



# Empowering cassava farmers in Wonogiri through digital financial and marketing strategies

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## ABSTRACT

Cengklok Village in Wonogiri Regency holds economic potential, particularly in cassava chip production that remains underutilized. Limited knowledge of financial management and marketing strategies has led to low product value and restricted market access. This community engagement initiative aimed to strengthen farmers' capacities through training in financial record-keeping, cost of production calculation, and digital-based promotion strategies. The activities included field observations, surveys, interviews, problem analysis, training material development, and practical sessions. As a result, participants gained the ability to manage budgets systematically, determine selling prices based on cost analysis, and organize financial records more effectively. Enhancements in visual marketing and product packaging attracted greater consumer interest and broadened market reach. Furthermore, the formation of farmer groups with clear organizational structures contributed to business sustainability. The program improved farmers' skills in managing agribusinesses professionally, supporting local economic growth and market expansion. The development of cassava chip enterprises as an alternative income source also increased productivity during the off-season, enabling more efficient use of time. This transformation positively impacted farmers' welfare and ensured the long-term viability of local, commodity-based enterprises.

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## 1. INTRODUCTION

Wonogiri Regency in Central Java possesses significant agricultural capacity, with approximately 150,000 hectares of farmland, comprising around 80,000 hectares of rice fields and 70,000 hectares of dry land and plantations (Galib, 2022). One of the region's high-value commodities is cassava, predominantly cultivated in Ngadirojo District, especially in Cengklok Hamlet, Kerjo Lor Village. The local community has traditionally processed cassava into *lempeng* (cassava chips) for generations. However, current production and marketing practices remain conventional, lacking proper financial documentation and digital marketing strategies. This condition has led to low product value and limited market reach. Therefore, targeted intervention is required through training focused on financial and marketing digitalization to improve business efficiency and enhance the competitiveness of local products. This initiative is expected to equip farmers with essential skills in financial management and

digital promotion, thereby increasing the economic value of cassava-based products and expanding their market potential.

Ngadirojo District, located in Wonogiri Regency, Central Java, possesses diverse natural resources that significantly contribute to the local economy and community livelihoods. The district encompasses approximately 4,000 hectares of agricultural land, primarily utilized for cultivating rice, maize, and horticultural crops, as well as supporting the fisheries and plantation sectors. Ngadirojo also has a considerable population, with the majority engaged in agriculture and plantation-related activities. One notable example is Cengklok Hamlet in Kerjo Lor Village. Kerjo Lor is situated on a terrain that is neither mountainous nor lowland, traversed by several rivers flowing from north to south (Wijaya, 2019). The cassava plantations in Cengklok, Kerjo Lor, form a vital part of the agricultural landscape, playing a key role in the local economy and serving as a primary source of income for many farmers. Cassava cultivation has also become an integral component of the community's agricultural tradition, passed down from generation to generation (Syamsul, 2022).

## 2. METHODS

Figure 1 illustrates a cassava farm experiencing optimal growth, located near rice fields managed by local farmers. This proximity allows farmers to conveniently manage and maintain both areas simultaneously. Figure 1 also depicts the production process of cassava chips, which begins with boiling the cassava, followed by pounding, and ends with packaging. The entire process remains traditional and is carried out manually.

**Table 1.** Cassava income potential

Description	Potential
Harvest per season	500 kg
Price @ kg	IDR 1.500,00
Daily production	25 Kg
5 kg cassava	1 kg <i>lempeng</i> crackers
1 kg <i>lempeng</i>	150 pcs
Price 1 kg <i>lempeng</i>	Rp 15.000,00 – Rp 20.000,00
Flavour	Savory, salty, spicy
Marketing method	Picked up by merchants and transported to the market
Marketing strategy	Word-of-mouth marketing
Production period	15 years



**Figure 1.** Partner conditions (cassava farm, production process, and finished product)

Partner Issues

Table 2. Analyzing partner’s problems

Types of Problems	Problem Description	Problem Causes	Problem Impact
Production	The production process is still carried out manually, starting from harvesting, boiling, making gethuk, re-finishing, molding, to packaging.	Limited access to modern production technology, low understanding of efficient production techniques, and the absence of uniform production standards.	Low production volume limits income growth, raw material loss rate reaches 10 percent, and inconsistent quality reduces consumer trust.
Finance	The selling price of the cassava chips is determined solely based on the raw material cost, without considering labor costs and factory overhead.	Lack of understanding of small business financial management, absence of a structured bookkeeping system, and the habit of selling products without clear calculations.	The product is not well known by consumers outside the production area, the broader market potential cannot be reached, and sales are limited to only 50-100 packages per month.
Marketing	The product is only marketed through traditional methods such as direct sales and word of mouth, with no use of digital technology for promotion.	Lack of digital literacy in marketing, no access to or training in technology-based marketing, and reliance on traditional distribution channels without diversifying marketing strategies.	The product is not well known among consumers outside the production area, the broader market potential remains untapped, and sales are limited to only 50-100 packages per month.

