

## **POTENTIAL FOR DEVELOPING ENTREPRENEURSHIP BASED ON FINANCIAL BOOKKEEPING FOR THE COMMUNITY AT THE COOPERATIVES AND UMKM SERVICE OF TANGERANG CITY**

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### **ABSTRACT**

One of the main obstacles and barriers in controlling cooperatives is the lack of competent human resources (HR). Many cooperatives are managed by individuals who lack managerial knowledge and skills. This often results in inappropriate decision making, inefficient financial management, and difficulty in developing effective business strategies. Cooperatives often face financial constraints, especially in terms of capital. Many cooperatives have difficulty in accessing adequate funding sources. This is due to several factors, including limited collateral that can be provided by cooperatives, as well as a lack of trust from financial institutions in the cooperative's ability to manage loans. Partner problems: a) Lack of information and access to entrepreneurial management to support waste-based MSME businesses, b) Lack of partner understanding regarding capital financing, especially profit-sharing financing based on household waste management, c) Partner financial management has not used financial products. Solutions: a) Provide counseling to partners on managing business feasibility studies and financial management, b) Provide counseling and simulations to partners on financing, especially profit-sharing contracts, c) Provide roleplays on financial management products. You can imagine how much waste is disposed of by households and industries. To support the UMKM program of the Tangerang City Cooperative and UMKM Service and to socialize the utilization of Potential for Developing Entrepreneurship Based on Financial Bookkeeping for the Community at the Cooperatives and UMKM Service of Tangerang City. Transparency and accountability are the keys to healthy cooperative management. Unfortunately, many cooperatives still face problems in terms of financial and operational transparency. Non-transparent management practices can raise suspicion and distrust from members, which can ultimately reduce their participation and commitment to the cooperative. Government regulations and policies also play an important role in controlling cooperatives. Some existing regulations may be less supportive of the growth and development of cooperatives. For example, regulations that are too strict or complicated bureaucratic procedures can hinder cooperatives from running their operations efficiently. Active participation from members is one of the basic principles of cooperatives. However, member participation in cooperative management is often lacking. This can be caused by various factors, such as a lack of understanding of the roles and responsibilities as cooperative members, or because they feel they do not have a direct interest in managing the cooperative.

**Keywords:** Innovation, Added Value, Family Economy, Financial Literacy, Cooperatives and UMKM Service.

### **1. INTRODUCTION**

Development of Micro, Small, and Medium Enterprises (MSMEs) must be carried out. One important factor in doing business development is to do good and directed business planning. One of the factors causing MSMEs to develop is the lack of a well-planned business plan. Having a sustainable business is certainly the dream of every business person. The reason is, that there are currently many risks that can threaten business continuity. Whether it's due to climate change factors to socioeconomic conditions. However, not infrequently businesses do not last long due to internal factors or from within the business itself. Currently, not many are aware of the benefits of sustainable business, both for companies and human survival. Fortunately, the idea of sustainable business is increasingly being applied by companies in Indonesia.

The problem that arises is that Indonesia produces 64 million tons of waste every year, based on data from the Ministry of Environment and Forestry (KLHK), the composition of waste in Indonesia is dominated by 60% of organic waste, plastic waste is in second place at 14%, the rest is rubber waste, paper, and other rubbish. Waste Composition in Indonesia. The main source of organic waste is generated from households at 36%. Furthermore, markets and commerce contribute 38% of waste generation and the remaining 26% comes from areas, offices and public facilities (Soelton et al., 2023; Asih et al., 2023; Harwani et al., 2023).

Seeing the large amount of organic waste produced by society and the impact on the environment, it is necessary to have proper processing so that organic waste can be handled properly. The problem of waste has become a daily problem for Indonesian people. Therefore, as an alternative way, I tried to use unused drink packaging cardboard into a unique wall decoration with high selling value. (Vizano et al., 2023; Yuliantini et al., 2023; Ramli et al., 2023). This is in line with the Ministry of Environment and Forestry (KLHK) in creating the National Movement Program for Sorting Waste from Home. By starting with simple things in our daily lives, namely sorting waste starting from each home (domestic waste), the aim is to protect the earth from damage due to improper waste management. Another thing that can be done is through concrete actions and deeds to change mindsets, lifestyles and culture among the community to manage waste better in order to maintain the sustainability of family life and economy (Asih et al., 2023; Saratian et al., 2023; Arief et al., 2023).

