

EMPOWERING PURNAYASA SILVER MSME THROUGH THE DIGITIZATION OF MARKETING AND FINANCIAL MANAGEMENT

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Abstract.

Purnayasa Silver SME in Gianyar, Bali, established in 1992, is a silver jewelry producer that has recently faced a decline in revenue due to limited digital marketing efforts and manual financial recording. This community service program provided solutions through the development of a business profile website, digital marketing training via Shopee, and financial recording training using Bank Indonesia's SIAPIK application. The implementation stages included observation, solution design, training, mentoring, and evaluation. As a result, the official website www.purnayasasilver.com was successfully launched, a Shopee store was activated with 9 products uploaded, and digital financial recording was implemented through SIAPIK. The program showed positive impacts on digital visibility and financial management efficiency, evidenced by five recorded transactions through the website and e-commerce platform. Moreover, three participants joined the training sessions, and the partner's satisfaction score reached 4.73 out of 5 on a Likert scale. These outcomes highlight that Purnayasa Silver SME has improved its readiness to adapt to digital transformation and to compete in a more dynamic market

Keyword : Empowerment; SME; Silver jewelry; Digital marketing; Financial management

I. INTRODUCTION

Gianyar, Bali, is widely recognized as a center of craftsmanship and creative industries, particularly in silver jewelry. One of the enterprises located in this region is Purnayasa Silver, founded by I Wayan Buana during his high school years. The business produces a variety of handmade jewelry such as necklaces, bracelets, earrings, and rings. Before the COVID-19 pandemic, Purnayasa Silver employed up to 20 workers, reflecting its prosperous performance at that time. However, the pandemic and subsequent market shifts significantly reduced its revenue, leaving the enterprise vulnerable.



Figure 1. Production Process and Output

Despite producing high-quality jewelry, Purnayasa Silver has experienced a sharp decline in sales due to limited adaptation to technological changes and increasing competition from digital platforms. The enterprise has long depended on a single export partner, whose declining demand exacerbated the situation. In addition, the absence of a structured financial recording system has hindered cash flow monitoring and business strategy formulation. These challenges mirror broader issues in Bali's creative economy, where many MSMEs face declining performance after the pandemic. According to a global silver jewelry market report, online sales of silver jewelry increased by 41% in 2020, driven mainly by Millennial and Gen Z consumers (The Jewelers Collective, 2022).

Several studies highlight the benefits of digital transformation for MSMEs. Permana et al. (2023) found that the adoption of digital marketing, including website development, significantly improved product visibility and expanded market access. Similarly, training and the use of social media platforms have been shown to improve promotional reach and brand awareness among traditional food MSMEs in Bali (Adi et al., 2024). In addition, Purnama et al. (2021) emphasize that e-commerce platforms such as Tokopedia and Shopee provide MSMEs with broader access to markets and serve as effective promotional tools to sustain competitiveness.

Financial management also remains a critical issue. Many Indonesian MSMEs still rely on manual bookkeeping, making them prone to inefficiencies. The implementation of SIAPIK, a financial recording application developed by Bank Indonesia, has proven effective in helping SMEs produce accurate financial statements, improve access to financing, and enhance decision-making. Training programs across Indonesia have shown that SIAPIK adoption increases SMEs' ability to manage their financial transactions and reporting independently (Anjarwati et al., 2023; Syamsiah, 2024).

Based on this context, the community service program for Purnayasa Silver was designed to address two critical issues: (1) limited digital marketing capacity and (2) the absence of structured financial recording. The purpose of this service is to empower Purnayasa Silver through the development of a business profile website, training in e-commerce platforms such as Shopee, and training in digital financial recording using the SIAPIK application. Ultimately, this program aims to strengthen the enterprise's competitiveness and ensure sustainable growth in the digital economy.

II. METHOD

Based on the identified problems and proposed solutions, as well as discussions with the partner, the main priorities addressed in this community service program were digital marketing and financial management. The community service program was implemented over a period of eight months, with the active involvement of Purnayasa Silver SME. The stages of implementation are described as follows:



Figure 2. Implementation Method

1. Observation (Month 1)

The initial stage consisted of direct observation of the partner's conditions to identify problems and needs, particularly in digital marketing and financial management.