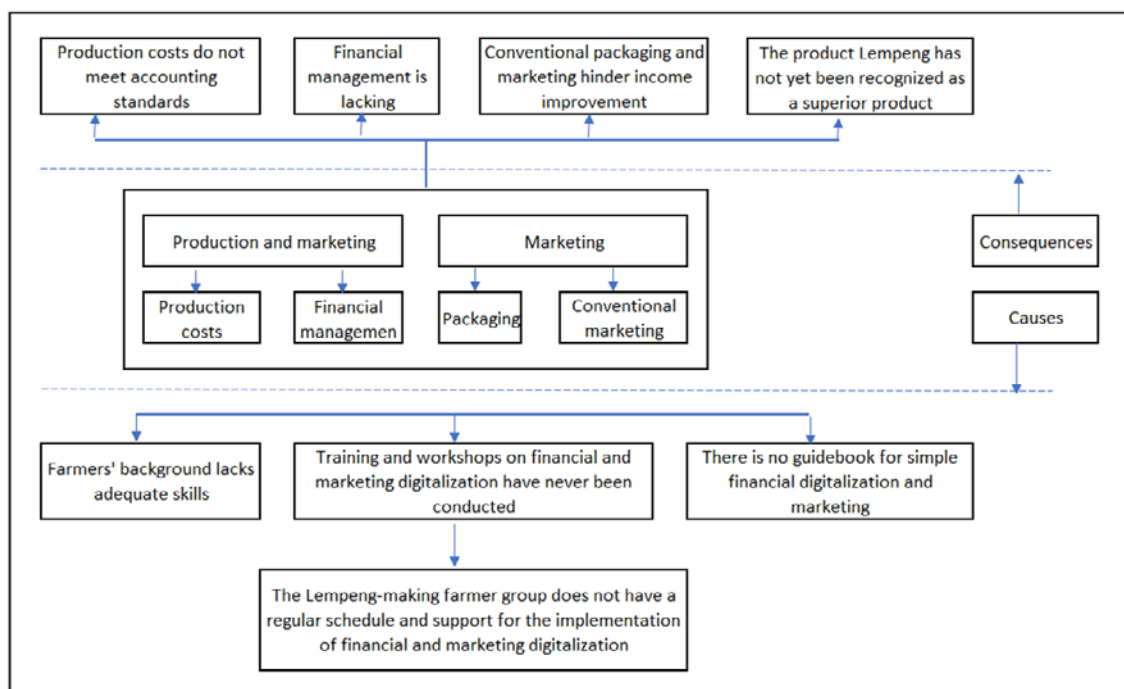


Figure 2. Partner’s problem tree

Figure 2 presents the flow of problems faced by partners in the aspects of production and marketing, including production costs and sales prices that are still not in accordance with accounting standards. In addition, there are inefficiencies in the production process, irregular and manually maintained financial records, simple and unattractive product packaging, and marketing that is limited to the surrounding environment without utilizing digital technology platforms. This figure also illustrates the causes of these problems, such as the partners' limited skills, lack of available training and workshops, and the absence of adequate guidelines for digitalizing production and marketing.

### Activity Objectives

The objective of this community service activity is to provide comprehensive support and training to partners on digitalizing bookkeeping and marketing, starting from recording raw material purchases, labor costs, factory overheads, to the sales of finished products. It is hoped that through this training, partners will be able to produce more effectively and efficiently, as well as carry out marketing faster and on a broader scale. This will lead to the achievement of cassava chip products, an excellent local product that can become an alternative source of income for farmer groups.

### Activity Implementation Method

Figure 3 indicating that rice fields and plantations dominate Cengklok Kerjo Lor village. The size of this area also suggests that the primary livelihoods of the local residents are farming and gardening. Their agricultural products include white rice and red rice, while plantation products include corn, cassava, cocoa, papaya, and others.

Cengklok village has a large plantation area of approximately 143 hectares, which is utilized for cassava cultivation. The distance from the village to the government centers is still close, 7 km to the sub-district government and 12 km to the city government. This indicates that developing products for the city market is still very accessible.



