

**COMMUNITY SERVICE FINAL REPORT  
INTERNATIONAL**



**IMPROVING THE WELFARE OF INDONESIA-  
MALAYSIA BORDER COMMUNITIES THROUGH  
DIGITAL MARKETING AND SIMPLE FINANCIAL  
REPORTS FOR UMKM BUSINESS ACTORS**

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**HALU OLEO UNIVERSITY KENDARI  
2023**

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6. Jangka Waktu Pelaksanaan : 2 (dua) hari
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## FOREWORD

Praise be to Allah Subhanahuwata'ala, for His Grace and Karuniah, the training activity "**Improving the Welfare of Indonesia - Malaysia Border Communities Through Digital Marketing and Simple Financial Reports for MSME Business Actors**" can be completed.

This activity was held with the permission of the UHO Chancellor, Chairperson of the UHO LPPM, Dean of the Faculty of Economics and Business UHO, Dean of Faculty of Economics and Accountancy Universiti Malaysia Sabah, and all Study Programmes within the scope of the Alliance of Management and Business Study Programs (APSMBI). Therefore, the activity implementation team expressed their deepest gratitude.

Kendari, June 2023  
Team Leader,

ttd

Dr Juharsah, S.E., M.Si

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# CHAPTER I

## INTRODUCTION

### A. Situation Analysis

The welfare of people in border areas is often low, due to the relative distance from the provincial capital or the state capital. Therefore, attention to the community is needed to improve their welfare.

Improving community welfare can start with providing training to MSME actors. This training is expected to have a multiplier effect on community welfare.

Advances in information technology in the current era can be utilised by MSME players to increase the scale of their business. In addition, it is also necessary to prepare financial reports for MSME actors for good business management.

Based on this situation, it is necessary to conduct training on "Improving the Welfare of the Indonesian - Malaysian Border Community through Digital Marketing and Simple Financial Reports for MSME Business Actors".

### B. Problem Identification and Formulation

#### 1. Problem Identification

Referring to the situation analysis stated earlier, the use of digitalised marketing and simple financial reports is needed by MSMEs in the Indonesia-Malaysia border region in order to improve community welfare.

#### 2. Problem Formulation

Based on the identification of the problem, the following problem is formulated: "How is the utilisation of digital marketing and the preparation of simple financial reports for MSME retailers in the Indonesia-Malaysia border area?".

## **CHAPTER II**

### **LITERATURE**

### **REVIEW**

#### **A. SMES**

Indonesian MSMEs are the largest contributor to GDP and a mainstay in absorbing unemployment and substituting consumer goods manufacturing (Zanuar Rifai and Meiliana 2022). MSMEs contribute more than 60 per cent of Gross Domestic Product (GDP). Traditional print media is also suggested by Cant, M.C. and Wiid (2016). Traditional marketing, on the other hand, is considered less successful by many businesses (Menkominfo, 2022).

#### **B. Digital Marketing**

Digital marketing is the use of social media networks to conduct promotional activities and map digital markets. An integrated interactive marketing approach that brings together producers, customers, and the market as a whole is known as digital marketing. The use of technology can make it easier for businesses to contact their target market (Sasa et al. 2021).

To implement digital marketing, Social media marketing is any form of direct or indirect marketing used to build awareness, recognition, recall, and action for a brand, business, product, person, or other entity and is conducted using social Web tools, such as blogging, microblogging, social networking, social bookmarking, and content sharing (Gunelius, 2011).

The growth of the digital world and the internet, in particular, has opened up new avenues for small and medium-sized enterprises (SMEs) to offer their products and services.

#### **C. Financial Report**

According to Cashmere (2013: 7) in a simple sense, a financial report is a report that shows the company's financial condition at a certain point in time.

currently or in a certain period. Furthermore, several objectives for the preparation or preparation of financial statements are mentioned, namely:

1. Provides information about the type and amount of assets (assets) owned by the company at this time;
2. Provides information on the type and amount of liabilities and capital that the company currently has;
3. Provides information about the type and amount of revenue earned during a particular period;
4. Provides information about the amount of costs and types of costs incurred by the company in a certain period;
5. Provides information about changes in the company's assets, liabilities, and capital;
6. Provides information about the performance of the company's management in a period;
7. Provides information about the notes to the financial statements;
8. Other financial information.



### **CHAPTER III**

#### **OBJECTIVES AND BENEFITS OF THE ACTIVITY**

##### **A. Training Objectives**

This training aims to provide knowledge and skills for MSME players in the utilisation of digital marketing and the preparation of simple financial reports.

##### **B. Benefits of Training**

This training is expected to be beneficial for improving the welfare of MSME players in the Indonesia - Malaysia border region.

## **CHAPTER IV**

### **PROBLEM-SOLVING FRAMEWORK**

#### **A. Problem Solving Framework**

As a form of concern for management study programmes that are members of APSMBI for the ability of MSME players in the Indonesia - Malaysia border region in digital marketing and preparation of simple financial reports, it is necessary to provide digital marketing training and preparation of simple financial reports for MSME business actors.

