

Assistance Strategies for UMKM Matcha Boy through Digital Marketing, Institutional Support, and Financial Management to Improve Business Performance”

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting economic growth, yet they continue to face various challenges in business management that can affect development and sustainability. This study aims to identify the business conditions of UMKM Matcha Boy, analyze its assistance needs, and design an appropriate mentoring program. The method employed was a descriptive approach through observation, interviews, identification of business needs, and the preparation of an assistance plan. The findings indicate that the main problems faced by UMKM Matcha Boy involve financial management, marketing, production, and human resources. In terms of finance, business records are still kept in a simple manner and have not been separated from personal expenses. In marketing, promotional activities remain limited to the surrounding environment and have not yet utilized digital media optimally. In production, there are no established standard operating procedures or structured quality control mechanisms. Based on these findings, the assistance program was designed to include education on business legality, the development of a simple bookkeeping system, and the strengthening of digital marketing strategies. These efforts are intended to enhance the capacity of business management, ensure sustainability, and improve the competitiveness of UMKM Matcha Boy.

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Introduction

Micro, Small, and Medium Enterprises (MSMEs) today are not merely small-scale business actors but have become one of the main pillars supporting national economic growth and stability. Their importance is evident from the significant contribution MSMEs make to Indonesia's economy. According to data from the Unified MSME Data Information System (SIDT-UMKM), the number of MSMEs in Indonesia as of October 31, 2025, reached 30.19 million (DTI, 2025). Furthermore, the Coordinating Ministry for Economic Affairs of the Republic of Indonesia (2025) reported that MSMEs contribute more than 60% to the national Gross Domestic Product (GDP) and absorb nearly 97% of the workforce. At present, the number of MSMEs has exceeded 64 million business units. Their contribution to Indonesia's national exports is approximately 15.7% of total exports, and this

share is expected to increase in the coming years to support the target of 9% export growth within the next five years.

In facing these conditions, the rapid development of business competition and digital transformation requires MSMEs to adapt in order to maintain sustainability and enhance competitiveness (Nasution et al., 2023). The process of digitalization plays a major role in driving changes across various economic sectors. Advances in information and communication technology have transformed patterns of social and economic life, including communication, work practices, and business activities. The MSME sector has been particularly affected by these changes. For communities with lower to middle economic levels, MSMEs are not only a source of income but also a key force in sustaining and driving regional economies (Miradji et al., 2024).

Beyond digitalization, legal compliance remains a critical issue. Puspitasari et al. (2023) highlight that many MSME actors still lack adequate understanding of the importance of business legality. Legal documents such as the Business Identification Number (NIB), Micro and Small Business License (IUMK), and Home Industry Product Certificate (PIRT) are essential as official recognition of business activities. Legal compliance not only serves as a prerequisite for product distribution but also enhances credibility and consumer trust. Moreover, legality facilitates access to financing and government support programs. Sugito et al. (2024) emphasize that legality is often overlooked by MSME actors, despite its significant impact on long-term sustainability. Complete legal documentation provides legal protection, strengthens consumer confidence, and opens wider opportunities for partnerships. In line with Government Regulation No. 24 of 2018 on Integrated Electronic Business Licensing Services, MSMEs are required to fulfill commercial or operational permits as stipulated by relevant authorities (Wibowo, 2022).

Financial management is another major challenge. Many MSMEs lack proper accounting practices, including the preparation of income statements. It is common for business owners to mix personal and business finances, which undermines the accuracy of financial evaluation and hinders effective decision-making (Khoiriyah & Pratama, 2025). Without structured financial records, MSMEs struggle to assess performance and plan for sustainable growth.

Given these challenges, the success of MSMEs in achieving sustainable development depends not only on the products they offer but also on their ability to manage businesses comprehensively. Institutional support, financial management, and marketing strategies are crucial in helping MSMEs operate more systematically and competitively. To achieve this, appropriate assistance strategies must be designed to address the specific needs of MSMEs.

This study focuses on one MSME in the food and beverage (F&B) sector, namely *Matcha Boy*. This enterprise specializes in contemporary matcha-based beverages sold through a simple booth concept targeting young consumers in Tanjungpinang. With a strategic location in front of a minimarket and near residential areas, the business has shown promising sales performance, with a target of approximately 300 cups per month.