**Figure 3.** Cengklok Village location

Partner involvement includes the following: providing locations for training, supplying finished products that can be tested in various types of packaging, using previous packaging, offering products with new designs ready for sale, calculating and determining the weight of each product package, and grouping members according to product specifications.

The materials used in the training include cassava as the main ingredient for making cassava chips, available in three different sizes: small, medium, and jumbo. Excel was chosen as a tool to support

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*Vitalis Ari Widiyaningsih, Heru Suwasono, Zayid Musiafa*

digital financial management. The reason for choosing Excel is its comprehensive formulas and ability to process data accurately, especially for calculating production costs, selling prices, profits, as well as planning production and sales. Additionally, Excel is easy to understand and use for beginners. To support digital marketing, the platforms used are Instagram, Facebook, and TikTok. These choices are based on their popularity among the public, thus helping to spread information about cassava chips.

### Implementation Stages

Implementation Stages and Activity Details	Partner Participation	Achievement Indicators
Preparation for the PKMU activities includes the following steps: - Forming the core team for the implementation of PKMU activities - Planning the PKMU activities	Providing a place for the implementation of PKMU activities	There is a place to hold PKMU activities
Coordination of Activities with PKMU Partners: - Collaborate with partners to plan training, workshops, and mentoring activities. - Reconfirm the venue for training, workshops, and mentoring. - Determine the schedule, number of participants, and activity agenda	- Prepare the time and location for the activities. - Appoint farmers involved in the activities. - Assign rooms for training, workshops, and mentoring. - Provide supporting instruments for training and workshops. - Plan the activities.	- Smooth execution of events according to the timeline and conducive atmosphere. - List of farmers involved in PKMU activities. - Available training and workshop rooms. - Available tools, materials, and training instruments. - Activity agenda list.
Management of PKMU Lecturer-Student Team as Partner Facilitators: - Socialize the schedule for training, workshops, and mentoring activities.	Provide input on the content of the digital bookkeeping and marketing guidebook	- Digital bookkeeping and marketing guidebook completed. - FGD documents.
Developing the Training and Workshop Guidebook on Digital Bookkeeping and Marketing: - Conduct FGD meetings	Provide input on the guidebook content.	- Completed digital bookkeeping and marketing guidebook - FGD documentation.
Conducting Training on Digital Bookkeeping and Marketing	- Prepare the time and place for the training. - Provide the list of training participants. - Conduct pre- and post-tests on knowledge of digital bookkeeping and marketing.	- Event runs according to timeline and conducive atmosphere - Attendance rate > 75% - Data on pre- and post-test results on digital bookkeeping and marketing knowledge.
Conducting Workshops and Mentoring for Farmers Implementing Digital Bookkeeping and Marketing: - Mentor farmers in implementing digital bookkeeping and marketing.	- Prepare time and place for workshops and mentoring sessions - Provide participant lists for workshops and mentoring - Conduct pre- and post-tests on knowledge of implementation.	- Event runs according to timeline and conducive atmosphere - Attendance rate > 75% - Data on pre- and post-test results on implementation knowledge.
Evaluation - Conduct observations on activity achievement indicators together with partners. - Hand over training and workshop tools and materials for digital bookkeeping and marketing. - Establish further cooperation for the sustainability of the PKMU program. - Prepare reports and implementation analysis.	- Prepare time and place for evaluation. - Receive handover documents for tools and materials. - Provide evaluation lists.	- Event runs according to timeline and conducive atmosphere - Handover documents for training tools and materials. - Evaluation documents.

The brief flow of service implementation is in Figure 4. The description of the technology and scientific approach applied at the PKMU partner site involves advancements in knowledge and skills related to digitalizing bookkeeping and marketing to enhance the production of cassava chips, which are a flagship product and an alternative income source for farmers in Cengklok Kerjo Lor, Ngadirojo. The community service team will provide guidance to the farmer groups focused on cassava chips through various activities aimed at knowledge sharing, including: (1) Assisting partners in providing facilities and infrastructure for training and workshops on digitalizing bookkeeping and marketing, such as: (1) Supporting partners in preparation, including downloading applications via mobile phones or laptops for those who have them; and (b) Assisting partners in setting up mobile phones and laptops to ensure that the devices are compatible with the applications to be used; (2) Creating a guidebook for training and workshops on digitalizing bookkeeping and marketing, aimed at the sustainability of the PKMU program; (3) Conducting training on digitalizing bookkeeping and marketing; (4) Holding workshops discussing digitalizing bookkeeping and marketing; (5) Providing mentoring to farmer groups in the cassava chips cluster to implement digitalized bookkeeping and marketing.