2. Partner Confirmation (Month 1, Week 3–4)

Identification and confirmation of the partner, Purnayasa Silver SME, as the primary focus of the program.

3. Website Development (Month 2–3)

The team designed and developed a business profile website containing information on products, contact details, and the SME's background.

4. Website Handover and Training (Month 4)

After completion, the website was officially handed over to the partner, accompanied by user guidance and basic training.

5. Financial Application Training (Month 5)

Training was conducted on the use of SIAPIK, a financial recording application developed by Bank Indonesia, to improve digital bookkeeping skills and enable better financial decision-making. Previous studies have shown that SIAPIK improves transparency, efficiency, and the financial literacy of SMEs (Anjarwati et al., 2023; Syamsiah, 2024).

6. E-commerce Training (Month 5)

Partners were introduced to and practiced using Shopee, one of Indonesia's largest e-commerce platforms, to enhance their marketing strategies and expand online market reach. Digital platforms such as Shopee and Tokopedia have been proven to increase product exposure and resilience of SMEs during and after the pandemic (Purnama et al., 2021).

7. Evaluation (Month 8)

Evaluation was conducted through structured interviews and a Likert-scale questionnaire (1 = strongly disagree, 5 = strongly agree) covering three indicators: (a) satisfaction with the training process, (b) understanding of digital marketing and financial applications, and (c) perceived benefits for business sustainability.

III. RESULT AND DISCUSSION

1. Website Development, Feature Training, and Handover

As planned, the program initially focused on supporting the partner through the development and distribution of a business profile website: www.purnayasasilver.com. The website serves as a digital storefront, enabling Purnayasa Silver to introduce its products to a broader market. During the training session, the community service team demonstrated the website's core features, including homepage navigation, product listing, photo gallery management, and a contact form for potential buyers. The partner was guided step by step to ensure the ability to independently update content and manage customer interactions.



Figure 3: Demonstration of website features to partner

The website's homepage was designed with a simple but elegant interface, presenting the business identity clearly, while the product page showcased handcrafted silver jewelry items complete with product photos, names, and contact details. Similar findings have been reported by Wijaya et al. (2019), who highlighted that innovation in the silver craft industry in Gianyar is crucial for sustaining competitiveness despite declining exports. Moreover, global reports indicate that silver jewelry has seen steady post-pandemic growth due to consumer demand for affordable luxury and online shopping trends (The Jewelers Collective, 2022).

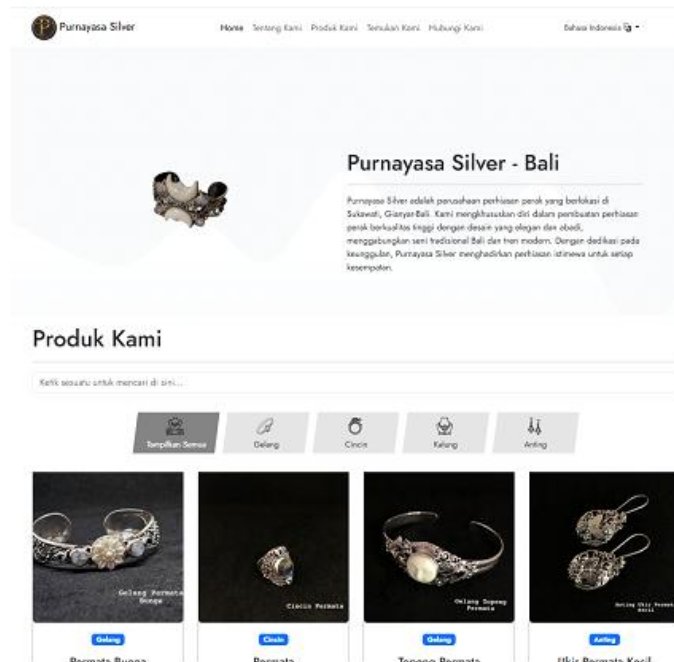


Figure 4: Screenshot of Purnayasa Silver homepage and product page

The handover was formalized through a memorandum of understanding signed by both parties, symbolizing that digitalization was not only a technical intervention but also an accepted practice to be sustained by the partner. This strategy is consistent with other SME empowerment programs where digital adoption boosted visibility and customer trust (Permana et al., 2023; Purnama et al., 2021).



