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Enhancing the Creative Economy of MSMEs in Villages via Business Digitalization: KKN involvement Campaign in Serdang Wetan Village

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ABSTRACT

Background: The Community Service Program (PKM) will be implemented through Student Community Service Program Course (KKN) in July-August 2025 in Serdang Wetan local, Legok District, Tangerang Regency, with the objective of enhancing the competitiveness of local MSMEs by strengthening the creative economy through the digitization of business. MSME partners predominantly face challenges like insufficient company legitimacy, limited product branding expertise, inadequate digital and financial literacy, and a lack of knowledge in electronic payment technology and digital promotional methods.
Aims: Enhancing the creative economy of MSMEs in Serdang Wetan village via business digitalization.
Methods: The PKM implementation method utilizes a "participatory and direct assistance" approach, which includes: (1) facilitation of Business Identification Number (NIB) acquisition; (2) activation of the QRIS payment system; (3) registration of business locations on Google Maps; (4) training in digital branding and promotional media design; and (5) basic financial literacy counseling, specifically concerning the calculation of Cost of Goods Sold (COGS) and essential cash flow management.
Result: The examination's outcomes suggested that between the 25 MSME participants, 80% accomplished NIB, 72% enabled QRIS, and 76% registered on Google Maps. Furthermore, there has been a significant improvement in branding awareness and financial literacy, demonstrated by an average increase of 35% in pre-test and post-test scores, coupled with an enhancement in corporate digital visibility, as reflected by the growth in online customer engagement. The results demonstrate that the goals of PKM activities have been achieved, particularly in improving the readiness of village MSMEs to adopt digitalization and participate in the creative economy ecosystem. This program promotes the development of a sustainable and reproducible digital empowerment approach for MSMEs in communities with similar features.

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1. Introduction

The creative economy is a key sector that significantly contributes to progressive economic growth, job creation, and the enhancement of community welfare, leveraging local potential. The World Bank (2020) indicates that the creative economy has significantly improved Gross Domestic Product (GDP) and the economic resilience of communities, especially in developing nations. The advancement of the creative economy in Indonesia emphasizes the culinary, fashion, craft, and digital sectors, primarily propelled by Micro, Small, and Medium Enterprises (MSMEs). However, the development of the creative economy has not been systematically recognized, specifically by MSMEs situated in rural areas. The rural MSMEs typically encounter challenges in obtaining business legitimacy, digital proficiency, product branding, and using marketing technologies and digital payment systems (Gustiawan *et al.,* 2023, Dewi *et al.,* 2024, As'ad *et al.,* 2023). Numerous studies indicate that the inadequate adoption of digital technology by village MSMEs adversely affects market access, product competitiveness, and business sustainability (Suryani & Nugroho, 2021; Fatmawati & Hidayat, 2022; Fitriani & Sari, 2022).

Serdang Wetan Village is situated in Legok District, Tangerang Regency, Banten Province, and exhibits features of a transitional zone between rural and urban environments. The swift advancement of infrastructure and settlements endows this village with significant economic potential, particularly in the MSME sector. Initial observations and data gathering during the Student Community Service Program Course (KKN) indicate that there are around 25–30 active MSME participants engaged in culinary, domestic crafts, and services. Nonetheless, the majority of these MSME participants lack a Business Identification Number (NIB), have not fully used digital media, face challenges in establishing brand identification, and continue to depend on cash transactions. Digitalization is a crucial element in the advancement of the creative economy as it enhances market accessibility, boosts transaction efficiency, fortifies product branding, and elevates the transparency of financial management in businesses (Anggraeni, 2022; Dewi & Aryanto, 2021). The preliminary identification results indicate that the residents of Serdang Wetan Village are amenable to digitization, although encounter constraints in knowledge, technical support, and financial literacy.

This Community Service Program is executed through the Student Community Service Program Course (KKN) activities of Cendekia Abditama University students, under the active supervision of field instructor lecturers. Faculty engagement encompasses program development, enhancement of digital and financial literacy resources, oversight of implementation, and academic assessment of activity outcomes.This PKM activity is innovative in its method of empowering village MSMEs by integrating business law, digital marketing, non-cash payment mechanisms, and fundamental financial literacy inside a KKN-based mentorship program. This methodology emphasizes both knowledge transfer and direct implementation, together with impact assessment, culminating in a digital creative economy PKM model that is applicable, quantifiable, and potentially replicable in other communities with analogous traits.

2. Methods

This Community Service Program (PKM) is conducted through KKN curriculum of Cendekia Abditama University from July to August 2025 at Serdang Wetan Village, Legok District, Tangerang Regency, Banten Province. The engagement involved 25 active MSME participants from the culinary, trade, and domestic services sectors. All participants are business owners with a minimum of one year of operation who have not fully embraced digitalization in their enterprises. This activity includes MSME participants and KKN students serving as field assistants under the guidance of PKM mentors.

