

Empowering MSMEs through Digital Marketing Training for Recipients of Ummul Mukminin Aisyiyah Micro Waqf Bank Capital to Increase Competitiveness in the Digital Market

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Abstract. *As the country with the largest Muslim population in the world, Indonesia has great potential in developing the sharia economy, including strengthening the microfinance sector. Bank Waqf Mikro (BWM) is present as a sharia-based inclusive financial instrument aimed at supporting micro-enterprises around Islamic boarding schools (pesantren). However, low digital literacy and limited access to technology-based marketing remain major challenges for beneficiaries. This community service activity aims to increase the digital capacity of MSMEs assisted by BWM Ummul Mukminin Aisyiyah Makassar through digital marketing training and mentoring programs. Initial results show a 32% increase in participants' understanding of digital marketing concepts based on pre- and post-tests. As many as 85% of participants have successfully uploaded products to social media and marketplaces, although they still require further guidance. In addition, BWM's active involvement as a partner in the recruitment process, moral guidance, and evaluation, significantly contributed to the program's success. Future plans include intensive mentoring through one-on-one coaching, monitoring the program's impact through surveys and sales tracking, and developing a replication blueprint for MSMEs assisted by Aisyiyah in other regions. These findings strengthen the argument that digital training integrated with Sharia-based empowerment can be an effective strategy for increasing the competitiveness of MSMEs. With the support of the right ecosystem, similar programs can become models for sustainable economic empowerment in the era of digital transformation.*

Keywords: *Micro Waqf Bank, MSMEs, Digital Literacy, Digital Marketing, Sharia Economic Empowerment*

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INTRODUCTION

As the country with the largest Muslim population in the world, Indonesia has a significant opportunity to become a center for sharia economic development, including strengthening the sharia-compliant microfinance sector (Firdaus, 2025; Rukmanda et al., 2025; Santika, 2024). One promising inclusive financial instrument is the Micro Waqf Bank (BWM). This institution is designed to provide access to capital to productive poor communities around Islamic boarding schools (pesantren), based on an interest-free contract that promotes the principle of mutual assistance (tabarru') (Karimah et al., 2025; Rozalinda & Nurhasnah, 2020; Rusydiana et al., 2025).

In South Sulawesi, BWM Ummul Mukminin Aisyiyah Makassar has made a significant contribution to strengthening micro and small enterprises (MSEs) in the surrounding area.

Indrawati et al. (2020) and Mazurkiewicz & Poteralska (2017) said that, however, structural and technological obstacles remain significant challenges. Many MSMEs receiving capital come from groups with low digital literacy and minimal experience in digital marketing (Trisninawati & Sartika, 2024; Rachmadana et al., 2024; Islami et al., 2021).

In today's digital era, conventional marketing is no longer sufficient to maintain MSME competitiveness (Huda et al., 2025; Rusdana et al., 2022; Nelly, 2021). Without the ability to access social media, utilize e-commerce, or employ appropriate digital marketing strategies, MSMEs will struggle to reach a wider market (Wahyuni et al., 2020). This is exacerbated by limited mentoring from capital providers, which generally focus only on conventional financial management education (Maulana, 2024).

The literature shows that increasing digital capacity and technology-based mentoring can significantly improve the productivity and sales performance of MSMEs (Achmad, 2023; Tresnasari & Zulganef, 2023; Gao et al., 2023). Therefore, systematically designed and participatory training and mentoring programs are needed to address this need. These programs not only aim to increase the capacity of individual entrepreneurs but also to strengthen the contribution of the digital economy to the mission of da'wah and community empowerment of the Muhammadiyah Association (Mar & Sari, 2025; Karimullah, 2023; Isnaeniah et al., 2025; Ritonga et al., 2019).

Interim Findings and Partner Roles

The implementation of community service activities in the form of digital marketing training and mentoring for MSMEs assisted by the Ummul Mukminin Aisyiyah Makassar Micro Waqf Bank (BWM) has provided initial indications of positive and constructive achievements in increasing partner capacity. Several preliminary findings documented midway through the program include: (1) Improved basic digital literacy, with most participants experiencing an improved understanding of basic digital marketing concepts. This was demonstrated by the pre- and post-test results of the first training session, which showed an average score increase of 32% in understanding the function of social media for business promotion; (2) Ability to create and manage digital business accounts, with training participants successfully establishing business accounts on platforms such as Instagram and Shopee. Approximately 85% of participants have uploaded their products to social media and marketplaces, although they still require assistance in creating engaging captions and consistent visual design; (3) High motivation to utilize technology. Field findings indicate that most MSMEs demonstrate high enthusiasm for utilizing technology as a means of market expansion. Some participants have even begun accepting orders through digital platforms, although the scale is still limited; (4) Technical issues and challenges still frequently arise, such as difficulty managing two or more platforms simultaneously, limited devices (phones/laptops), and internet network constraints. This provides important input for improvements in follow-up, more personalized and technical mentoring sessions.



