



Assistance for the Management of Micro, Small and Medium Enterprises (MSMEs) "Dawet Ayu" Typical of Banjarnegara

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Abstract . Dawet Ayu in Banjarnegara Regency is one of the traditional culinary micro, small, and medium enterprises (MSMEs) that until now is still able to survive and continue to grow. This typical beverage product not only has cultural value, but also has the potential to be a promising economic source for the local community. However, the reality on the ground shows that Dawet Jabung's business actors are still facing various serious obstacles. Limited understanding of business management, difficulties in calculating production costs in detail, and inability to determine the right selling price of products are the main obstacles. In addition, the low knowledge related to aspects of marketing, promotion, and business communication strategies makes it difficult for this business to expand the market. As a result, some business actors have actually experienced a significant decrease in sales from year to year. To answer these challenges, community service activities are carried out through two approaches, namely Action and Quality Awareness and Rapid Rural Appraisal (RRA). Action and Quality Awareness are carried out through extensive counseling, lectures, and mentoring aimed at increasing the knowledge of business managers. In this activity, business actors are guided to understand the importance of financial recording, cost management, and strategies to improve product quality. Meanwhile, the RRA method is used to identify real needs in the field, as well as prepare training, mentoring, and coaching programs that are relevant to business conditions. The results of the activity showed an increase in the ability of partners to classify production costs into the categories of raw materials, labor, overhead, marketing, and transportation. In addition, business actors are now more skilled in determining selling prices based on the realization of costs incurred, not just estimates. They also began to compile simple bookkeeping related to assets, debts, and capital, so that business management became more professional, transparent, and sustainable.

1. BACKGROUND

Micro, Small and Medium Enterprises (MSMEs) are the main pillars of the Indonesian economy and are one of the determinants of national development success. The presence of MSMEs in all corners of the country makes MSMEs the sector that absorbs the most labor and reduces poverty rates (Sasongko et al. 2020). From year to year the number of MSMEs in Indonesia continues to increase, this is proof that MSMEs are an adaptive and strong business sector to face changing global dynamics. MSMEs do dominate the Indonesian economy but also have challenges that are not easy to develop and survive in various changes. Of the 64.7

million MSMEs recorded in 2019, and more than 30 million MSMEs went out of business during 2020 (Safutra, 2021; Sembiring 2021). One of the weaknesses of MSMEs in Indonesia is that MSME actors do not have the ability to record their finances (Atmoko, Widiyohening, and Ayuningtyas, 2022). Some MSMEs still overlap in managing their families, finances, and businesses (Utama, 2017). Separate and regular financial management will facilitate the performance of MSMEs in planning business development.

In addition to financial management, there are still many MSME actors who market their products conventionally even though technological developments can be used to boost sales through promotions, advertisements, and so on. Digital marketing allows MSMEs to reach a wider market, make marketing space and time unlimited and make marketing costs effective (Nurmala, 2022). Financial management and marketing skills through digital marketing for MSMEs need to be pursued, one of which is through training activities. Smith in his book mentioned that training can be used as a way to improve the quality of human resources (Atmaja and Ratnawati, 2018).

One of the MSMEs that is still sustainable and continues to grow is Dawet Ayu. Dawet jabung is one of the traditional culinary tours of a type of dawet that originated from Banjarnegara. Dawet ayu can contribute to improving the economy of the people of Jabung Village if it is managed properly. However, the reality is that the management of the dawet jabung business has not been carried out optimally. The limited understanding of the business management of Dawet Jabung business actors, the inability of business actors to determine production costs and product selling prices, and the limited level of knowledge of marketing and promotion aspects make it difficult for Dawet Jabung business actors to develop and even experience a decrease in sales (Ulfah, Wijianto, & Hartono, 2023).

2. THEORETICAL STUDY

Business management has become less effective and efficient due to the lack of understanding of Dawet Jabung's business actors in terms of business management and finances. Based on the results of the initial research conducted by the service, it is known that Dawet Ayu business actors do not have in-depth knowledge of marketing, promotion, production, and financial planning for the picture of future business activities. Weaknesses in product sales planning and simple marketing processes. Not understanding how production costs, cost of selling prices, and profit and loss books are determined, so far the decision is only based on experience and feelings. Lack of understanding in making accounting reports and financial reporting. The above phenomenon shows how important it is to understand how

product marketing, promotion and financial management are for the workforce working in MSMEs in dawet ayu.