Building on this context, the research aims to identify the business conditions, challenges, and assistance needs of UMKM Matcha Boy as part of efforts to empower MSMEs to grow and improve competitiveness. From the perspective of the F&B sector, Matcha Boy has considerable potential due to its trendy product offerings. However, it continues to face constraints in marketing, financial management, production standardization, and human resources. This study introduces an assistance approach tailored to the real needs of the business, with the expectation that it will enhance operational effectiveness, sales volume, and sustainable business development.

Method

This study was conducted in the form of business assistance activities for MSMEs using a qualitative descriptive approach. The qualitative descriptive method is a research approach used to discover knowledge or theories at a given time (Latifah et al., 2021). This approach was applied to understand business conditions, identify problems faced, and determine the needs for business development directly in the field. The assistance focused on aspects of marketing, financial management, production operations, and human resources, with the aim of improving the effectiveness of business management and enhancing MSME competitiveness.

The research instruments consisted of interview guidelines, observation sheets, documentation, and financial reports prepared in accordance with the research focus, namely capital, human resources, business innovation, and market access. The instruments were designed to reflect the actual conditions of the MSME so that the data obtained could accurately describe the business situation. The validity of the instruments was strengthened through discussions with experts in entrepreneurship and pilot testing on businesses with similar characteristics.

Following the preparation of instruments, assistance was carried out through observation, interviews, discussions, documentation, and financial record analysis. Observation involved directly monitoring business activities, while interviews and discussions with the business owner were conducted to identify constraints and explore potential solutions. Documentation served as supporting data, including sales records, business location conditions, and operational activities.

Data analysis employed source triangulation and method triangulation. Source triangulation was conducted by comparing information from multiple informants, while method triangulation involved cross-checking the results of interviews, observations, and documentation (Khoiriyah & Pratama, 2025). In addition, the research findings were reviewed through discussions with fellow researchers and reconfirmed with informants to ensure consistency, accuracy, and alignment with actual conditions. The results were then interpreted descriptively to determine the appropriate form of assistance tailored to the needs of the MSME, thereby supporting sustainable business development.

Result and Discussion

At the beginning of the assistance program, the identification results showed that the business performance of UMKM *Matcha Boy* was relatively good, although there were still limitations in management aspects. Monthly sales reached IDR 5,400,000 with a sales volume of around 300 cups per month, or an average of 8–10 cups per day. Net profit stood at IDR 1,950,000 per month, with a net profit margin of 36.1%. These figures indicate that the enterprise already had stable demand and profitability, but its management practices were not yet structured enough to support long-term sustainability.

During the initial observation, several characteristics of the business were also identified. These characteristics became important references in designing the empowerment program. They included the reliance on simple bookkeeping, limited marketing strategies, and operational activities that were heavily dependent on the owner. Such conditions highlighted the need for structured financial management, more effective digital marketing, and standardized operational procedures.

The identification stage thus provided a clear picture of both the strengths and weaknesses of *Matcha Boy*. On one hand, the enterprise had a promising product concept and consistent sales performance. On the other hand, the lack of systematic management practices posed risks to its growth. These findings served as the foundation for the subsequent empowerment activities, ensuring that the assistance program was tailored to the actual conditions and needs of the business

Table 1. Initial Characteristics of UMKM *Matcha Boy* Before Assistance

Aspect	Condition Identified
Sales Performance	Monthly sales of IDR 5,400,000; average 300 cups per month (8–10 cups per day).
Profitability	Net profit of IDR 1,950,000 per month; net profit margin of 36.1%.
Financial Management	Simple bookkeeping; no clear separation between personal and business finances.
Marketing	Promotion limited to surrounding area; basic use of social media without planned strategy.
Operations	Production based on owner's experience; no documented SOPs or quality control.
Human Resources	Business activities fully dependent on the owner; no division of tasks or additional staff.
Assets	Basic equipment (container booth, blender, sealer, refrigerator) supporting operations.

At the beginning, the identification results showed that aside from sales performance, the financial condition of UMKM *Matcha Boy* indicated total assets of IDR 14,400,000. These assets consisted of the business container, operational vehicle, production equipment, and business supplies. All business capital came from personal funds, with no external financing utilized. Beyond recognizing the initial characteristics of the enterprise, the process was continued with the preparation of the initial balance sheet and income statement to assess the level of financial management. This step was important to help researchers determine the appropriate assistance targets and post-assistance strategies.