Figure 5: Documentation of official website handover

2. E-Commerce Training

Following the website implementation, the program introduced the partner to e-commerce through the Shopee platform. Training activities included store account creation, uploading products with attractive photos and descriptions, and learning basic promotional strategies such as discount vouchers and free shipping offers.



Figure 6: Training session on Shopee platform

The training atmosphere was interactive and supportive, allowing the partner to practice directly using their devices. By the end of the session, Purnayasa Silver had successfully launched a Shopee store with 10 uploaded products, marking its first structured online market entry. Purnama et al. (2021) emphasize that effective e-commerce adoption enables SMEs to expand beyond local boundaries, while Purnama et al. (2021) note that digital sales strategies helped SMEs sustain revenue during COVID-19. Similarly, Permana et al. (2024) found that social media and online platforms increase customer engagement and strengthen brand presence.

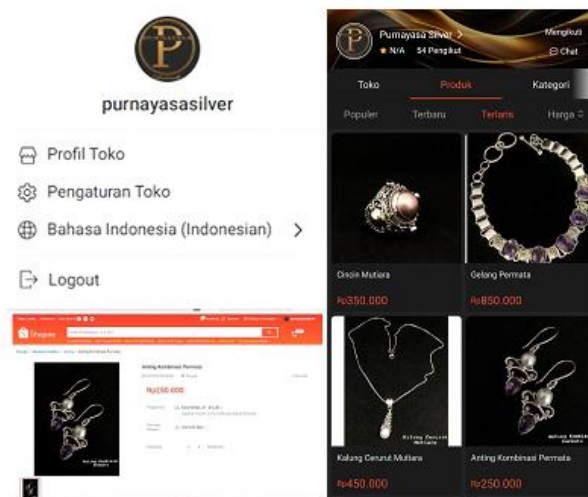


Figure 7: Screenshot of Purnayasa Silver Shopee store and uploaded products

3. Financial Management Training with SIAPIK

To complement marketing capacity, the partner was also trained in the use of SIAPIK, a financial application developed by Bank Indonesia. The training covered recording daily transactions, preparing simple income statements, and analyzing cash flow systematically.



Figure 8: Training session on SIAPIK application

After implementation, the partner transitioned from manual bookkeeping to digital recording. Early challenges included adjusting to new routines and maintaining consistent entries, but interactive mentoring sessions helped overcome these barriers. Studies confirm the effectiveness of SIAPIK, it has supported SMEs in Tarakan (Nainggolan et al., 2025), Sorong (Wangsi et al., 2025), and Pontianak (Syamsiah, 2024), enhancing financial transparency and independence. Additionally, Sinaga et al. (2023) show that digital adoption (covering finance, payments, and marketing) positively affects SME financial performance in Indonesia.

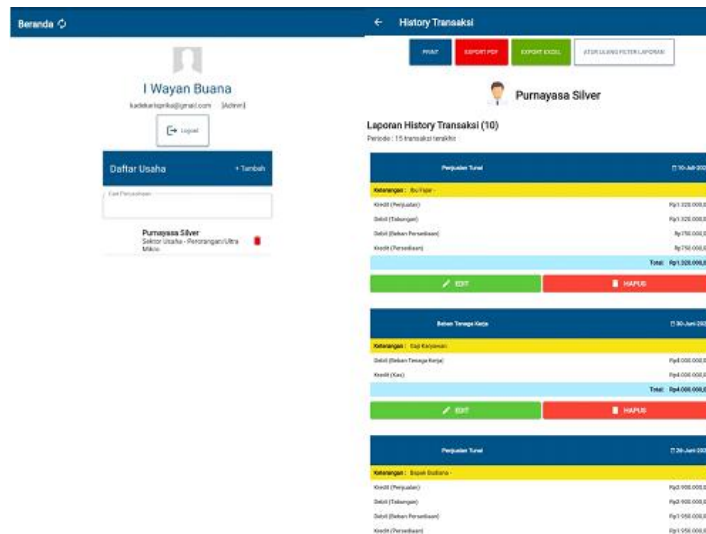


Figure 9: Screenshot of Purnayasa Silver SIAPIK account with transaction history and financial report

Evaluation

The evaluation stage was designed to measure the extent to which the program objectives were achieved. A comparative analysis of conditions before and after program implementation shows significant improvements, validated through both quantitative assessments and qualitative feedback from the partner.

