve raw material procurement, production processes, product packaging, and customer service.

Business operations are supported by raw material suppliers and local grocery stores as business partners. The cost structure consists of raw material costs, transportation costs, and other operational expenses. Revenue streams are derived primarily from direct sales of meatball products to consumers.

Based on the BMC analysis, business development opportunities can be enhanced through the optimization of digital marketing, improvement of service quality, and strengthening of a more structured management system.

Discussion

Low-quality financial management and limited use of digital technology in marketing were identified as the main problems faced by MSME Bakso Gang Citra. Prior to the mentoring program, adequate financial recording systems were not in place, and marketing relied heavily on traditional methods. This condition is consistent with the findings of J. Ferdinand Pardede et al.

(2022), who stated that many MSMEs have not yet optimally implemented digitalization and structured financial reporting, thereby limiting business growth.

Through the mentoring program, the capacity of business owners was successfully improved. In financial management, business owners gained an understanding of the importance of transaction recording, cost classification, and preparation of simple financial statements. In marketing, the use of social media as a promotional tool began to be applied to support market expansion. These results align with Hayati (2024), who explained that MSME owners' ability to manage and develop businesses can be enhanced through financial reporting and digital marketing assistance.

The improvement in business capacity is also supported by Bastara Zahrosa, Soejono, Udhi Prabowo, Subroto, & Sari (2024), who found that MSME performance can be strengthened through mentoring in financial management and digital marketing. Furthermore, the use of social media as a promotional medium is reinforced by Rachman Hakim et al. (2025), who emphasized that market expansion, improved customer communication, and enhanced competitiveness can be achieved through digital platforms.

The application of the Business Model Canvas (BMC) allowed the business model of Bakso Gang Citra to be identified more clearly. Evaluation of various aspects from customer segments to cost structure was conducted comprehensively through this approach. These findings are consistent with Rahayu et al. (2022), who noted that more targeted and sustainable business development strategies can be formulated using the BMC as an analytical tool.

Overall, the mentoring program contributed positively to improving managerial and marketing capacity at MSME Bakso Gang Citra. Although business performance improvements remain relatively limited, the shift toward more structured management practices can be considered an early indicator of the program's success in supporting sustainable business development. These results also reinforce the findings of Ditya Wardana & Satya Fauziah (2025), who stated that MSME growth and sustainability can be supported through enhanced managerial capacity and the application of digital marketing.

Conclusion

The mentoring activities in financial management and digital marketing for MSME Bakso Gang Citra contributed positively to enhancing business management capacity. Prior to the mentoring program, financial recording was conducted in a simple manner without a structured system, and marketing relied solely on word-of-mouth without optimal use of digital media. Through training in preparing simple financial statements using Microsoft Excel, business owners improved their understanding of transaction recording, cost classification, and preparation of income statements. In addition, digital marketing mentoring using Instagram, Facebook, and WhatsApp helped business owners develop the ability to utilize social media as promotional tools.

In terms of performance, sales increased from IDR 30,000,000 to IDR 31,000,000 per month (3.33%), while gross profit rose by 3.91%. Although these achievements remain below the targeted outcomes, the shift toward more structured business management practices can be considered an early indicator of the program's success in supporting sustainable business development.

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