The main purpose of this service is to increase the understanding of dawet jabung business actors related to business management in general, understanding of production costs, product selling prices, operating profit and loss bookkeeping and marketing. The service is carried out by conducting socialization related to the main problems faced by business actors. The activity was in the form of presentation of material on business management, methods of calculating production costs and determining product selling prices, as well as material presentations on marketing and promotional aspects in the business world. With the socialization, it is hoped that dawet jabung business actors can develop their businesses, can compete with other product business actors, and can maintain the existence of dawet ayu as a typical culinary of Banjarnegara. It is hoped that after socialization they can develop their business from year to year.

3. RESEARCH METHODS

This activity will be carried out from January-August 2025 incidentally per time according to the agreement for training and time for mentoring visits. The service team has carried out activities including training, mentoring and coaching related to business management in general, understanding production costs, product selling prices, business profit and loss bookkeeping and marketing. This community service activity is carried out through two stages, namely the action and quality awareness method and the Rapid Rural Appraisal (RRA) method. The method uses the action and quality awareness approach, namely socialization activities to increase the knowledge of business managers or household industries through giving lectures, counseling and direct assistance to the community (Septyanto and Hendrani 2017). Then the RRA method is carried out to formulate training, mentoring, and coaching actions. This activity is carried out in a systematic and structured manner carried out by service members as experts with the aim of collecting information and data quickly and efficiently about phenomena or problems faced by Dawet Ayu business actors.

4. RESULTS AND DISCUSSION

The results that have been achieved in this service are to provide learning and assistance in improving the business management of Dawet Ayu Khas Banjarnegara. The activity was carried out by providing materials related to business management to Dawet Ayu business actors. The material provided was in the form of an explanation of: Product planning, how our

partners must know what kind of products they will produce and market, including the level of product quality that must be standardized. Unique products with a fairly diverse variety of products are one competitive advantage (Pamungkas, et al. 2022). Business development must also be considered in this case, partners are given material on how to identify current business conditions and what kind of products consumers want today. The number of product sales must also be considered, this is related to at which level of sales our partners will get the desired profit.

The next material provided was related to business finance, how to determine production costs and product selling prices which are based on applicable theories, not based on estimates of dawet jabung business actors. In addition, they were also taught how to prepare a business profit and loss statement. The provision of material on business finance (MSMEs) is also accompanied by training on its preparation. The dawet jabung business actors are given the opportunity to directly calculate what costs are incurred to produce dawet jabung, ranging from the costs incurred when purchasing raw materials to finished products plus other costs such as marketing costs and transportation costs. We also explain to partners that in each business we must be able to determine the desired margin as profit, so that with this the profit that will be obtained will be predictable at the beginning. This is also a form of anticipation so that our partners do not suffer losses. After gaining an understanding of financial statements, the discipline to apply it is something that should not be violated. Because the discipline of MSMEs in compiling financial statements is a determinant of the success of the implementation of accounting in MSMEs. (Octavia et al. 2019).

The last material is related to marketing, which can help our partners in marketing/introducing their products to be better known by the wider community, in addition to the people in the Banjarnegara area. This is done by utilizing existing social media such as WhatsApp and Instagram. Promotion in this way is very easy and can be controlled directly at any time by our partners. We help to create WhatsApp Business and Instagram Business accounts because the features on these two social media platforms are considered more effective for business than others. Marketing strategy is an important factor for business success today. This refers to a series of company efforts such as the promotion of product results that can attract potential buyers, Second is competitive price and quality that can meet buyers' tastes, Next is the timely distribution plus satisfactory service. These six things are requirements that must be met consistently according to standard operating procedures (SOP). Marketing strategy is the main approach that will be used by business units in achieving predetermined goals, which include the main decisions regarding the target market, product

placement in the market, marketing mix and the level of marketing costs required (Kotler in Israwati et al. 2023).



