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IMPLEMENTATION AND EARLY MONITORING OF SMARTPRENEUR DIGITAL EMPOWERMENT FOR MSMES

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ABSTRACT

This community service program aimed to strengthen the financial and marketing capabilities of micro, small, and medium enterprises (MSMEs) through smartphone-based digital entrepreneurship. The partner was Depok Kreatif Preneur, a community of 33 micro-entrepreneurs in Cimanggis, Depok, Indonesia. A participatory five-stage empowerment model was implemented through coordination, needs assessment, training, Smartpreneur technology application, mentoring, and monitoring. The intervention integrated basic financial management, smartphone-based transaction recording through smartpreneursyariah.com, and digital marketing supported by artificial intelligence for content creation. Baseline data showed that 27.27% of participants had not recorded transactions, 36.36% had not separated business and household finances, and 57.58% mainly relied on personal WhatsApp for marketing. Monitoring results indicated that reported aggregate sales increased from IDR 464 million to IDR 522 million, representing a 12.50% increase, with 26 of 33 participants reporting higher sales. All respondents reported an expansion of market reach from Depok to the Greater Jakarta area, without separate verification of promotional exposure, inquiries, or completed sales outside Depok. The program also produced three thematic training modules and a structured evidence repository. The findings indicate that practical, mobile-based mentoring can support measurable early-stage MSME empowerment, although transaction-level verification and longer-term monitoring remain necessary. The contribution is an integrated implementation model and a transparent account of early participant reports.

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INTRODUCTION

Micro, small, and medium enterprises (MSMEs) play an important role in local economic resilience, employment creation, and household income generation. Their contribution, however, is increasingly shaped by their ability to manage financial information and use digital channels effectively. Digital transformation is not merely the adoption of new applications; it requires the integration of technology with business capability, managerial discipline, and market-oriented practices. Studies on SMEs show that mobile applications can strengthen business sustainability and operational flexibility when technology is embedded in daily routines rather than used only during training sessions (Rakshit et al., 2021; Andysa et al., 2024).

Depok is a rapidly growing urban area adjacent to Jakarta. The 2025 local development context recorded a population of 2,167,961, an economic growth rate of 5.50%, an open unemployment rate of 6.52%, and a Gini ratio of 0.475. The city's strategic development agenda identifies unemployment, investment climate, and the independence of MSMEs and cooperatives as continuing policy concerns (Bapperida Kota Depok, 2026). This context creates a strong rationale for community-based interventions that enable MSMEs to manage their businesses more systematically and access wider urban markets.

The partner in this program was Depok Kreatif Preneur, a productive community consisting of 33 micro-entrepreneurs located in Cimanggis, Depok. Most members operate household-scale businesses. Baseline data showed that 28 of 33 respondents (84.85%) were engaged in food and beverage businesses, three (9.09%) in trading, and two (6.06%) in services. Women represented 84.85% of respondents. Although members generally had smartphones and internet access, these resources had not yet been transformed into structured business-management tools.

The initial assessment identified two priority empowerment areas. First, financial management practices remained weak: 9 of 33 respondents (27.27%) had not recorded transactions, two (6.06%) relied mainly on memory, 16 (48.48%) still used notebooks, and only four (12.12%) had used financial applications. In addition, 12 respondents (36.36%) had not separated business and household finances and 11 (33.33%) did so only occasionally. Second, digital marketing capability was uneven. Nineteen of 33 respondents (57.58%) mainly relied on personal WhatsApp, while the baseline marketing reach of all respondents remained centered in Depok. These conditions limited the quality of financial decisions, branding consistency, market expansion, and the ability to scale business operations.

This community service program therefore aimed to strengthen MSME financial and marketing capability through smartphone-based digital entrepreneurship. The intervention combined basic financial-management training, practical use of smartpreneursyariah.com for transaction recording and business monitoring, and digital marketing training that included AI-assisted content ideation. The program was implemented under the 2026 Regular Community Service Program, Community Partnership Empowerment Scheme, funded by the Directorate of Research and Com

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munity Service, Directorate General of Research and Development, Ministry of Higher Education, Science, and Technology of the Republic of Indonesia. The program supports SDG 8 on decent work and economic growth and is also relevant to SDG 9 through community-level digital innovation.