In principle, this training activity is intended so that MSME business actors in the Indonesia - Malaysia border area can utilise digital marketing and prepare simple financial reports. In order to solve the problem, the approach taken is by conducting training in the utilisation of digital marketing and the preparation of simple financial reports. With this training, it is hoped that the welfare of the community can increase.

#### **B. Target Audience**

The target audience of this training is MSME business actors in the Indonesia - Malaysia border region. The number of expected training participants is 50 people.

#### **C. Linkages**

The implementation of this training activity was carried out by 97 teaching staff (Lecturers) from 36 Study Programmes incorporated in APSMBI, and 4 (four) lecturers from Universiti Malaysia Sabah, through three (3) related institutions:

1. Department of Management, Faculty of Economics and Business

The involvement of this institution is to include lecturers as instructors, together with lecturers from study programmes that are members of APSMBI and lecturers from Universiti Malaysia Sabah, to provide training in digital marketing and preparation of simple financial statements.

2. Institute of Community Service

The involvement of this institution is related to the function of direction and guidance in the implementation of digital marketing and the preparation of simple financial reports.

3. APSMBI

The involvement of this institution is as a mediator and facilitator in the implementation of International Community Service (PkM) in the Indonesia - Malaysia border area.

#### **D. Activity Method**

The activity methods used in this training are:

1. Delivery of training materials using the lecture method.
2. Discussion on training materials
3. Training in digital marketing utilisation and preparation of simple financial statements.

#### **E. Evaluation**

To determine the success of the training, the participants were asked to practice utilising digital marketing and preparing simple financial reports.

**CHAPTER V**  
**ACTIVITY**  
**RESULTS**

**A. Evaluation and Results**

The implementation of community service activities that have been carried out needs to be evaluated. Based on the evaluation results from the community service team, it is known that there is an increase in skills and abilities in the use of digital marketing and the preparation of simple financial reports from MSME business actors who are training participants. Some aspects that show the success of this community service activity are;

1. Increased ability of the participants in the utilisation of digital marketing.
2. Increased ability of the participants in preparing simple financial statements.

**B. Supporting Factors**

The training can be carried out in accordance with the expectations of the community service team. This condition cannot be separated from the support:

1. Chairman of LPPM UHO, Dean of the Faculty of Economics and Business UHO, Dean of Universiti Malaysia Sabah, and the Coordinators of Study Programmes within the scope of APSMBI, who have given permission for the implementation of training activities.

2. Regional leaders of North Kalimantan Province who have facilitated and given permission to carry out International Community Service (PkM) activities on Sebatik Island.

### **C. Inhibiting Factors**

The implementation of community service is inseparable from several obstacles. The impact of these obstacles is that there are still around 16.0 per cent of participants who show results that are not in line with the expectations of the community service team. These obstacles remain a concern of the community service team. Some of these obstacles are:

1. There are still trainees who have not fully participated in the training on a full-time basis. This condition occurs because they have to run a business.
2. Different mastery of information technology and financial statements, which resulted in the varying ability of participants to understand the training materials.

## **CHAPTER VI**

### **CONCLUSIONS AND SUGGESTIONS**

#### **A. Conclusion**

Business actors really need understanding and skills in the utilisation of digital marketing and the preparation of simple financial reports in business management and development. This community service activity has been able to provide knowledge to MSME business actors in the Indonesia - Malaysia border area in increasing business scale and improving welfare. The success has reached 84.0 per cent of all training participants.

#### **B. Advice**

Increasing the ability of MSME business actors in the utilisation of digital marketing and the preparation of simple financial reports is needed in the context of business development and improving community welfare. Therefore, this training should be carried out on an ongoing basis to MSME business actors in the Indonesia - Malaysia border area.

## LITERATURE

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- Zanuar Rifai, and Dwi Meiliana. 2020. "Assistance and Implementation of Digital Marketing Strategies for Umkm Affected by the Covid-19 Pandemic." *BERNAS: Journal of Community Service* 1, no. 4: 604-9. <https://doi.org/10.31949/jb.v1i4.540>.

## Appendix 1: Organising Personnel

### 1. Chief Executive Officer

Name and Academic Title : Dr Juharsah, SE, M.Si  
 NIP : 197504012005011001  
 Rank/Group : Pembina /IV/a  
 Functional Position : Head Lecturer  
 Area of Expertise : Marketing Management

### 2. Executive Member

Name and Academic Title : Prof. Dr H. Arifuddin, SE, M.Si, AK, CA, ACPA  
 NIP : 196804261995121001  
 Rank/Group : Associate Principal Pembina /IV/d  
 Functional Position : Professor  
 Area of Expertise : Accounting

### 3. Executive Member

Name and Academic Title : Prof Dr Nurwati, SE, M.Si  
 NIP : 196311011989022001  
 Rank/Group : Associate Principal Pembina /IV/d  
 Functional Position : Professor  
 Area of Expertise : HRM