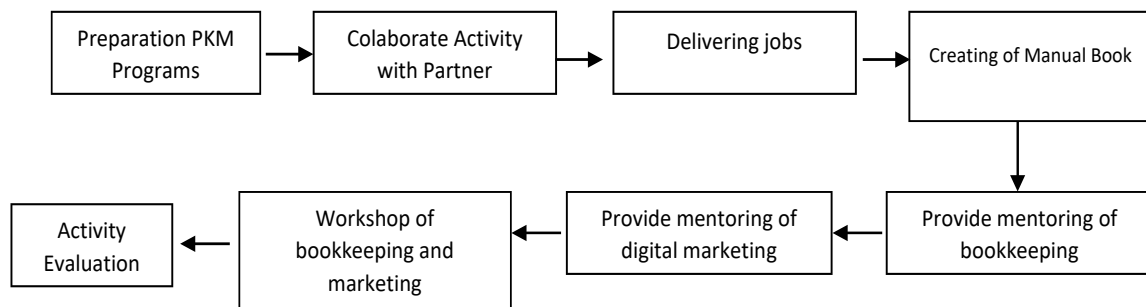


Figure 4. Service implementation flow

Through the activities that have been carried out, the cassava chips farmer group cluster located in Cengklok Kerjo Lor Hamlet, Ngadirojo, Wonogiri, has gained several knowledge benefits for the sustainability, independence, and progress of the program, including: (1) Knowledge of digitalization in bookkeeping and marketing among the cassava chips farmer cluster has improved, which can be applied to facilitate financial management and streamline marketing activities; (2) Skills in digitalizing bookkeeping and marketing have enhanced, enabling the creation of varied flagship products to increase income sources; (3) The transfer process of digital bookkeeping and marketing knowledge to the cassava chips farmer cluster has accelerated, allowing them to prepare for business sustainability and pass it on to future generations; (4) The cassava chips farmer cluster collectively gains knowledge about using digitalization in bookkeeping and marketing to broaden their understanding of financial and marketing management. The cassava chips farmer cluster gained practical knowledge for developing and improving facilities and infrastructure that support training and workshop activities on digitalizing bookkeeping and marketing.

### 3. RESULTS AND DISCUSSION

Training and guidance on digitalization in record-keeping and marketing for cassava chips farmers in Wonogiri have had a positive impact, especially as a source of income while farmers wait for the rice harvest. The results obtained from community service activities are as follows:

### Improvement in Digital Financial Management Skills

Financial management, according to Otoritas Jasa Keuangan (2023), involves the allocation of income as well as its management or investment with a return rate higher than inflation. Armereo (2020) explains that financial management encompasses all activities ranging from fund collection, fund utilization, to fund distribution to achieve company objectives. Training in financial management can have positive effects such as increased understanding and better application of financial principles, which are crucial for business sustainability (Kartikasari et al., 2023; Santiara & Sinarwati, 2023; Setiabudhi et al., 2024; Tetikriyani, 2024; Yanti, 2019). This study aligns with the community service results we have conducted, where participants initially lacking knowledge became knowledgeable and proficient, including in the use of Excel. It is expected that with a good understanding of financial and digital literacy, this Lempeng community will be able to make financial decisions, manage finances effectively, and compete with other businesses to ensure the sustainability of local products (Aribawa, 2016; Maulana & Suyono, 2023; Mulyawan, 2015; Suryani & Ramadhan, 2017). Understanding and performing financial management begins with preparing the production budget, recording, and presenting financial reports.

### Improvement in Digital Marketing Skills

The training required support for the marketing process, including applications, laptops, ring binders, cameras, packaging, labels, internet connections, tripods, and spaces for product photography. Such infrastructure is crucial to support digital initiatives and ensure the community benefits maximally from technology-based programs (Harto et al., 2019; Williams et al., 2023). The Lempeng partners have identified suitable packaging and labels and are ready to attempt sales beyond their local area. Two young generations are focusing on implementing digitalization to assist with online marketing.

### Enhancement of Knowledge and Skills

Results from the training program show clear improvements in participants' understanding of digitalization in finance and marketing. This finding aligns with Nugraha's (2020) research, which revealed that practical training can increase financial literacy among MSME actors by up to 35 percent. In this case, improvements are evident from the partners' ability to prepare budgets and record cash flow using Excel, something they had not done before. Additionally, the partners' willingness to promote products through social media indicates a positive change in attitude, as described by Putri et al. (2020) also Suprayogi and Razak (2019), where digital training encourages entrepreneurs to explore new online markets. Therefore, this training not only expanded knowledge but also significantly transformed the business behavior of the partners.