Figure 1. Initial Discussion Documentation

The role of Bank Waqf Mikro Ummul Mukminin Aisiyyah Makassar as a partner in this program is highly strategic and goes beyond providing business capital. These include: (1) Acting as a participant recruitment facilitator, BWM helps identify and recommend potential MSMEs who receive capital and need digital marketing training intervention; (2) Moral and social mentoring is demonstrated through the spiritual and emotional closeness between BWM managers and their customers, where partners actively provide moral support to increase participants' confidence and ease of use with technology; (3) Regular monitoring and internal evaluation are also carried out by partners, including by participating in the evaluation process and gathering participant feedback, including providing input on training approaches that best suit the participants' characteristics. The active involvement of partners in every stage of the activity confirms that collaboration between academics and community empowerment institutions such as BWM is crucial to achieving sustainable impact.



Figure 2. Training Activity Documentation

Future Plan

To ensure that this community service activity runs optimally and produces tangible impact and academic outcomes in line with the RisetMu grant targets, the following strategic steps will be taken in the next phase: (1) Intensive mentoring and independent practice for MSMEs, where activities will focus on advanced technical and practical mentoring, using a one-on-one coaching approach. This mentoring will include: Strengthening visual content creation and marketing copywriting skills, Analysis of promotional effectiveness through social media insight features, Digital campaign simulations (e.g., product bundling promotions through TikTok Shop or Shopee). MSMEs will be motivated to carry out independent practice for 1–2 weeks, the results of which will be evaluated periodically; (2) Monitoring and evaluation of the program's impact, conducted by collecting impact data through surveys, interviews, and tracking MSME sales and digital activities. This evaluation aims to Assess the level of digital technology adoption after training, Measure increases in sales volume and market reach, Identifying changes in participants' digital business behavior. Data from this stage will serve as the primary source for writing scientific articles and policy recommendations; (3) Initiating a replication program and ongoing collaboration, where a blueprint for training replication will be designed for other MSME partners under Aisiyyah's guidance in other cities/regencies. This program also opens up opportunities for cross-institutional collaboration (LPCR, LAZISMU, Majelis Ekonomi) to develop a Sharia-based digital MSME ecosystem.

Mandatory and Additional Outputs

In implementing this community service program, the team has determined a number of outputs consisting of mandatory outputs in accordance with your Research Guide and additional ones as a form of strengthening activity achievements. All mandatory outputs have achieved 75% progress according to the initial plan.



Figure 3. Monitoring of Mentoring Activities

Mandatory Outcomes

No	Type of Output	Output Identity	Achievement Status	Remarks
1	Scientific Article	Draft title: "Empowering Pesantren-based MSMEs through Digital Marketing: A Case Study of Bank Wakaf Mikro Ummul Mukminin Aisyiyah Makassar"	Draft completed, in final editing process	Will be submitted soon to <i>Jurnal Abdimas Indonesia</i> , indexed in SINTA 4.
2	Activity Video	Title: "Digital Transformation of MSMEs under BWM Ummul Mukminin"	In final editing stage	Will be uploaded to the official YouTube channel of the University.
3	Mass Media Publication	Title: "Enhancing Competitiveness in the Digital Era, Unismuh Makassar Holds Digital Marketing Training for MSMEs"	Completed	Published in <i>id media</i> as the local media partner, with the following online news link: idmedia.id link

Additional Output

No	Type of Output	Output Identity	Achievement Status	Remarks
1	Digital Training Module	Title: "Practical Guide to Digital Marketing for Beginner MSMEs"	Already used in training	Will be finalized as standardized teaching material
2	Business Account Template	Ready-to-use Instagram and Shopee account formats for MSMEs	Already used	Will be archived as a training asset and duplicated for other partner institutions

CONCLUSION

The digital marketing training and mentoring program for MSMEs assisted by the Ummul Mukminin Aisyiyah Makassar Micro Waqf Bank (BWM) has shown positive initial results in improving digital literacy, technical skills, and motivation of MSMEs to utilize technology. BWM's active involvement as a strategic partner has strengthened the program's effectiveness through participant recruitment, moral guidance, and activity evaluation. Although technical challenges and limited resources remain, this program has significant potential to increase the

competitiveness of MSMEs in the digital era. Moving forward, strengthening strategies through intensive mentoring, program impact evaluation, and the development of replication models are crucial steps to ensure sustainability and a tangible contribution to Sharia-based economic empowerment.

SUGGESTION

Providing alternative online or semi-online training, including the use of recorded video tutorials that participants can access at any time. Provided personal guidance through WhatsApp groups for participants who missed material. Rescheduled and segmented small groups to make mentoring more intensive and effective. Despite facing several obstacles, the team remained committed to completing all stages of activities and outputs with the highest quality and within the established grant deadline.

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