### 4. Executive Member

Name and Academic Title : Dr Patwayati, SE, M.Si NIP  
 : 196804221993032001  
 Rank/Group : Pembina Tk. I /IV/b  
 Functional Position : Head Lecturer  
 Area of Expertise : Marketing Management



**5. Executive Member**

Name and Academic Title : Dr Wahyuniati Hamid, S.Pd., M.Si  
NIP : 197501022008122001  
Rank/Group : Junior Administrative Officer Tk. I /III/b  
Functional Position : Expert Assistant  
Area of Expertise : Financial Management

**6. Executive Member**

Name and Academic Title : Dr La Ode Asfahyadin Aliddin, SE, M.M.  
NIP : 197404182008011007  
Rank/Grouping : Penata /III/c  
Functional Position : Lecturer  
Area of Expertise : HRM

**Training Materials**



**çIcif4L & cREER  
E(OROU :**

**New Direction for  
Malaysian SMEs**

**DR. NOOR FZLINDA FABEL**  
Faculty of Business, Economics  
and Accountancy  
UNIVERSITI MALAYSIA SABAH





## The Importance of Digitalisation to SMEs

### Issues faced by SMEs

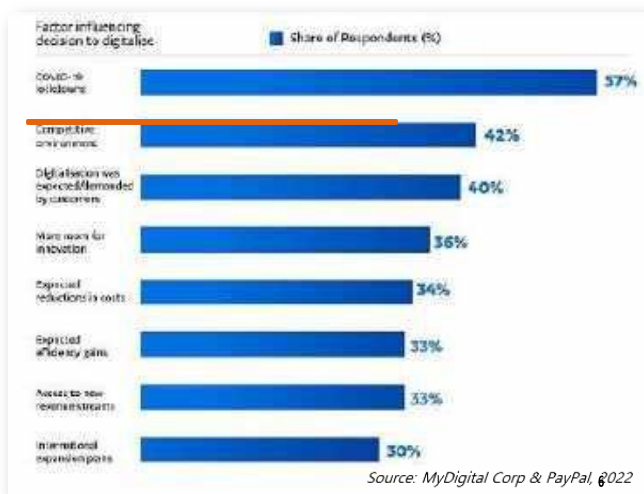
- Slow sales due to lack of marketing - poor packaging, promotion, networking
- Poor in monitoring business performance - poor accounting and no proper billing
- Product accessibility during uncertain crisis
- Inaccessibility to financial support

### Digital Solutions

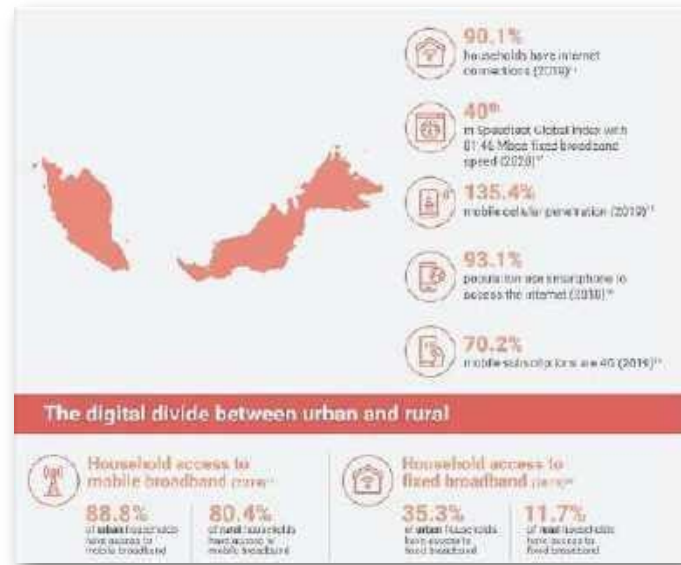
- Social media marketing (FB Page, WhatsApp, Instagram, Tiktok) and free design tools (Canva, Adobe, Vangage, Picmaker)
- Book-keeping / Billing apps
- AI-driven smart logistics solutions and digital delivery platforms - (ride-hailing, FoodPanda, Grab, etc)
- Gain access to financial services, including Digital SME Loan, MySME Bank, etc.



## Why SMEs Go Digital?



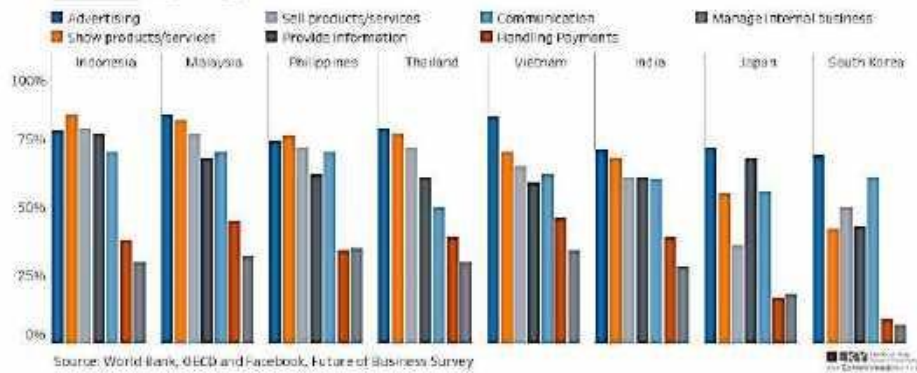
Digital infrastructure - connectivity and network