The Tangerang City Industry, Trade, Cooperatives, Small and Medium Enterprises Service (Disperindagkopukm) was established based on Regional Regulation Number 8 of 2019 concerning Amendments to Regional Regulation Number 8 of 2016 concerning the Formation and Composition of Regional Apparatus. In this regulation, the Tangerang City Industry, Trade, Cooperatives, Small and Medium Enterprises Service is included in the classification of type A Service. The Tangerang City Industry, Trade, Cooperatives, Small and Medium Enterprises Service has the task of assisting the Mayor in carrying out government affairs in the fields of industry, trade, cooperatives, small and medium enterprises which are the authority of the Region and assistance tasks given to the Region in accordance with the Mayor's vision, mission, and programs as outlined in the Regional Medium-Term Development Plan. The number of employees of the Tangerang City Industry, Trade, Cooperatives, Small and Medium Enterprises Service as of January 2022 is 58 Civil Servants (PNS). Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah Kota Tangerang Gedung Cisadane Lantai 1 dan 2, Jl. Ks Tubun No.1, RT.003/RW.004, Ps. Baru, Kec. Karawaci, Kota Tangerang, Banten 15112

Partner problems: a) Lack of information and access to entrepreneurial management to support MSME businesses, b) Lack of partner understanding regarding capital financing, especially profit-sharing based financing, c) Partner's financial management does not yet use financial products. Solution: a) Providing counseling to partners about business feasibility study management and financial management, b) Providing counseling and simulations to partners about financing, especially profit sharing based contracts, c) Providing roleplay on financial management products. Target: a) Generate an understanding of MSME access strategies and financial inclusion, b) Generate an understanding of sharia financing, especially profit sharing based contracts, c) Increase the use of sharia financial products. Outcome targets: Articles on electronic media, activity videos, increased understanding and skills. In order to maintain the success of the program, evaluation will be carried out at each stage of program development. After learning and application, monitoring and facilitation is carried out to maintain consistency and see potential, so that the sustainable use of sharia financial products in the surrounding area runs well.

The feasibility of a business product is seen through an analysis of the environment that caused the business product to be established. Through the analysis that has been carried out, a very common problem arises, namely the problem of waste. The waste problem in Indonesia is no longer an open secret. Recently, the problem of waste, which is increasing day by day, has become a topic of conversation that has attracted the attention of every group. The problem of waste has become a daily problem for Indonesian people. Therefore, as an alternative way, I tried to use unused drink packaging cardboard into a unique wall decoration with high selling value. Nowadays we often come across used cardboard boxes for drinks or packages and this is very disturbing. My innovation is to make or process used cardboard waste into something interesting and to prevent the accumulation of used cardboard waste.

## 2. METHOD

Community Partnership Program Implementation Activities are divided into three stages, namely the preparation, implementation and monitoring stages. Following are the details of the steps that must be taken: The target of this activity is the implementation method used in this activity in the form of training. Participants are invited to come to the meeting with the agreed schedule. Community service activities aimed at residents of the Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah Kota Tangerang Gedung Cisadane Lantai 1 dan 2, Jl. Ks Tubun No.1, RT.003/RW.004, Ps. Baru, Kec. Karawaci, Kota Tangerang, Banten 15112, from 08.30 to 13.00, with a total of 66 participants, have the following objectives: a. Able to create and grow awareness of product innovation. B. Able to increase the value of sales volume. C. Able to develop relationships in the wider sales chain. D. Motivated managerial and entrepreneurial skills. In more detail, the following is the sequence of further community service activities that must be carried out, namely:

1. The preparation stage is carried out before the activity and handed over to the partner group is; (a) preparation of extension and training programs Development of extension and training programs so that the activities carried out are more organized and focused. This program covers all technical, managerial and schedule issues, (b) management modules including technical assistance, ongoing handling and counseling, and (c) preparation of

- training facilities and infrastructure. These preparations include, among other things, providing training and counseling facilities and infrastructure, as well as (d) field coordination.
2. Implementation stages include: This training is expected to be implemented comprehensively and continuously to ensure community partners really understand and master treatment independently and this group is the parent/core group which will then be formed by cadres in their respective areas.
  3. Evaluation, monitoring and evaluation stages. Supervision is carried out intensively by the implementing team for each activity to ensure that the implementation of the activity can go according to plan. Evaluation is carried out in line with monitoring, so that if there are problems they are immediately resolved. Evaluation is carried out at each stage of the activity, while the evaluation design contains a description of how and when the evaluation will be carried out, criteria, indicators of goal achievement, and benchmarks used to declare the success of the activity carried out. Guiding partners to continue providing consistent supervision and maximizing existing MSME centers to improve partner performance and support government programs in empowering MSMEs communities.