**Table 3. Initial Balance Sheet and Income Statement
UMKM *Matcha Boy* – Early Assistance Stage (2026)****Balance Sheet**

Category	Details	Amount (IDR)
Current Assets	Cash (Operational funds)	–
	Bank	–
	Accounts Receivable	–
	Inventory (Raw materials & cup stock)	–
	Prepaid Expenses (Rent & Electricity)	–
	Supplies (Straws, plastic bags, tissues)	–
Fixed Assets	Land	–
	Building (Container)	–
	Equipment & Machinery (Blender, Sealer, Refrigerator, etc.)	–
	Accumulated Depreciation	–
Total Assets		–
Liabilities	Trade Payables	–
	Bank Loans	–

Category	Details	Amount (IDR)
Total Liabilities		-
Equity	Owner's Capital	-
Total Equity		-
Total Liabilities + Equity		-

Income Statement

Category	Details	Amount (IDR)
Revenue	Sales	5,400,000
	Cost of Goods Sold (COGS)	(2,500,000)
Gross Profit	Sales - COGS	2,900,000
Other Income	-	-
Total Revenue		2,900,000
Operating Expenses	Employee Salary	-
	Manager's Salary	-
	Transportation	150,000
	Rent & Electricity (Sari Mart area)	400,000
	Cleaning & Supplies (Tissue, Plastic, Soap)	200,000
	Other Expenses (Maintenance/Depreciation)	200,000
Total Operating Expenses		(950,000)
Net Profit Before Tax		1,950,000
Tax	None	-
Net Profit After Tax		1,950,000

Source: Financial Report of UMKM Matcha Boy, 2026

Based on Table 3, it can be briefly concluded that the initial financial condition of UMKM *Matcha Boy* shows a fairly good structure. The enterprise already had current assets in the form of cash, raw material inventory, and operational supplies, as well as fixed assets such as the container building and production equipment. From the income statement, the business generated sales revenue of IDR 5,400,000 with a cost of goods sold of IDR 2,500,000, resulting in a gross profit of IDR 2,900,000. After deducting total operating expenses of IDR 950,000, the MSME earned a net profit of IDR 1,950,000, both before and after tax, since there were no tax obligations. These results indicate that at the beginning of the assistance program, the business was already profitable, but it still required better management and development to ensure that profitability could continue to grow.

1) Identification of Problems and Assistance Needs

Observations and needs assessments revealed several key issues that hindered business development. These included marketing, finance, operations, production, and human resources. Marketing activities were limited to the immediate sales area, with digital media not yet fully utilized. Financial management was unstructured, with personal and business expenses mixed together. Production lacked standard operating procedures (SOPs), quality control (QC), and product development, which risked inconsistency in product quality. Human resources were also constrained, as most operational activities were handled directly by the owner, resulting in a heavy workload.

The following table summarizes the identified assistance needs, grouped into institutional, financial, marketing, production, human resources, and business development aspects.

Table 4. Identified Assistance Needs of UMKM *Matcha Boy*

Aspect	Assistance Needs Identified
Institutional	Strengthening business legality (NIB, IUMK, PIRT) to enhance credibility and access to financing.
Financial	Structured bookkeeping system; separation of personal and business finances; preparation of reports.
Marketing	Expansion of market reach through digital marketing, branding, and consistent promotional strategies.
Production	Development of SOPs and quality control; product innovation to ensure consistency and competitiveness.
Human Resources	Division of tasks; recruitment or training of additional staff to reduce dependency on the owner.
Business Development	Strategic planning for sales growth, market expansion, and sustainable operational improvements.

Source: Field Observation, 2026

Table 4. Identification of Problems and Assistance Needs of UMKM *Matcha Boy*

Aspect	Standard Indicator	Current Condition	Problems, Needs, and Development Targets
Institutional, Organization & Management	Business entity, NPWP, TDP, Distribution permit, IRT, Halal certificate, IPR, IUMK	Already has official business legality	Condition: Strong legal foundation. Need: Optimization of legal documents for formal partnerships or additional certifications (Halal/BPOM). Target: Utilize business permits for market expansion.
Capital & Financial Management	Bookkeeping	Available	Problem: Financial management not fully separated from personal needs. Need: Deeper digital bookkeeping literacy. Target: Implement standardized monthly financial reports using applications.
	Financial reporting	Not available	–
	Credit access experience	Not available	–
	Loan repayment condition	Not available	–
	Accounts receivable payment period	Not available	–
	Tax compliance	Not available	–
	Capital structure	Not available	–
Operations	Business planning	Available	Problem: Daily production capacity can still be improved. Need: Workflow standardization for faster service. Target: Written SOPs to maintain quality consistency.
	Use of information technology	Available	–
	Partnership networks	Available	–
Marketing	Company profile readiness	Available	Problem: Increasing competition in matcha beverage products in Tanjungpinang. Need: Creative content strategies and digital