Digital initiatives (government economic recovery plan)

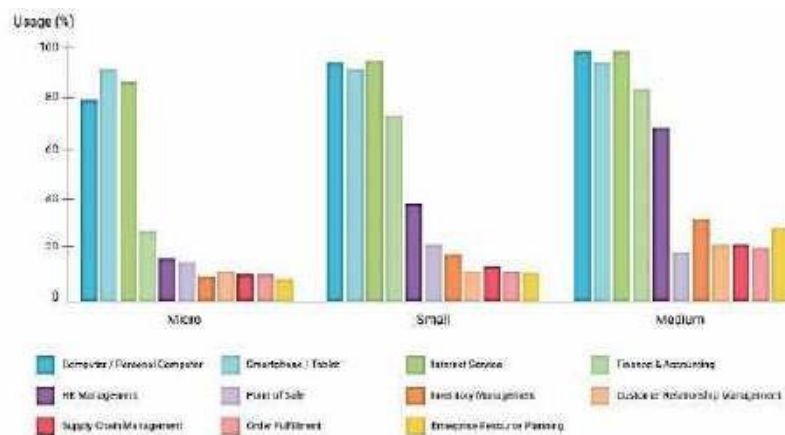
- Free 1GB internet** to support e-learning and productivity activities
- Digital discount vouchers** to encourage online spending on products from local retailers
- ePENJANA RM50 e-wallet credit value** per eligible Malaysian
- RM700 million grants and loans** to eligible firms for digitalisation adoption or subscription
- RM35 million Dana Kandungan Digital** for animation and visual effects projects
- RM70 million fund for eligible MSMEs** to utilise e-commerce platforms
- RM1.2 billion Dana PENJANA Nasional**, an investment fund to benefit start-ups and local private sector venture capital funds
- Matching grant for gig economy platforms** that contribute to gig workers' social protection

### Use of Online Tools and Platforms by SMEs with Existing Digital Presence

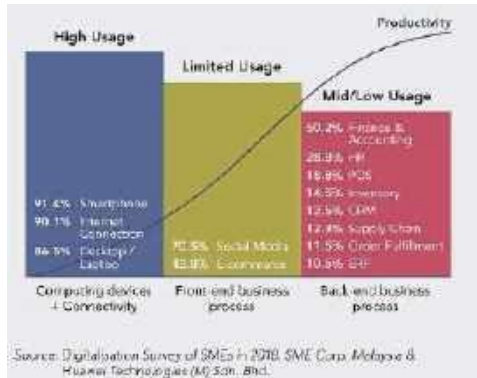


9

### Usage of ICT Tools, Services or Systems by SMEs in Malaysia



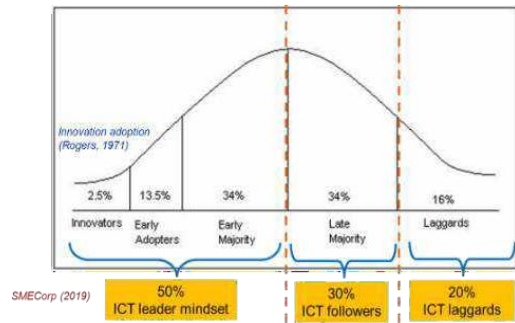
ICT Tools or Systems Usage by SMEs in Malaysia (%)



Source: Digitalisation Survey of SMEs in 2018, SME Corp. Malaysia & Huawei Technologies (M) Sdn. Bhd.

- Approximately 77% of SMEs in Malaysia remain at the basic digitalisation stage.
- Fewer businesses with a dedicated digital strategy team and websites - Low web presence of SMEs in

Digitalisation adoption by SMEs in Malaysia



Digital adoption by SMEs is most closely associated with the development of computing devices and connectivity (below 81%), and east prelate ti back-e d btsi ess processes such as re tory ma ageme t (74%) and order fulfillment software (77%). Furthermore, o ly 44% and 14% of SMEs use cl o t d compti g a d data a lytics , respectively. For comparison, by 2014, 81% of SMEs i ti gapore used cl o t d compti g.