### Expansion of Market Share (Consumers)

Increased connectivity through digital gadgets can foster a more solid community and a more unified approach to global challenges (Alfiana et al., 2023; Putro et al., 2024). The strong motivation following the training is evident from the courage to contact prospective consumers previously unreachable (Galib, 2022). Moreover, the product is now accepted in a famous restaurant in Solo, called "Es Masuk".

### Discussion

The community service program aimed at increasing the income of cassava farmers is closely related to the fact that during the waiting period for rice harvests, farmers can utilize their time more effectively through cassava chip and field production. The cassava harvesting period takes approximately eight months. The main objective of this program is to enhance participants' knowledge about digitalization in managing finances and marketing. This initiative seeks to improve the potential of local

products, specifically cassava, to boost the welfare of farmers. By adopting digital financial management, farmers can calculate production costs more accurately, including raw materials, labor, and overhead expenses. This leadcaneffects proper accounting calculations, helping farmers avoid losses and enabling an increase in selling prices, from IDR 10,000 per kilogram to IDR 10,000 per half-kilogram packaged unit. Furthermore, digital marketing helps farmers expand their reach by promoting cassava chips to a broader market. The products are attractively packaged and feature stickers identifying the producer. Sales are accessible to anyone, anytime, through an online website.



**Figure 4.** Digitalization training for financial management and marketing  
**Figure 5.** Sticker packaging

Based on unstructured interviews between the implementation team and participants, as well as direct observations during the activities, the team from Pignatelli Triputra University reported the following outcomes: (1) there was an increase in farmers' knowledge on how to utilize digitalization for financial management and marketing. This was evident from their ability to calculate production costs, selling prices, and profits, as well as their skills in creating video and photo content documenting the process from production to packaging of the cassava chips; (2) Participants' skills improved in diversifying the sizes of the cassava chips to meet market demand. Initially, a trial sale of 100 packages with varying sizes was conducted, resulting in three size options: small, medium, and jumbo. The market favored the small and medium sizes, as the jumbo size was considered too thick.

The implementation of this community service program was supported by several factors: (1) Support from partners who provided facilities such as the venue for the activities and encouraged all members of the farmer groups to participate from the beginning until the end of the program; (2) The participants demonstrated strong interest and enthusiasm throughout the activities, which was evident from their consistent attendance and their willingness to ask questions and engage in discussions.

#### 4. CONCLUSION AND RECOMMENDATIONS

The cassava chip farmers' development program in Wonogiri has successfully enhanced business capacity. This achievement was made possible through the implementation of targeted digital marketing

strategies and improved financial management. With training focused on financial record-keeping, production cost calculation, as well as branding, packaging, and distribution improvements, farmers now have a better understanding of cost structures. They have also succeeded in improving the visual quality of their products and expanding their marketing reach to Surakarta. Innovations in product size variations and attractive packaging have helped them compete effectively and establish sustainable sources of income. To overcome challenges in assistance caused by distance and time constraints, an effective online communication group has been formed to support continuous coordination and education. Looking ahead, the program aims to encourage product diversification, increase income, strengthen access to markets and capital, and manage businesses using technology to become more efficient, adaptive, and grow into larger, more independent enterprises.

This program has certain limitations, leading to several suggestions for future researchers, such as: (1) There is a need for younger members to assist in the implementation of digitalization, both in financial management and marketing, as currently there is only one young person involved; (2) Since many members are over 50 years old, additional time should be allocated for training to provide sufficient knowledge about digital financial management and marketing, especially when involving the use of computers, laptops, or at least smartphones; (3) Continuous mentoring and monitoring of partners are necessary to ensure the program can be sustained and carried out regularly; (4) It is recommended that this program be followed up through collaboration with other partners or external parties outside the institution, such as cooperatives, agricultural agencies, and digital startups, to provide the best solutions tailored to the challenges faced; (5) The implementation of this community service program also encountered several challenges, including: (1) Travel time requiring 2 hours, necessitating early departures; (2) 80 percent of training participants are elderly women, which required using Javanese language or frequently ensuring that the messages conveyed were well understood; (3) This situation demands creativity to open their mindset, as they have run their businesses traditionally and passively (“nrimo”) for decades. The implementation team also needed to provide more concrete examples of successful cases from other regions that maintained local products while integrating information technology to assist in marketing.

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