

Transforming MSMEs in Digital Villages: Enhancing Legality, Financial Literacy, and Website Technology in Sukamaju, Tasikmalaya

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ABSTRACT

This community service initiative aims to support the transformation of Sukamaju Village, located in Bantarkalong District, Tasikmalaya Regency, by strengthening the Micro, Small, and Medium Enterprises (MSMEs) sector and utilizing village digital technology. The main issues faced by this village include the lack of business legality such as Business Identification Numbers (NIB), low financial literacy among MSME actors, and the absence of an official digital media platform for promotion and village information. The activities were carried out in four main stages: preliminary, preparation, implementation, and evaluation. The implementation methods included NIB registration socialization for MSMEs in the agro-tourism sector, basic financial literacy training, a seminar on village tourism development, and the provision and training for village website management. The results showed that several MSMEs successfully obtained NIBs, most business actors were able to use simple bookkeeping records, and the Sukamaju Village website was successfully implemented and is now managed by the village apparatus. This community service demonstrates that collaboration between academics and the community can enhance institutional and economic capacity in villages towards digital transformation and local economic independence.

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INTRODUCTION

Sukamaju Village, located in Bantar Kalong District, Tasikmalaya Regency, is a village with significant economic potential in the sectors of agriculture, plantations, livestock, and agro-tourism. Leading commodities such as sugar palm, coconut, coffee, vegetables, and local fruits like mangosteen and bananas serve as the backbone of the local economy, which is primarily composed of lower-middle-income groups. Additionally, natural tourist attractions such as Curug Wedus, Curug Mariuk, and the religious site Makam Syekh Sembah Dalem Jiwa Manggala further support the village's strategic position to develop into a tourism-based village supported by MSMEs.

However, based on an observation conducted in August 2024, several issues were identified that hinder the economic progress and digitalization of the village, particularly in empowering MSME actors. One of the main issues is that the majority of MSMEs in Sukamaju Village do not yet possess a Business Identification Number (NIB) as a form of business legality. They also lack halal certification for their products and have limited understanding of the importance of financial literacy in managing and developing their businesses. This situation impacts their ability to access financing, participate in formal training, and expand their market reach.

On the other hand, the village's digitalization potential remains very low. To date, Sukamaju Village does not have an official website that can be used as a platform for information dissemination, MSME promotion, and transparency of village government activities. Yet, village digitalization is crucial to support the transformation towards a self-reliant and competitive village, as well as a means to develop local tourism and the economy.

Considering these conditions, there is a need for a community service program in the form of:

1. Dissemination and assistance with NIB registration for MSME actors to obtain business legality;
2. Financial literacy training to enhance the ability of MSME actors to manage their finances effectively;
3. Development and training for village website management as an initial step toward digital transformation to support MSME promotion and local tourism potential.

The purpose of this community service program is to encourage economic transformation and digitalization of Sukamaju Village in a sustainable manner through empowering MSMEs and optimizing local potential. This program aims to improve business legality by facilitating the registration of Business Identification Numbers (NIB), so that MSMEs can gain access to financing, training, and market development. In addition, financial literacy training is expected to improve the ability of business actors to manage finances effectively and sustainably. This program also aims to initiate the process of digital transformation of the village through the development and information of village management website training, which functions as a promotional media for MSMEs, tourism potential, and transparency of village government. Overall, this program is designed to strengthen the capacity of village human resources, especially the younger generation, so that they can become the driving force in inclusive and competitive local potential-based economic development in the digital era.

This program is expected to serve as the starting point for the comprehensive transformation of MSMEs and the village toward the digital era and sustainable economic self-reliance.

THEORITICAL STUDIES

1. Business Legality Theory

Business legality is an essential component in the MSME ecosystem. According to the Ministry of Cooperatives and SMEs (Dheri et al., 2025), most MSMEs in Indonesia do not yet have a Business Identification Number (NIB), which hinders access to formal financing, business partnerships, and government assistance programs. A study give emphasized that assistance in registering legality, such as NIB and halal certification, significantly increases competitiveness and stops small businesses. Furthermore, research by Aditia Abdurachman (2025) revealed that MSME actors who have legality tend to be more confident in expanding their businesses and find it easier to participate in official training from government and private agencies (Media Aditia Abdurachman1 et al., 2025).