Figure 1 : Implementation of Socialization and Training on Financial and Simple Management of SMEs

Source: Documentation of Service, 2025

The output achievement obtained from this community service program is the increase in the knowledge and ability of partners (dawet ayu business actors) in determining production costs and recording their finances in business books. This goal has been achieved as evidenced by the increasing ability of partners to classify costs into raw material costs, labor costs, overhead costs, marketing costs, and transportation costs. Business actors' understanding of the importance of financial statements is influenced by information and socialization factors obtained by business actors, educational background, length of business running and the size of the business run (Santiago and Estiningrum 2021). With this ability, the partner has been able to determine the cost of production, the partner has also been able to determine the margin he wants to achieve. From this, our partners are able to determine the selling price based on the realization of the costs that have been incurred, not based on estimates. In addition, partners have also been able to book all expenses and income in their business through simple cash in and cash out bookkeeping.

In addition, partners have also been able to make simple books about their business profits, so that they can easily identify the development of their business. The accounting recording process starting from proof of transactions to the preparation of financial statements allows business owners to have adequate information for management decision-making, as a tool for

financial control and control, as evaluation material for business performance, and as information material for external parties (banks/other financial institutions) when the business needs additional funds for business operations (Wa Ode Rayyani, Muhammad Nur Abdi 2020).

Our partners have been able to do simple bookkeeping on assets, debts and capital, so that with this, the partners' finances will be clearer, and it will be easier to identify and find solutions to financial problems that may occur in the future. The results of simple bookkeeping can distinguish what is the cost of the product, so as to know how much profit is obtained from one selling product (Machfuzhoh, and Widyaningsih 2020). Another achievement obtained is the increase in partners' ability to develop their product marketing. This is evidenced by 70% of participants who have used social media WhatsApp and Instagram as a tool to market dawet ayu more widely. With this, dawet ayu consumers are no longer only in the Banjarnegara area. Our partners have also been able to create interesting posts that will certainly attract more consumers.

Our partners are very enthusiastic about this service program. Participants were very interested in the themes and materials we provided, because the material on finance and business marketing is considered to be able to help solve the problems that partners are currently facing. Partners are very active during the activity, they provide positive feedback from this activity. They were very interested when we offered to practice directly the method of determining the selling price of products, the method of doing business financial bookkeeping, and registering for business WhatsApp and Instagram business accounts.

The obstacle faced by the service team and partners is the difficulty of determining a regular training schedule. In addition, the time that is too short when providing material makes the material not delivered optimally. The limited number of participants is also an obstacle for the service team. So that not all typical Banjarnegara dawet ayu business actors can take part in the training directly. The next stage of service is expected to have a longer time for socialization of material delivery so that the service team can ensure that 100% of the material can be delivered and received by participants properly. In this training, the number of participants was 35 dawet ayu business actors, this number is dawet ayu business actors located in the dawet ayu center in the Banjarnegara area. A follow-up evaluation plan is also needed so that the service team can know exactly the development of the partner's business after the training and know exactly the obstacles faced by the partner when implementing the training results that they have obtained. If the partner's finances and marketing have run well and stable, then the next plan can be carried out by emphasizing more on the aspect of business development by emphasizing on increasing production capacity and developing the target market.

5. CONCLUSION AND SUGGESTIONS

Community service activities consisting of training, mentoring, coaching, and consultation ran smoothly. Our partners are able to determine the selling price based on the realization of the costs they have incurred, not based on estimates. Our partners have been able to do simple bookkeeping on assets, debts and capital, so that with this, the partners' finances will be clearer, and it will be easier to identify and find solutions to financial problems that may occur in the future. Another achievement obtained is the increase in partners' ability to develop their product marketing.

The obstacle in this service is the difficulty of arranging a regular training schedule. This is a suggestion for future service members to pay more attention to the schedule for the implementation of training and socialization. With sufficient training and socialization time, the material can be delivered well. Dawet Ayu MSME actors also need to be given training related to product innovation so that their business can grow.

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