### **3. RESULTS AND DISCUSSION**

#### **Results**

##### **1. Implementation of PKM activities for the 2024-2025 academic year**

Integrated marketing communication strategy activities in achieving business sustainability are carried out to help participants understand the importance of integrated marketing communication strategies to support the business/enterprise being run. The training material is divided into 3 parts as follows:

Part 1: Background to the phenomenon that occurred. Part 2: Introduces the definition of integrated marketing communications, types of marketing communications, the purpose of improving integrated marketing communications, and how to improve integrated marketing communications as a guide for participants to understand more deeply the importance of building integrated marketing communications. Part 3: Conclusion of the material.

##### **2. Explanation of training materials.**

###### **Part 1: Background to the phenomenon that occurred.**

In the midst of economic conditions that have not yet fully recovered, people's purchasing power is still declining, many people are now pursuing their own businesses, coupled with the ease of digital marketing, many new entrepreneurs have emerged. The large number of new entrepreneurs competing fiercely with existing entrepreneurs plus the declining purchasing power of the public has certainly made people more selective in purchasing a product. There is a tendency that consumers will choose products that are known both through experience of using the product and based on continuous marketing communications carried out by marketers.

###### **Part 2: Definition and strategy of integrated marketing communications**

According to Kotler & Keller (2016), integrated marketing communications is a concept where companies integrate and coordinate various communication channels to send clear, consistent, and persuasive messages about the company and its products. In the rapidly changing marketing communications environment, marketing communications through advertising are not the only or even the most important in establishing brand equity and driving sales, but through an integrated marketing communications mix, it can increase equity and encourage sales, even with widespread This communication can reach a wider market and is able to form brand equity and product sales.

Integrated marketing communications can be carried out with the following strategies, namely: Advertising, namely all paid forms of promoting ideas, goods or services on social media, print media, etc.; Sales promotion, various activities carried out to encourage the purchase of goods or services (exhibitions, bazaars, etc.); Events and experiences, company-sponsored activities and programs designed to create daily engagement or interactions related to a specific brand (Music festivals, charity events, sports, etc.); Public relations and publicity, a variety of programs designed to promote or protect the image of a company or its individual products (Seminars, community relations). ; Direct Marketing and Interactive Marketing, online activities and programs designed to engage customers or prospects directly or indirectly increase awareness, improve image, or create sales of goods and services (use of telephone, e-mail, or internet to communicate directly by asking responses or dialogue from specific customers and prospects).; Personal Selling, face-to-face interaction with one or more prospective buyers for the purpose of making presentations, answering questions, and procuring orders.

In this section, the conclusion or summary of the entire material that has been provided is explained. The conclusions are: Integrated Marketing Communication is a business strategy process in managing relationships with consumers which is essentially to drive brand value; Marketing communications promotes a closer relationship between the company (through its goods/services) and its consumers where integrated marketing communications leads to the development and maintenance of good and harmonious company customer relationships. ; Marketing communications can convince consumers to remain loyal and try company innovations. ; The overall effect is that the company enjoys increased profit margins which is the sole reason the company performs its functions.

### Evaluation of the results and explanation of their relationship to learning and outcomes

- a) The activity of providing material "Training on integrated marketing communication strategies in achieving business sustainability" is packaged in face-to-face seminars and counseling in the Community Service Program with the theme "Development of MSME Management to achieve Business sustainability and environmental sustainability".
  - b) The activity ran successfully, where when the material was given the participants participated enthusiastically
  - c) After the material was given, the activity continued with a question and answer session.
  - d) After attending the training, participants gain soft skills related to the importance of strategies for building brand awareness and are also required to fill out a questionnaire to determine participants' understanding of the material provided.
  - e) The material provided at this event is related to the Marketing Management course.
1. Outcomes are: PKM Journal, mass media publications, PKM video results related to teaching, and IPR.

### Activities Documentation, 2025







#### 4. CONCLUSION

##### Conclusion

The UMB community service program was held in Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah Kota Tangerang Gedung Cisadane Lantai 1 dan 2, Jl. Ks Tubun No.1, RT.003/RW.004, Ps. Baru, Kec. Karawaci, Kota Tangerang, Banten 15112 from 08.30 to 13.00, with a total of 66 participants. It was carried out well and successfully. According to the participants, this program was very useful because the resource person could convey the material in simple sentences so it was easy to understand. The material discussed by the speakers was training on the Concept of Expanding Product Innovation for the MSME group so that they have a competitive advantage and added value and can participate in protecting the environment.

## Recommendations

Recommendations for the results of community service activities can be given as follows: a) continuous training activities are needed so that mentoring can run more optimally. b) mentoring activities are needed for participants who can take advantage of the routine schedule of community activities at Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah Kota Tangerang Gedung Cisadane Lantai 1 dan 2, Jl. Ks Tubun No.1, RT.003/RW.004, Ps. Baru, Kec. Karawaci, Kota Tangerang, Banten 15112.

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