## Inclusive internet index 2022 (Economist Impact, 2022)

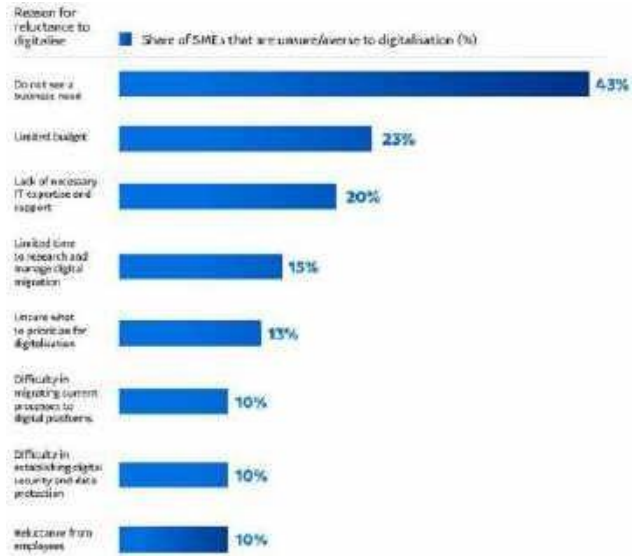
<https://impact.economist.com/projects/inclusive-internet-index/2022/availability?country=Malaysia>





## Challenges in Digital Adoption

- There are only **10% of SMEs** which are fully digitalised and Malaysian companies use digital technology less than the average business worldwide.
- Lack of technological knowledge, organisational silos, and costs involved



## MAIA f A - M D J TAI 3IO 0M BI 3PR T (SOST-SOCO)



- Phase T (2021 to 2022) - strengthen the foundation of digital adoption.
- Phase 2 (2022 to 2025) - drive digital transformation.
- Phase 3 (2025 to 2030) - making Malaysia a digital and cyber security leader in the regional market.

gital

- Deployment of 5G infrastructure & network (MCMC & Di Nasional Bhd)
- To strengthen existing connections - telcos
- To increase data storage space - cloud service providers

## M D J TAI AJ3 DA OR tM)f

### Gatio al itiatires

To assist 875,000 micro enterprises and small and medium enterprises (MSMEs and SMEs) to go digital via e-commerce, which catalyse 5,000 start-ups within the next five years.

- E-commerce platform - GoBiz (MITI)
- SME Digital Accelerator, Go Ecommerce, Digital FTZ (MDEC)
- Fintech initiatives (MDEC), Digital financing initiative (SMECorp)

### Regio al i itiatires

- Digital adoption
- Data sharing and analytics
- Digital skills

### i-lateral i itiatio

- Digital Interoperability - e.g. matching grants, cooperation, centralised data sharing and recording

e.g.

Singapore-Malaysia Digital and Green Economy Framework Cooperation (2022), e-payment interoperability, etc.

## JO D J TAI TO JO JR33 ?

### Digital Tra sformatio

- Integrating digital technology into all areas of a business
- Fundamental changes to how businesses operate, how they deliver value to customers
- Increasing the competitiveness of the industrial sectors (increase sales revenue, reduce process time cycle, reduce man-hours)

### Cree Eco omy

- Low carbon, resource efficient and socially inclusive economy
- environmentally friendly and ecologically responsible decisions and lifestyles
- Sustainability - protect the environment and sustain its natural resources for current and future generations.



## D J TAI FAT O 3MPO 3R JR33 3IO OM

- Digitalisation is the main driver for the greening of the economy - The development and use of technology and digital skills are crucial when 'green' is the objective.
- But, digital technologies may pose an alarming environmental threat! - the rise in digital pollution
  - Every online interaction we make, each contributes to climate change
  - Elon Musk reversed his decision to accept bitcoin payments for Teslas due to the rapidly increasing use of fossil fuels for bitcoin mining.
- Cloud providers have made ambitious commitments to reduce their adverse impact on the environment.
- Google promises it will operate carbon-free by 2030, while Amazon, Facebook and Microsoft have pledged to use 100% renewable energy to power their data centre facilities.

## O TO T R D J TAI 'JR33'

- Assess the impact of your digital infrastructure, e.g. use low-carbon website than the standard 104 page.
- Adopt a software approach-software organisers and developers can adopt more realistically ecological approaches to software development.
- Rethink data collection and storage - eliminate redundant, obsolete and trivial data, as well as creating data policies to reduce emissions.
- Encourage customers to adopt more capable digital behaviour- allow customers to track their carbon footprint through the bank's mobile app
- Train your designers, developers and experts - designers and developers can choose to switch to dark mode or use smaller images to reduce data transfer, page weight and unnecessary page views.

## FAKTOR-FAKTOR TRANSFORMASI

- SMEs' digital know-how - automation of manufacturing processes and application of digital technologies
- Financial resources - for digital skills and capacity building
- Equipped to make the transition towards digitalisation? A conducive ICT ecosystem?
- Digital policy and support - awareness campaign, stimulus package/fund, free digital platform
- Digital infrastructure is nothing without basic infrastructure!
- Interoperate and collaborate between SMEs and agencies