LITERATURE REVIEW

Digital transformation offers MSMEs opportunities to improve efficiency, market access, customer interaction, and resilience. Mobile technology is particularly relevant to micro-enterprises because it reduces the need for complex hardware and allows business functions to be performed through devices already owned by entrepreneurs. Rakshit et al. (2021) showed that mobile applications can support SME sustainability, while Andysa et al. (2024) highlighted the role of mobile applications in post-pandemic MSME transformation and inclusive economic growth. These findings suggest that smartphone-based empowerment is appropriate for communities whose members already possess mobile devices but have not yet integrated them into business processes.

Financial information quality is equally important. Reliable records enable entrepreneurs to identify revenue, costs, margins, and cash-flow conditions more accurately. Hasanah et al. (2021) emphasize the importance of financial information quality for SMEs, while Hasbolah et al. (2021) link digital accounting competency with sustainable MSME performance. In practical terms, the value of a financial application does not lie only in automating records, but in helping users interpret information for decisions. This is consistent with evidence that technology adoption is influenced by readiness, perceived usefulness, and user acceptance (Musyaffi et al., 2022).

Marketing studies identify opportunities for digital channels but also the skills needed to use them. Malesev and Cherry (2021), in a construction SME context, identify weaknesses in planning, monitoring, and maintaining digital marketing. Jadhav et al. (2023) review the wider SME digital-marketing literature, and Widiati and Saragih (2025) describe community mentoring through online marketing. These sources support practice and assistance rather than assuming that channel access alone improves performance. OECD (2025) survey evidence from seven countries identifies marketing and sales as a common business-support use of generative AI, while highlighting skills and copyright concerns. This evidence motivates supervised content drafting, but cannot establish the effectiveness of AI for the Depok participants.

The conceptual logic of this program is consequently an integrated capability pathway: financial literacy and disciplined recording improve the quality of business information; mobile technology makes routine recording more accessible; and stronger information and digital marketing capability support better decisions and wider market reach. The intervention was designed so that technology was accompanied by practice, mentoring, and follow-up evaluation.

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MATERIAL AND METHOD

The program used a participatory empowerment approach that positioned the partner community as an active participant in problem identification, implementation, and evaluation. The intervention was organized into five stages: (1) socialization and needs mapping, (2) practice-based training, (3) technology application, (4) mentoring and evaluation, and (5) sustainability strengthening. Field implementation was conducted through five meetings or visits rather than a single event, enabling the team to verify needs, prepare interventions, monitor application, and document early outcomes.

Figure 1. Five-stage Smartpreneur empowerment framework.

Table 1. Implementation sequence of the community empowerment program.

Date	Activity	Main Output
6 July 2026	Program coordination	Alignment of scope, team roles, partner needs, and schedule
18 July 2026	Initial survey and interviews	Verification of business characteristics, financial practices, marketing channels, and technology readiness
24 July 2026	Technical preparation and group discussion	Finalization of materials, facilities, facilitators, and implementation flow
25 July 2026	Core training and technology practice	Financial management, Smartpreneur practice, digital marketing, discussion
1 August 2026	Monitoring and evaluation	Review of early implementation, obstacles, quantitative outcomes, and follow-up needs

The core training on July 25, 2026, integrated three complementary modules. The first module covered financial management and strategies for business upgrading, including separation of personal and business funds, transaction recording, cost calculation, profit margin, and cash flow. The second module focused on smartphone-based financial recording using smartpreneursyariah.com. Participants were introduced to product and transaction input, simple reports, stock information, and business monitoring. The third module addressed digital marketing, including value proposition, product photography, copywriting, WhatsApp Business, social media, marketplace options, and AI-assisted content creation. Artificial intelligence was positioned as an assistant for idea generation and content drafting; participants were reminded to verify product facts, prices, stock, claims, and copyright before publication.

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Evaluation was performed at process, output, and early-outcome levels. Baseline and monitoring data were collected from 33 respondents using structured forms and interviews. Quantitative indicators included financial-recording practices, separation of business and household finances, reported sales before and after the intervention, and changes in market reach. The reported sales data were analyzed descriptively using aggregate change and participant-level direction of change. Marketing expansion was assessed from self-reported market reach. Because the program was still in the monitoring phase, sales and market-expansion findings are interpreted as early outcomes and are accompanied by a verification repository containing records, invoices, delivery receipts, marketplace evidence, and related documentation where available.

RESULT AND DISCUSSION

The implementation process confirmed that the partner's main constraints were not a lack of access to smartphones, but the limited conversion of those devices into business-management tools. During the initial survey and interviews, participants described inconsistent bookkeeping, mixed household and business cash, unstable sales, and limited capability to produce attractive digital content. The staged design therefore allowed the team to adjust training materials to actual practices rather than applying a generic entrepreneurship curriculum.