2. Financial Literacy

Financial literacy is the ability to understand, manage, and make wise financial decisions (Ridwan et al., 2022). Rizky Ridwan stated that financial literacy has a positive correlation with healthy financial behavior, especially in the context of micro-business management. In a local context, research by Ujang Eri (2023) shows that basic financial training for MSME actors improves the ability to record transactions, control cash flow, and plan working capital (Ujang Eri Jaenudin, Rizky Ridwan, et al., 2024).

Community service programs that focus on financial literacy for MSMEs have also been shown to increase business efficiency (Febyani Lestari & Setia Rachmanta, 2022). According to a study stated that small entrepreneurs who understand the importance of simple financial records tend to be better prepared to face economic risks and crises (Febyani, Hera, et al., 2024).

3. Village Digitalization

Village digital transformation has become a national agenda since the launch of the Smart Village Program by the Ministry of Villages, Disadvantaged Regions and Transmigration. Village websites not only function as information media, but also as a tool for promoting local potential and government transparency. A Research states that the existence of village websites can increase interaction between the government and residents, as well as being a digital showcase for local MSMEs (Ujang Eri Jaenudin, Dheri Febyani Iestari, et al., 2024)

In the context of MSMEs, a study shows that digitalization through online media—including websites—expands market access, increases product visibility, and strengthens local brands. However, technology adoption in villages is still low due to limited human resources and infrastructure, so interventions based on ongoing training and mentoring are needed (Febyani, Alfin, et al., 2024).

METHOD

This community service activity was carried out through a participatory and collaborative approach. The activity was carried out during September 2024 in Sukamaju Village, Bantarkalang District, Tasikmalaya Regency.

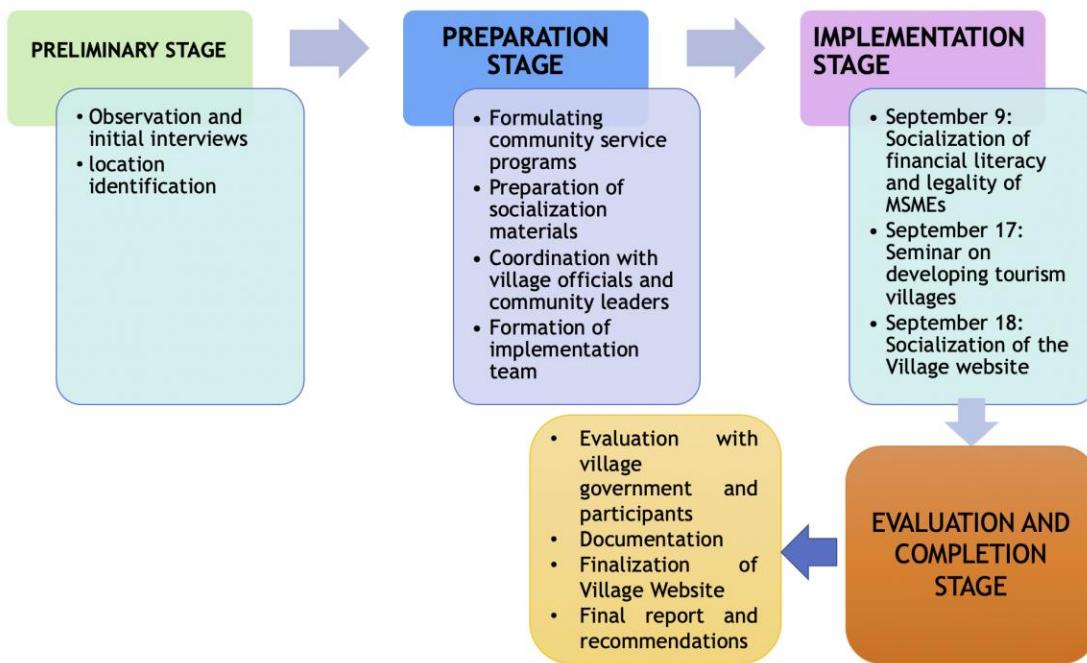


FIGURE 1. Stages of Community Service Activities

Based on the image above, the following is an explanation of the stages of the activity:

1. Preliminary Stage

At this stage, the service team conducted initial observations and mapping of potential and problems in Sukamaju Village (Bainus et al., 2021). The results of the observation showed that the majority of MSME actors do not yet have a business legality (NIB), have not been halal certified, and have a low level of financial literacy. In addition, the village does not yet have an official website as a medium for digitalizing information and promoting local potential, including tourism and MSME products. Preliminary activities were carried out on August 19, 2024 through field visits, interviews with the Village Head and village officials, and discussions with MSME actors.

2. Preparation Stage

After the problems and potentials are identified, the community service program is prepared (Long, 2018). This stage includes:

- Preparation of service proposals.
- Formulation of socialization materials: NIB and halal certification, MSME financial literacy, entrepreneurship, and village digitalization.
- Coordination with village officials to determine the location and schedule of implementation.
- Technical preparations such as participant invitations, module preparation, printing materials, and presentation devices.

The service team also formed a local working group (pokja) consisting of representatives of MSMEs, Karang Taruna, and village officials to assist in implementing activities in a participatory manner.

3. Implementation Stage

The implementation of activities is carried out directly at the Sukamaju Village location, with the following details:

a. Socialization of MSME Financial Literacy

- Date: September 9, 2024
- Material: simple financial recording, cash management, and the importance of financial literacy for micro-entrepreneurs.

b. Socialization of MSMEs Upgrading (Entrepreneurship and NIB Registration)

- Date: September 9, 2024
- Material: the importance of business legality (NIB), upgrading strategies, and introduction to the potential of agro-tourism businesses.

c. Tourism Village Seminar

- Date: September 17, 2024
- Material: strengthening tourism village institutions, mapping natural and religious tourism potential, and establishing Pokdarwis.

d. Socialization and Training for Village Website Management

- Date: September 18, 2024
- Material: basic training in creating website content, digital village information structure, and data input simulation.

Activities are carried out interactively through lecture methods, discussions, case studies, and direct practice.

4. Evaluation and Completion Stage

The evaluation was conducted using qualitative and quantitative approaches. Qualitative evaluation was in the form of interviews and reflective discussions with participants and village officials, while quantitative evaluation used pre-post event questionnaires (Tiruneh et al., 2020). Evaluation indicators include:

- Increased understanding of participants regarding the material presented.
- Willingness of MSME actors to register NIB.
- Positive response to financial literacy and tourism business opportunities.
- Village readiness to manage and develop websites as information media.

Time And Place of Research

This community service activity was carried out in Sukamaju Village with a series of activities as follows:

1. Financial Literacy Socialization for MSMEs was held on September 9, 2024, with a focus on increasing business actors' understanding of simple financial records, cash flow management, and business planning.

2. Socialization of MSMEs Upgrading (Entrepreneurship) was also held on September 9, 2024, with the aim of providing an understanding of the importance of business legality through NIB registration and entrepreneurial insight based on local potential.
3. The Tourism Village Seminar was held on September 17, 2024, with material on strengthening tourism village institutions, the role of the community, and synergy in managing natural and religious tourism potential.
4. Village Website Socialization was held on September 18, 2024, aiming to introduce the importance of digitizing village information and simple content management training as the first step towards a digital village.

Targets And Subjects of Activities

The target of the activity is UMKM actors, village officials, and community leaders who have a role in developing the village economy and managing tourism potential (Latif et al., 2023). The subjects of the activity consisted of 40 UMKM actors, 5 village officials, and 10 community leaders who actively participated in the series of activities.