**UMS**  
UNIVERSITI MALAYSIA SABAH

**APSMBI**  
ALIANSI PERBATASAN INDONESIA - MALAYSIA

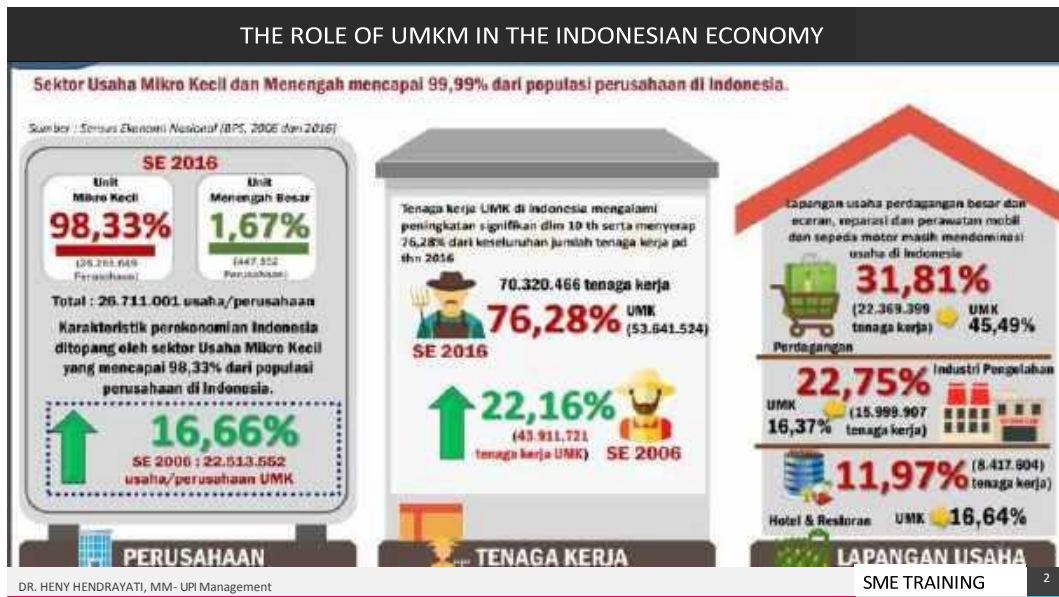
**UMKM**

**PKM INTERNASIONAL**

**PELATIHAN PENGELOLAAN KEUANGAN SEDERHANA  
UNTUK PELAKU UMKM DI PULAU SEBATIK  
PERBATASAN INDONESIA - MALAYSIA**

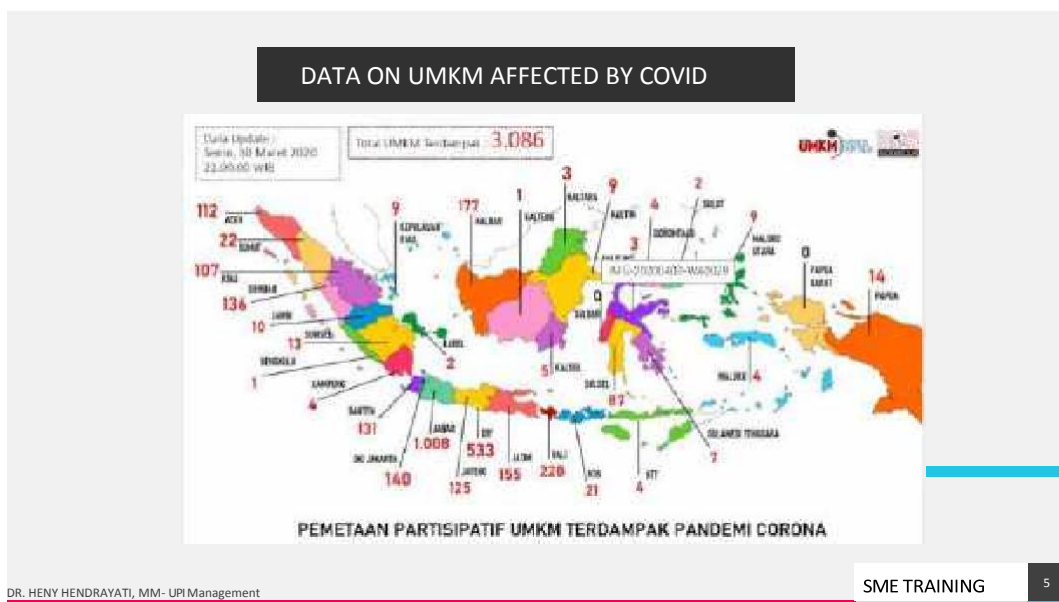
*Kerjasama Pengabdian Kepada Masyarakat  
Prodi Manajemen Dalam Lingkup APSMBI  
dengan  
Universitas Malaysia Sabah*