Figure 2. Core implementation activities on 25 July 2026: financial management, Smartpreneur practice, digital marketing, and group participation.

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Table 2. Baseline conditions of Depok Kreatif Preneur participants (n = 33).

Baseline Indicator	Respondents	Percentage
No transaction recording	9/33	27.27%
Relied mainly on memory	2/33	6.06%
Used notebook-based records	16/33	48.48%
Used financial application	4/33	12.12%
Did not separate business and household finance	12/33	36.36%
Separated finances only occasionally	11/33	33.33%
Mainly used personal WhatsApp for marketing	19/33	57.58%
Baseline market reach centered in Depok	33/33	100%

The baseline profile supports previous studies emphasizing that technology adoption among MSMEs is strongly linked to capability and routine. Having a smartphone does not automatically create digital accounting competency or data-driven decision-making. This finding is consistent with Hasbolah et al. (2021) and Musyaffi et al. (2022), who emphasize the role of competency, readiness, and perceived usefulness in digital financial adoption. In the present program, Smartpreneur was therefore introduced after participants first understood the business meaning of revenue, cost, margin, and cash flow.

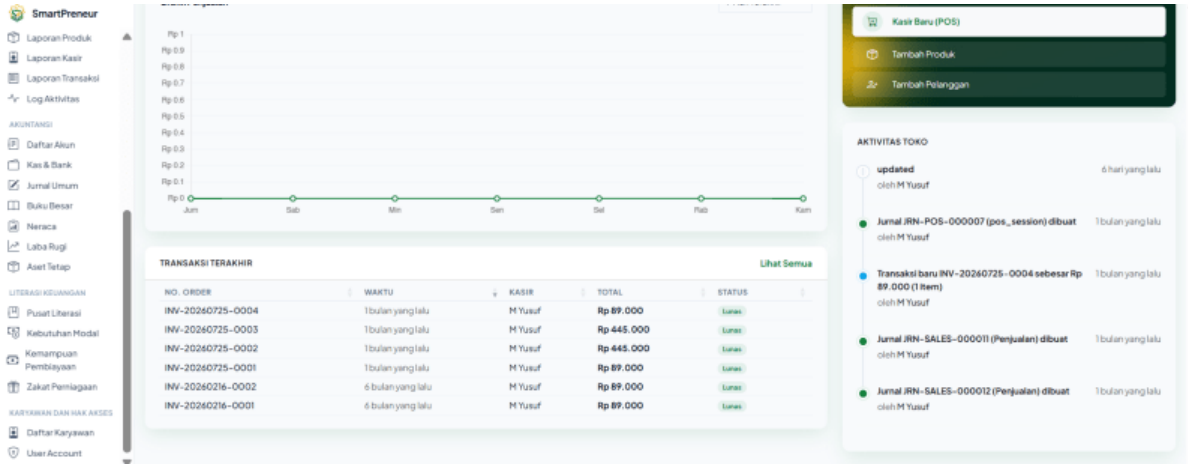

Figure 3. Smartpreneur interface used to support transaction recording and business monitoring.

The technology was implemented as a web-based progressive application accessible through smartphones, tablets, and desktop browsers. Its functions include transaction recording, simple financial reporting, stock and product management, customer information, and business monitoring. The implementation logic was input of business data, automated processing, information visualization, decision support, and performance monitoring. This design is relevant to micro-enterprises because it reduces installation barriers and allows participants to use familiar devices for daily business routines.

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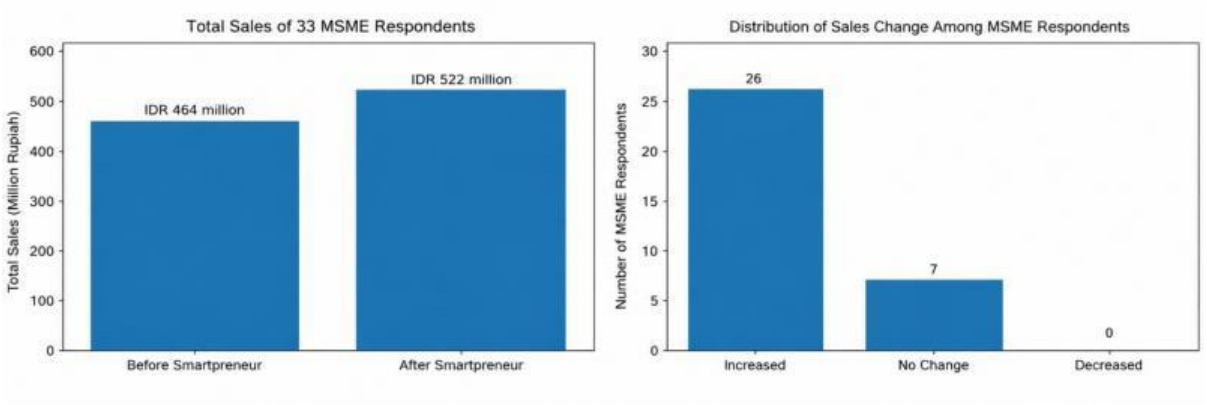
Table 3. Early quantitative outcomes of the empowerment program.