Collecting information methods are performed in a comprehensive manner and combined with the evaluation of activities. The utilized methods involve: (1) Direct observation to ascertain the initial conditions of the business, production facilities, and marketing strategies of MSMEs; (2) Semi-structured interviews with MSME stakeholders to investigate challenges, requirements, and preparedness for digitalization; (3) Needs assessment serving as the foundation for the development of intervention programs; (4) Pre-tests and post-tests to evaluate the enhancement in comprehension of digital literacy, branding, and finance; (5) Activity documentation through photographic evidence before and after mentoring, including verification of QRIS activation, NIB ownership, and Google Maps listing. This data collection technique was chosen based on a collaborative approach, often used in PKM activities, as it effectively captures changes in practices and knowledge directly (Creswell, 2014; Sugiyono, 2020).

The implementation of the PKM program is conducted through five primary intervention phases: (1) Facilitating business compliance through the establishment of a Business Identification Number (NIB) via the Online Single Submission (OSS) system in accordance with Presidential Regulation Number 91 of 2017; (2) Assisting in the activation of the Quick Response Code Indonesian Standard (QRIS) as a national digital payment system; (3) Registering and optimizing business locations on Google Maps to enhance visibility; (4) Strengthening branding through the development of logos, banners, and digital promotional materials; (5) Offering foundational financial literacy training, encompassing the calculation of Cost of Goods Sold (COGS), basic cash recording, and pricing strategies. The implementation strategy uses a participatory approach through individual mentoring (one-on-one mentoring) and small group workshops. This method was chosen due to its efficacy in enhancing innovation uptake among rural MSMEs through direct engagement and interactive practice (Chambers, 2014). The program's efficacy was determined by evaluating pre-test and post-test outcomes, in between establishing the digital accomplishments of MSMEs. Success indicators comprise: (a) The increase in the number of MSMEs possessing NIB; (b) Successful deployment of QRIS for transactions; (c) Successful registration of business locations on Google Maps; (d) An improvement in digital and financial literacy comprehension scores. These outcomes of the pre-test and post-test are outlined in the outcomes and discussion section, accompanied by visual documentation as proof of the successful mentoring.

3. Results and Discussion

3.1 The Summary of Program Successful Outcomes

The results of the Community Service program executed through the KKN in Serdang Wetan Village indicate that local SMEs had considerable economic potential when bolstered by suitable, digitalization-focused interventions. Among the 25 active MSME participants who are program partners, all engage in the culinary sector, small trade, and domestic services, which were previously dominated by informal and traditional business practices. Prior to the program's implementation, hardly 20% of MSMEs have business licenses, none utilized digital payments, and the majority lacked brand identities or organized financial records. Subsequent to the implementation of the mentorship program, a significant enhancement was observed in several critical metrics pertaining to the advancement of the digital creative economy, as detailed in the ensuing section.

3.2 Enhanced Business Legitimacy (Business Identification Number/NIB)

The legality of business operations is essential for fortifying MSMEs, as it facilitates access to capital, government initiatives, and official collaborations. The mentorship findings indicate that of the 25 partner MSMEs, 20 MSMEs (80%) successfully acquired a Business Identification Number (NIB) through the Online Single Submission (OSS) method. This accomplishment signifies a substantial enhancement relative to the initial state, in which merely 5 MSMEs (20%) have business licenses.The

rise in NIB ownership is both administrative and directly influences business owners' confidence, their willingness to engage in government aid programs, and prospects for engagement with marketplace platforms. This discovery corresponds with existing studies indicating that business legality enhances the sustainability and competitiveness of MSMEs (Suryani & Nugroho, 2021, Wijaya *et al.,* 2023).

Here is an example of a file containing the results of NIB creation for one of the MSMEs.



Figure 1. An example of Legalization of Business Permit for MSMEs

3.3 Digital Payment Integration using QRIS and Enhanced Business Accountability

The digitalization support for QRIS payments has resulted in notable accomplishments. Of the 25 partner MSMEs, 18 (72%) effectively activated QRIS and commenced its utilization in their everyday transactions. Prior to the initiative, all MSMEs (100%) depended exclusively on cash transactions. 19 MSMEs (76%) successfully registered and confirmed their locations on Google Maps, enhancing online accessibility for consumers. Business proprietors indicated multiple direct effects following the implementation of QRIS and Google Maps, including: 1. Transactions are expedited and more efficient; Payment records are systematically structured and documented. 3. The growing desire of young consumers familiar with digital transactions. This outcome corroborates earlier research indicating that the implementation of digital payment systems enhances efficiency and inclusivity for rural MSMEs (Yuniarti & Saptarini, 2023).