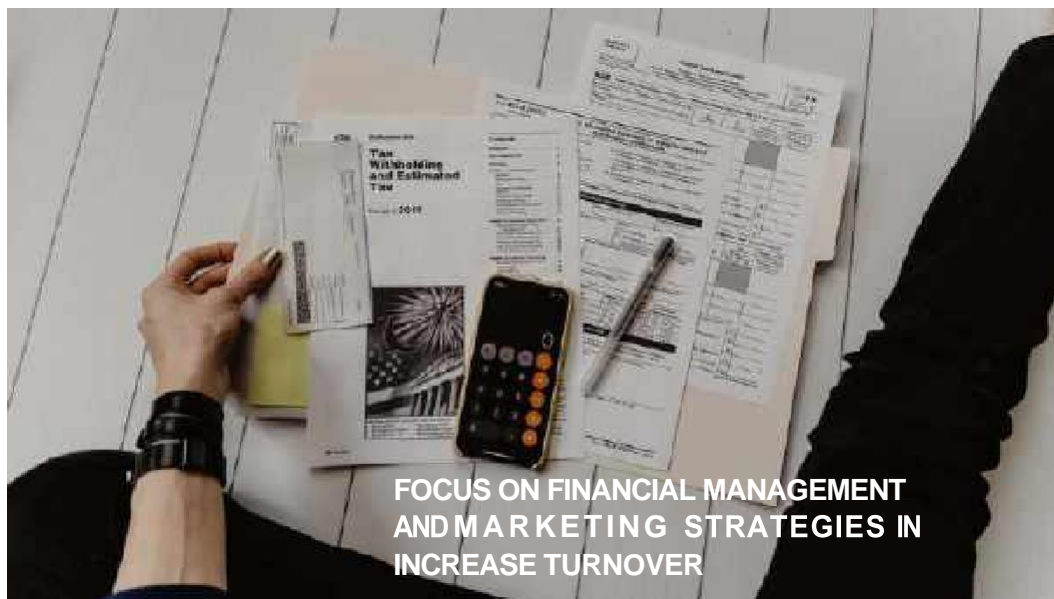
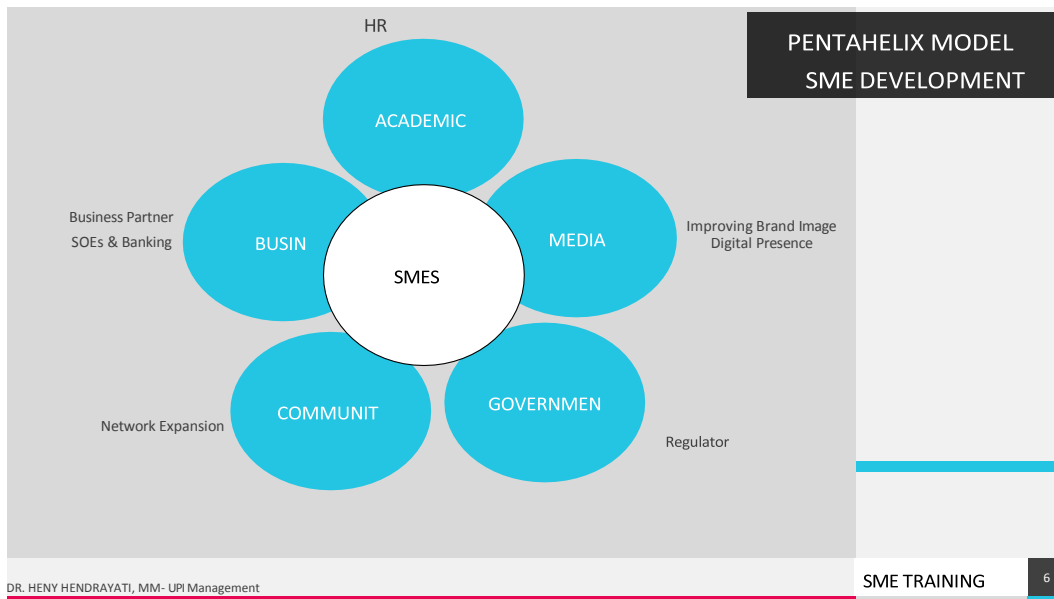
**Sebatik, 1 Juni 2023**



### Peran Usaha Mikro Kecil dan Menengah (UMKM) bagi ekonomi di Indonesia sangat besar dan mendominasi perekonomian

-  **Jumlah unit usaha** (98,8% dari total unit usaha)
-  **Kontribusi Tenaga Kerja** (96,99% dari total tenaga kerja)
-  **Kontribusi UMKM terhadap PDB** (60,3%)





### KESALAHAN DALAM PENGELOLAAN KEUANGAN

- 1. Tidak memisahkan antara harta pribadi dengan harta usaha
- 2. Tidak melakukan pencatatan transaksi secara rutin karena kurangnya sumber daya
- 3. Laporan Keuangan sederhana tidak tersedia



### FUNGSI MANAJEMEN KEUANGAN PADA UKM


*"Financial Management is not only about managing cash, but also about how to manage managing wealth to generate profits and benefits for the business"*

research



## MANAGEMENT UKM

- Separate Personal and Business Money
- Create a Cash Flow Log
- Create a Money Use Plan Control
- Business Flows
- Self-discipline



The illustration shows a person in a dark suit standing on a circular platform, looking at a bar chart with five blue bars of increasing height. A line graph with white circles connects the tops of the bars, showing a steady upward trend. To the right of the person is a small potted plant with three green leaves.