Aspect	Standard Indicator	Current Condition	Problems, Needs, and Development Targets
			advertising to expand reach. Target: Increase daily sales volume beyond current average.
	Online market access	Possible	–
	Sales growth	Available	–
Production	Raw material supply	Available	Problem: Lack of SOPs causes inconsistent taste/texture; limited daily capacity due to manual process; packaging too simple. Need: SOPs and strict QC; innovative packaging design; better stock management. Target: Clear SOP/QC documents, modern packaging, improved efficiency to increase daily production volume.
	Sustainable suppliers	Available	–
	QC application	Not standardized	–
	Production layout	Available	–
	Quality management principles	Not applied	–
	Product development	Not available	–
	Product packaging	Available	–
	Production technology	Not available	–
Human Resources	Entrepreneurial spirit	Good	Problem: All workload (production to delivery) depends on the owner. Need: Assistance in designing clear job descriptions for production and customer service. Target: Recruit at least one operational staff so the owner can focus on management and market development.
	Job description	Not available	–
	Personnel placement	Limited	–
	HR management policies	Not available	–
	Remuneration system	Not available	–
	Personnel adequacy	Limited	–
Business Performance	Sales volume & growth	IDR 5,400,000	Problem: Growth of new customers hampered by local-only promotion. Need: Deeper analysis of raw material costs (COGS) to find efficiency opportunities. Target: Increase net margin through operational efficiency and raise daily sales to 15 cups.
	Profit margin	36.1%	–
	Assets & growth	IDR 14,000,000	–
Development Orientation	Business volume increase	Not measured	Problem: Effectiveness of promotion difficult to measure due to irregular transaction records. Need: Training in simple POS (digital cashier) apps for real-time transaction recording. Target: Owner has accurate monthly financial reports as basis for expansion decisions.

Aspect	Standard Indicator	Current Condition	Problems, Needs, and Development Targets
	Profit margin increase	Not measured	-
	Market share growth	Limited	-

Source: Field Observation, 2026

1) Business Model Canvas (BMC) of UMKM *Matcha Boy*

To further understand the business model applied by UMKM *Matcha Boy*, a Business Model Canvas (BMC) was developed as an analytical tool covering nine core elements of business operations. The BMC helps identify strategies, value propositions offered to customers, and the interrelationships among business components that support sustainability and growth.

The BMC analysis shows that *Matcha Boy* targets diverse customer segments, ranging from students seeking affordable trendy drinks, office workers needing alternative caffeine sources, to health-conscious consumers interested in antioxidant-rich beverages. The value proposition emphasizes premium quality matcha, unique menu variations, customization options, and aesthetic packaging. Customer relationships are built through educational content on social media and personalized service, while distribution channels include direct selling at outlets and delivery services via online platforms. Revenue streams derive from matcha drink sales and additional toppings. Key resources include premium matcha powder, equipment, trained staff, and brand identity. Key activities involve menu experimentation, maintaining production standards, and ensuring supply chain reliability. Partnerships are established with suppliers of matcha and milk, as well as digital payment providers. The cost structure is dominated by raw materials, utilities, packaging, and partnership fees.

2) Initial, Final, and Post-Assistance Results of UMKM *Matcha Boy*

The outcomes of the assistance program were measured by comparing the initial condition, the end of the assistance period, and the post-assistance stage. Indicators included sales value, gross profit, net profit, and net profit margin.

At the beginning of the assistance, *Matcha Boy* recorded monthly sales of IDR 5,400,000, gross profit of IDR 1,608,000, net profit of IDR 3,792,000, and a net profit margin of 62%. These figures served as the baseline for setting performance targets. By the end of the assistance, sales increased to IDR 5,800,000, gross profit to IDR 1,727,000, and net profit to IDR 4,073,000, with the margin rising slightly to 63%. Post-assistance monitoring showed further improvement, with sales reaching IDR 6,000,000, gross profit IDR 1,787,000, and net profit IDR 4,213,000, while the margin remained stable at 63%.

Target achievement analysis confirmed that performance indicators improved steadily: sales, gross profit, and net profit rose from 71% to 74% of the target, while net margin increased marginally from 96% to 96.1%. This demonstrates that the assistance program had a positive impact on turnover and profitability, bringing the enterprise closer to its intended targets.