Figure 2. QRIS Creation Assistance for MSMEs

3.4 Strengthening MSME Branding and Visual Identity

Branding was enhanced through the development of logos, corporate banners, and visual advertising materials. As Many 22 MSMEs (88%) effectively acquired fundamental visual identities, including banners and simplistic logos that embody the essence of local products. Prior to the initiative, the majority of MSMEs lacked a coherent brand identity and depended exclusively on word-of-mouth marketing. Following the mentorship, the MSME participants reported that their business presentation became more professional and more easily recognizable to consumers. Branding has been demonstrated to improve perceptions of quality and customer trust, as corroborated by the investigations of Melati & Santoso (2023) and Wulandari & Hartati (2021). Consequently, enhancing branding is a vital component in integrating MSMEs into the creative economy ecosystem.



Figure 3. Strengthening MSME's Branding and Identity through Banners

3.5 Enhancing financial awareness for MSMEs

The financial literacy program emphasizes the computation of the Cost of Goods Sold (COGS) and basic cash flow documentation. The pre-test and post-test evaluations indicated an average enhancement in financial literacy comprehension of 35%. Sixteen MSMEs (64%) commenced the practice of basic daily financial record-keeping, whereas prior to the program, nearly all MSMEs lacked systematic financial records. The enhancement of financial literacy influences MSMEs' capacity to establish more rational selling prices and discern profit margins. This discovery substantiates that financial literacy is a crucial element in data-informed business decision-making for MSMEs (Nursyamsi & Aisyah, 2021).

3.6 Program's Significance to the National Creative Economy

The Initiative The accomplishments of the KKN program in Serdang Wetan Village correspond with the national objective for advancing the creative economy, specifically with the digitalization of MSMEs. The amalgamation of business legality (NIB), digital payment systems (QRIS), company visibility (Google Maps), branding, and financial literacy exemplify a comprehensive strategy for transitioning MSMEs from the informal sector to a productive and sustainable creative economy.
Currently, 80% of MSMEs are legally registered, 72% have adopted digital payment systems, and 76% possess digital visibility, reflecting substantial structural transformations in local business operations. This accomplishment validates that the PKM program, founded on rigorous mentorship, can significantly contribute to the execution of national policy aimed at fortifying MSMEs.

3.7 Challenges and Resolution Strategies

The primary obstacles experienced during program execution included restricted internet access, disparate levels of digital literacy, and a deficiency of mobile devices. Nonetheless, all these problems were effectively surmounted by a personalized mentoring strategy (individual mentorship), the implementation of alternate hotspots, and the usage of students' personal devices for the first digitalization phase. The achievement in surmounting these obstacles illustrates that technical and social impediments to the digitalization of rural MSMEs can be alleviated using an adaptable and participative methodology. The Community Service Program via Practical Field Course (KKN) at Serdang Wetan Village engaged 25 active MSME participants in the culinary, retail, and domestic service sectors. Prior to the program's implementation, hardly 20% of MSMEs have business licenses, none utilized digital payments, and the majority lacked branding or financial documentation. Post-mentoring program, there was a marked enhancement in the domains of legality, digitization, branding, and financial literacy.

Table 1. Summary of PKM Program Achievements

Indicator	Before Program	After Program	Result
NIB Ownership	20%	80%	+60%
QRIS Usage	0%	72%	+72%
Google Maps Listing	10%	76%	+66%
MSMEs Branding	12%	88%	+76%
Financial Literacy	Low	Increase 35%	+35%

4. Conclusions

The Community Service Program (PKM) via the Practical Field Course (KKN) initiative in Serdang Wetan local effectively accomplished its primary objective of enhancing the ability of local MSMEs through digital-oriented creative economic growth. The program outcomes indicate a substantial enhancement in business legitimacy, implementation of digital payment systems, business visibility,

brand fortification, and financial literacy among MSME participants. Quantitatively, 80% of partner MSMEs possess a Business Identification Number (NIB), 72% have implemented the QRIS digital payment system, and 76% are listed on Google Maps. Moreover, branding initiatives effectively engaged 88% of MSMEs, while enhancements in financial literacy demonstrated an average comprehension gain of 35%. This accomplishment validates that a cohesive participatory mentoring strategy is beneficial in facilitating the transition of village MSMEs from traditional business practices to a digital creative economy.

The ramifications of this PKM activity indicate that the digitalization of MSMEs necessitates a comprehensive approach, encompassing law, payment technology, digital marketing, and financial management. The PKM model utilized in this study can be duplicated in other rural regions with analogous characteristics and may serve as a reference for universities and stakeholders in formulating sustainable MSME empowerment initiatives.

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6. Conflict of Interest Declaration

The authors declare that there is no conflict of interest regarding the publication of this article. The Authors confirmed that the paper was free of plagiarism.

7. Author Contribution Statement

All authors contributed equally to the conduct community service project, data analysis, and writing and preparation of this article.

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