Outcome Indicator	Before	After	Change
Aggregate reported sales	IDR 464,000,000	IDR 522,000,000	+IDR 58,000,000 (+12.50%)
Participants reporting higher sales	Not quantified	26/33	78.79% of respondents
Participants reporting unchanged sales	Not quantified	7/33	21.21% of respondents
Participants reporting lower sales	Not quantified	0/33	0%
Reported market reach	Depok (33/33)	Greater Jakarta (33/33)	100% reported expansion

Figure 4. Reported sales before and after the intervention and distribution of participant-level sales change.



The intervention was implemented over one month, throughout July. Sales outcomes were assessed by comparing aggregate monthly sales in May, the pre-intervention baseline, with those in August, the post-intervention measurement period. Reported aggregate monthly sales increased from IDR 464 million in May to IDR 522 million in August, an absolute increase of IDR 58 million or 12.50%. Across these two months, 26 of 33 respondents (78.79%) reported higher sales, seven reported unchanged sales, and none reported a decrease. This positive pattern followed an intervention integrating financial discipline, transaction visibility, and marketing capability. Nevertheless, the findings represent a descriptive comparison of participant-reported sales between May and August. They indicate a positive short-term change but do not establish that the July intervention alone caused the increase or that the improvement will persist over the longer term.

From a capability perspective, the increase in reported revenue is consistent with the idea that improved information quality can support better business decisions. Financial records make it easier for entrepreneurs to distinguish sales from profit, identify cost components, and evaluate whether promotional activity produces meaningful returns. This aligns with Hasanah et al. (2021), who emphasize the importance of financial information quality for SMEs, and with Hasbolah et al. (2021), who associate digital accounting competency with sustainable performance.

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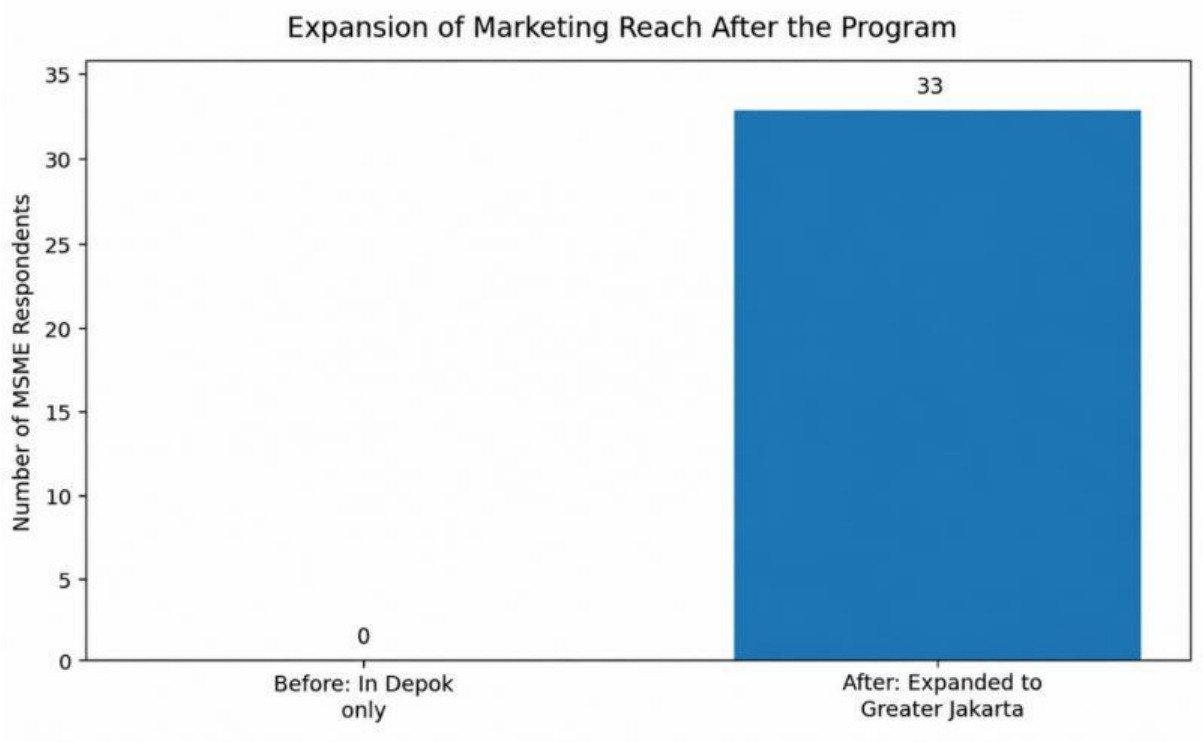