Before the program, the business was heavily dependent on a single export partner, which created a high level of vulnerability to market fluctuations. Such reliance limited the enterprise's bargaining power and hindered its ability to diversify its customer base. In addition, there were no digital marketing channels in place, meaning that product promotion relied solely on conventional word-of-mouth and declining orders from its long-term partner. The absence of structured digital visibility not only restricted potential growth but also reduced competitiveness compared to peers already utilizing online platforms. Finally, financial management was still conducted manually without standardized bookkeeping practices, which often blurred distinctions between business and personal finances and made cash flow tracking inaccurate.

After the program, Purnayasa Silver achieved several measurable improvements. First, the launch of a business profile website (www.purnayasasilver.com) and an active Shopee store with nine uploaded products allowed the enterprise to establish a professional digital presence and reach new market segments beyond its traditional network. Second, the SME recorded five online transactions, demonstrating early adoption of digital sales channels and validating the relevance of e-commerce as a tool for business continuity.

Third, the introduction of SIAPIK, a financial recording application developed by Bank Indonesia, enabled structured bookkeeping, resulting in greater transparency of income and expenses and supporting better-informed business decisions. Lastly, the training program received an average satisfaction score of 4.73 out of 5 from three respondents (all active participants), reflecting not only the effectiveness of the delivery method but also the perceived relevance of the new digital skills for sustaining the enterprise's future operations.

Feedback from the partner further illustrates the program's impact. Overall, participants expressed that the use of SIAPIK allowed them to better understand and control their daily financial transactions, while the adoption of Shopee increased their confidence in promoting products and reaching customers beyond the local market. Such testimonials emphasize the psychological and practical benefits of digital adoption, in line with previous studies showing that digital platforms increase resilience and market confidence among SMEs (Purnama et al., 2021).

However, some challenges remain. The partner initially struggled with product photography quality and consistency in updating records in SIAPIK. This is not unusual, as prior studies highlight that adaptation to structured financial reporting often requires longer periods of practice and habit formation (Wangsi et al., 2025). Unlike website use, which yields immediate visibility, bookkeeping depends on daily discipline and continuous data input. This explains why partners may take more time to integrate SIAPIK consistently into their business routine. Furthermore, website visitor analytics were not yet integrated, limiting a more comprehensive measurement of digital reach. These barriers echo broader SME digitalization challenges, where limited digital literacy can slow adoption (Anjarwati et al., 2023).

In conclusion, this comparative evaluation highlights that the program effectively addressed the critical issues of dependency, digital absence, and poor financial management. More importantly, it demonstrates how targeted digital interventions (combining marketing and financial literacy) can enhance competitiveness, increase resilience, and lay the foundation for sustainable growth in traditional craft-based SMEs.

IV. CONCLUSION

The community service program at Purnayasa Silver SME successfully achieved its main objectives of enhancing digital marketing capacity and improving financial management practices. Through training and mentoring, the enterprise now operates a business profile website and an active Shopee store, while also adopting SIAPIK for structured financial recording. These interventions not only improved technical capacity but also increased the partner's confidence in managing and expanding their business.

For sustainability, it is recommended that MSMEs continue regular mentoring, integrate visitor analytics for better market insights, and strengthen habits in daily financial recording. Similar approaches can be replicated by other SMEs to accelerate their digital transformation and competitiveness.

This program, however, faced limitations such as limited mentoring time and the absence of stable internet connectivity in certain sessions, which may have slowed the pace of adaptation. Future initiatives should allocate extended follow-up assistance and infrastructure support to ensure stronger long-term impact.

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