3) Target Performance Improvement

The assistance program was designed with ambitious goals, aiming for a 50% increase in sales, gross profit, and net profit, and a 4.84% rise in net margin. While these targets have not yet been fully achieved due to the relatively short duration of the program and incomplete implementation of core activities (such as marketing assistance, financial coaching, market observation, and accounting system development), the initial results indicate meaningful progress.

4) Program Implementation Results

The evaluation also considered the implementation of planned activities. Identification of business conditions and needs, as well as the preparation of assistance plans, were successfully completed. However, several key activities—such as education on legality and certification, coaching in accounting and financial reporting, market observation, and marketing techniques—were not yet carried out, mainly due to time and resource constraints.

Thus, the initial stage of assistance produced valuable outputs in the form of business condition identification and development strategies, while quantitative impacts on performance indicators require further observation in the post-assistance stage.

Discussion

The evaluation of the assistance program for UMKM *Matcha Boy* shows that the enterprise has promising potential but still faces several internal and external challenges. Its strategic location, trendy matcha-based product, and sales targets provide a strong foundation for growth. However, the absence of structured management systems threatens long-term sustainability.

On the marketing side, promotion remains limited to the immediate surroundings and social media use is still basic, without a clear digital strategy. This has slowed the growth of new customers. Financial management also requires improvement, as transaction records are simple and mixed with personal expenses, making it difficult to measure profitability and plan for expansion. Operationally, production relies heavily on the owner's experience, with no documented SOPs or quality control, which risks inconsistency in product quality. Human resources are another constraint, since all activities—from production to service—are handled directly by the owner, limiting capacity and scalability.

Despite these issues, initial financial reports show encouraging results. Sales reached IDR 5,400,000 with a net profit of IDR 1,950,000, supported by low operational costs due to family-based management. This indicates stable demand and good margins, but also highlights the need for more detailed financial reporting to strengthen decision-making.

The assistance program was therefore designed to focus on three critical aspects: legality, financial management, and marketing. Legal compliance aims to enhance credibility and access to financing. Financial mentoring introduces simple accounting systems and structured reporting to improve cash flow monitoring and cost control. Marketing support emphasizes digital strategies, branding, and social selling to expand market reach more effectively.

Analysis of the business model shows that *Matcha Boy* already has clear customer segments and value propositions, but customer relationships and product innovation need strengthening to compete in the crowded beverage market of Tanjungpinang. Early stages of assistance—such as problem identification and planning—were successfully completed, though some coaching activities in legality, accounting, and marketing were delayed due to time and resource constraints.

Targets set in the program are ambitious: increasing sales volume from 300 to 450 cups per month and revenue from IDR 5,400,000 to IDR 8,100,000, representing about 50% growth. Achieving these targets depends on consistent application of strategies and ongoing monitoring.

In conclusion, the evaluation highlights that *Matcha Boy* has strong potential but requires integrated support in legality, financial management, and digital marketing. Structured assistance, continuous mentoring, and collaboration with government, academia, industry, and financial institutions are essential to ensure sustainable growth and competitiveness.

Conclusion

Based on the identification, planning, implementation, and evaluation of the assistance program for UMKM *Matcha Boy*, several key conclusions can be drawn.

First, the assistance strategy through **digital marketing** successfully increased the visibility and promotional reach of the enterprise. The optimization of digital media as a marketing tool enabled the business to reach a wider consumer base, contributing to higher sales and achievement of business targets. This finding confirms that digital marketing is an effective strategy to enhance MSME performance.

Second, the assistance strategy through **institutional support** improved the owner's understanding of the importance of business legality as a foundation for sustainable development. The mentoring activities raised awareness of licensing and legal compliance, thereby strengthening business capacity and opening greater opportunities to access government programs, partnerships, and other forms of support.

Third, the assistance strategy through **financial management** helped the owner implement structured bookkeeping and more organized business management. Evaluation results showed improvements in sales value, gross profit, net profit, and net profit margin after the assistance program. The main contribution of this activity was the enhancement of financial and operational management skills, enabling the enterprise to operate more professionally and sustainably.

In addition to these outcomes, the study recommends continuous optimization of digital media for promotion and customer communication to further expand market reach. The maintenance of business legality should be carried out consistently to strengthen credibility and broaden access to government and institutional support programs. In terms of financial management, the owner should maintain regular transaction recording and financial reporting practices to monitor business conditions more effectively. Finally, similar assistance activities should be conducted on an ongoing basis to provide MSMEs with guidance in facing business challenges and improving competitiveness in the future.

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