Implementation Procedure

The activity procedure is carried out in four main stages:

1. Identification and mapping of community needs through initial observation and coordination with the Head of Sukamaju Village.
2. Preparation of socialization and seminar materials based on village needs.
3. Implementation of activities directly in the village hall and other strategic locations in Sukamaju using lecture methods, group discussions, and simulations.
4. Evaluation of activities through open questionnaires and interviews to assess direct impacts and post-activity follow-up plans.

Data And Instruments

The data collected were primary and secondary data. Primary data were obtained through interviews, participant observation, and activity documentation. The instruments used were interview guidelines, attendance lists, evaluation questionnaires, and documentation in the form of photos and videos of activities.

Data Collection Techniques

Data collection techniques are carried out by:

1. Participatory observation during the activity.
2. Semi-structured interviews with MSME actors and village officials.
3. Post-activity evaluative questionnaires to determine participant perceptions.
4. Documentation in the form of photos, videos, and material archives.

RESULT AND DISCUSSION

Community service activities carried out in Sukamaju Village, Bantarkalong District, Tasikmalaya Regency, have been successfully implemented in accordance with the objectives and stages that have been designed. The results of the activities can be described as follows:

1. Implementation of Sukamaju Village Website

One of the important achievements of this activity is the success of the service team together with the village in collaborating to create a village website and implementing the Sukamaju Village Website as a digital information media. The website can be accessed at <https://dssukamaju.com/>. Website creation and socialization activities are assisted by students. This website contains:

- Village profile
- Government
- Public information
- Village Potential
- Village Products



FIGURE 2. Initial view of the Sukamaju Village Website, Bantarkalong District, Tasikmalaya

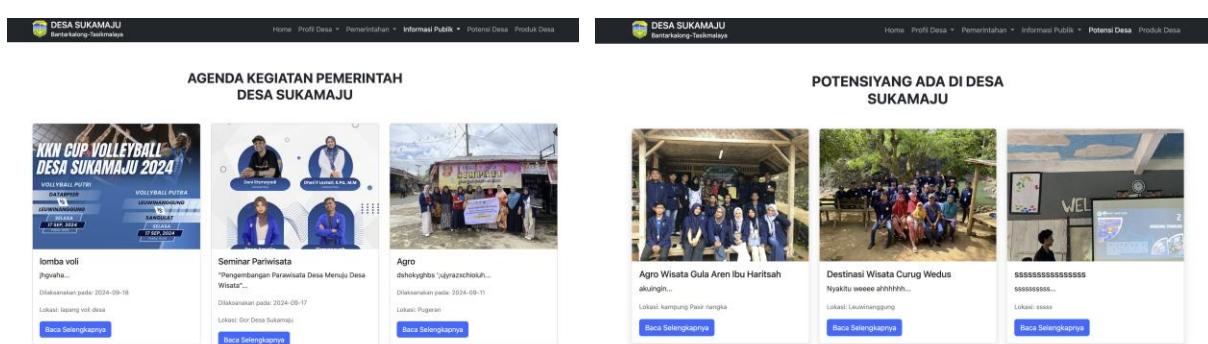


FIGURE 3. Display of the agenda of activities and potential of Sukamaju Village

Basic content management training has also been provided to designated village operators, so that the sustainability of website management can be maintained. This website is expected to be a promotional and transparency medium for the community, as well as support the transformation towards a digital village.

2. Improving the Legality of MSMEs

Through socialization of Business Identification Number (NIB) registration and direct assistance, several MSMEs in the agro-tourism sector have succeeded in:

- Accessing and registering NIB online through OSS (Online Single Submission)
- Filling in business data independently

- Understanding the importance of legality in business development and access to capital

A total of 7 agro-tourism MSME actors, especially palm sugar and palm fruit entrepreneurs, have succeeded in obtaining NIB and are ready to continue the halal certification process in stages.