Figure 5. Reported expansion of marketing reach from Depok to the Greater Jakarta area.

Marketing outcomes also showed a clear early shift. All 33 respondents reported that their market reach had expanded from Depok to the wider Jabodetabek area after the intervention. The training emphasized not only social-media presence but also target-customer identification, product-value propositions, visual quality, copywriting, and the use of business channels. This is consistent with evidence that digital and social media marketing can improve SME market visibility and customer reach (Malesev & Cherry, 2021; Jadhav et al., 2023). However, similar to the revenue indicator, market expansion requires transaction-level verification through invoices, delivery receipts, marketplace records, or digital orders to strengthen the evidentiary basis.

Figure 6. Examples of participant product visuals used as supporting evidence of digital marketing improvement.

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The product-visual examples illustrate an additional qualitative outcome: participants began to present products in a more market-oriented manner. Digital content development was supported by practical photography and AI-assisted ideation. AI was used to accelerate caption drafting, content variants, and promotional concepts, while human review remained necessary to ensure factual accuracy and brand consistency. This practical orientation complements digital marketing literature by showing how generative tools can be embedded as low-cost assistants within broader marketing capability rather than treated as stand-alone solutions.

The program also produced three thematic modules to support continuity beyond face-to-face sessions: (1) Financial Management for MSMEs and Business Upgrading Strategy, (2) Smartpreneur: Smartphone-Based Financial Recording and Reporting, and (3) Digital Marketing for MSME Market Expansion with AI. Each module consists of 12 pages, resulting in a 36-page learning package. These modules function as soft technology that allows participants to revisit the intervention content and provides a common reference for peer mentoring within the community.

Figure 7. Three thematic Smartpreneur training modules developed as program outputs.

Several implementation factors supported the program. First, the partner community had active leadership and a stable member network, making coordinated mentoring feasible. Second, most participants already possessed smartphones, reducing the need for additional hardware. Third, support from the Depok Office of Cooperatives and Micro Enterprises strengthened institutional legitimacy and connected the program with the local MSME ecosystem. Fourth, students were involved as technical facilitators for data input, participant assistance, content production, documentation, and application helpdesk activities.

The main constraints were differences in digital literacy, the persistence of informal financial habits, and the need to strengthen evidence for self-reported outcomes. These constraints indicate that community empowerment should not be evaluated solely from attendance or training completion. Meaningful digital transformation requires repeated visits, routine application, and auditable evidence.

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The five-meeting structure used in this program is therefore an important implementation feature. It enabled a sequence from diagnosis to practice and then to monitoring, which is more consistent with sustained capability development than a single workshop.

CONCLUSION AND RECOMMENDATION

The Smartpreneur-based community empowerment program generated measurable early improvements in the financial and marketing capability of Depok Kreatif Preneur members. The program was implemented through five field meetings that combined needs assessment, financial-management training, smartphone-based transaction recording, digital marketing, AI-assisted content development, mentoring, and monitoring. Baseline data confirmed weaknesses in bookkeeping, financial separation, and structured digital marketing. After the intervention, reported aggregate sales increased from IDR 464 million to IDR 522 million, equivalent to 12.50%, and 26 of 33 participants reported higher sales. All respondents reported an expansion of market reach from Depok to Jabodetabek. The program also produced three thematic modules and established a repository for program evidence.

The results suggest that smartphone-based empowerment can provide a practical entry point for MSME digital transformation when technology is integrated with business capability and mentoring. Future implementation should strengthen transaction-level verification, monitor the consistency of Smartpreneur use, measure financial-literacy change through pre-post instruments, document productivity indicators, and expand mentoring across different months. These steps are necessary to distinguish short-term training effects from sustained business transformation and to strengthen the validity of economic-impact claims.

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