FIGURE 4. Documentation of MSME legality socialization activities

3. Strengthening Financial Literacy of MSMEs.

MSME participants who attended the financial literacy activity showed an increase in understanding in:

- Simple financial recording using a manual cash book
- Cash flow management
- Differentiation between personal and business money

Through simulations and direct practice, at least 80% of participants have been able to fill in the cash book independently. This is important to foster orderly and fundamental financial management behavior for the sustainability of small businesses.

4. Enthusiasm for Tourism Villages

The seminar on the development of tourism villages gave rise to active discussions from the community and local figures. Several participants proposed the formation of a Tourism Awareness Group (Pokdarwis) and the establishment of local tourism routes. Potentials such as Curug Wedus, Sungai Leuwi Sampih, and the religious site of Syeikh Sembah Dalem Jiwa Manggala have begun to be organized in the form of village promotional content uploaded on the website.

DISCUSSION

The successful implementation of this program shows that the collaborative approach between the service team, village government, and the community has proven effective. Increasing the capacity of MSME actors, both in terms of legality and financial literacy, is an important foundation in encouraging MSMEs to move up a class. Meanwhile, the application of digital technology through the village website is a concrete form of digital transformation at the local level.

These results are in line with research by Wibowo & Lestari (2021) which states that business legality and financial literacy are two key factors in increasing the scale of micro-businesses. In addition, village digitalization has been shown to accelerate the promotion of local potential and open up community-based economic opportunities (Rahmawati et al., 2022).

CONCLUSION

Community service activities carried out in Sukamaju Village have had a real positive impact on strengthening the capacity of MSMEs and accelerating village digitalization. The conclusions of this activity are as follows:

1. Digital transformation at the village level has been successfully realized through the implementation of the official website of Sukamaju Village which contains general information, tourism potential, and MSME data, thus supporting the openness of information and promotion of local potential.
2. The legality of micro businesses has increased significantly with the registration of several MSMEs in the agro-tourism sector in the OSS system to obtain a Business Identification Number (NIB). This is the first step to encourage MSMEs to move up a class and be ready to compete in a wider market.
3. Increased financial literacy has been achieved with the result that most MSME actors have been able to understand and manage simple cash books independently. This ability is an important basis for healthy and transparent financial management.
4. Public awareness of the potential of tourist villages has begun to grow, marked by enthusiasm in seminars and the emergence of initiatives to form tourism driving groups (Pokdarwis). This opens up opportunities for the development of a local tourism-based economy that is integrated with the strengthening of MSMEs.

RECOMMENDATION

To support the sustainability and expansion of the impact of the activities that have been carried out, it is recommended that community service activities in Sukamaju Village be further focused on developing the continued capacity of MSME actors and optimizing the potential of tourism villages in more depth. Future community service programs can include digital marketing and e-commerce training for MSME actors so that they are able to utilize online platforms to market their products more widely. In addition, branding and product innovation training are also important to increase the competitiveness of local products. In the tourism sector, community service activities can be focused on training in tourist destination management, compiling experience-based tourism packages, and skills training for local tour guides. Collaborative programs with schools or youth organizations can also be a strategy to build a young generation of villages that are technology literate and entrepreneurial. No less important, further community service can raise the theme of digital-based village financial governance to support transparency and efficiency of public services. With an integrated and participatory approach, this continued community service activity is expected to strengthen the foundation of Sukamaju Village's transformation into an independent, innovative, and sustainable village.

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3. The community service implementation team and fellow lecturers and accompanying students who have worked hard in designing, implementing, and documenting all activities well.
4. Supporting institutions/institutions that provide opportunities and facilities in implementing this activity, so that it can run smoothly and in accordance with its objectives.

Hopefully this activity will provide sustainable benefits for the Sukamaju Village community and be an inspiration for other community empowerment programs in rural areas.

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Final Verdict: Ready with Minor Revisions

This article is publication-ready with only minor adjustments in formatting, grammar, and clarity. It presents a well-documented, meaningful case of rural digital and economic transformation through community-based academic engagement.