## UKM FINANCIAL MANAGEMENT



- Periksa sumber pemasukan dan pengeluaran dalam bisnis
- Merencanakan ulang anggaran dalam arus kas
- Pisahkan Keuangan Perusahaan dan Keuangan Pribadi
- Melakukan Evaluasi atas utang perusahaan
- Tingkatkan penghasilan
- Ekpansi
- Manfaatkan Teknologi

TREY

The illustration shows a person in a blue shirt holding a white document. Above them is a flowchart with several boxes and arrows, and several data points labeled 'Rp' connected by lines. The background is light blue and white.

## EXAMPLE OF SIMPLE CASH FLOW

No	Tanggal	Keterangan	Masuk	Keluar	Saldo
1	1 Jan '20	Modal Awal	Rp. 8.000.000		Rp. 8.000.000
2	2 Jan '20	Belanja Modal		Rp. 6.000.000	Rp. 2.000.000
3	15 Jan '20	Penjualan 1	Rp. 300.000		Rp. 2.300.000
4	18 Jan '20	Penjualan 2	Rp. 900.000		Rp. 3.200.000
5	20 Jan '20	Penjualan 3	Rp. 3.000.000		Rp. 6.200.000
6	21 Jan '20	Penjualan 4	Rp. 1.500.000		Rp. 7.700.000
7	30 Jan '20	Gaji Karyawan		Rp. 700.000	Rp. 7.000.000
8	30 Jan '20	Operasional Toko		Rp. 1.000.000	Rp. 6.000.000
<b>TOTAL</b>			<b>Rp. 13.700.000</b>	<b>Rp. 7.700.000</b>	<b>Rp. 6.000.000</b>

TREY  
research

Or we can utilise technology in  
managing our business finances



research

## FINANCIAL MANAGEMENT SOFTWARE



# Aplikasi Akuntansi Buat **UMKM**

The image shows a promotional graphic for an accounting application. On the left, a man in a blue shirt gives a thumbs up in front of a shop with a striped awning and a red vending machine. On the right, a smartphone displays the app's interface, which includes a list of transactions and a bottom navigation bar with icons for Home, Rekening, Saldo, History, and Profil.

Detail Transaksi	
Saldo Awal	Rp 0,000.000
Detail Transaksi	
Saldo Akhir	Rp 0,000.000
Detail Rekening	
Saldo Awal	Rp 0,000.000
Saldo Akhir	Rp 0,000.000
Detail Laporan	
Saldo Awal	Rp 0,000.000
Saldo Akhir	Rp 0,000.000
Detail Laporan	
Saldo Awal	Rp 0,000.000
Saldo Akhir	Rp 0,000.000

**TREY**  
research

### Appendix 3. Training Photos







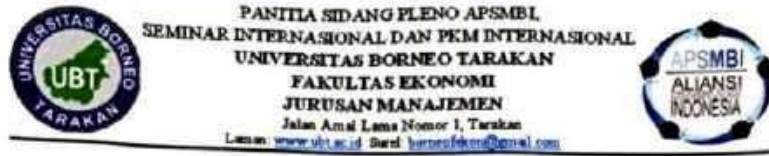








## Attendance list of participants

**DAFTAR KEHADIRAN NARASUMBER**

Hari/Tanggal : Rabu 31 Mei 2023  
 Waktu :  
 Tempat :  
 Agenda Kegiatan : Seminar Internasional APSMBI

NO	NAMA	NIP/NIDPPK/NIDN	JABATAN	ASAL PTN/INSTANSI/ UNIT KERJA	TTD
1	MOMO Ramana Abo Marjan	2001121-686	UMO	ku	
2	NoorFzLinda Fakhri	140106-01398	UMS	KK	
3	Suddin Lada	030601-1012	UMS	KK	
4	MAT SALLEH AYOB	981221-458	UMS	ku.	
5					
6					
7					



PANITIA SIDANG PLENO APSMBI  
 SEMINAR INTERNASIONAL DAN PEM INTERNASIONAL  
 UNIVERSITAS BORNEO TARAKAN  
 FAKULTAS EKONOMI  
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 Jalan Amal Lama Nomor 1, Tarakan  
 Laman: [www.ubt.ac.id](http://www.ubt.ac.id) Surel: [ubt@ubt.ac.id](mailto:ubt@ubt.ac.id)



**DAFTAR KEHADIRAN PESERTA**

Hari/Tanggal: Rabu/31 Mei 2023  
 Pukul:  
 Tempat:  
 Agenda Kegiatan: Seminar Internasional APSMBI

NO.	NAMA	NIDN/NIP/PPK/MD/ID/NPM	ASAL PTN	TTD/PARAF
1	Ratna Komara	193901111984032001	UNPAD	<i>[Signature]</i>
2	Wa Ode Zuzrita	197710142009122001	UNPAD	<i>[Signature]</i>
3	Hilmitana (UNPAD)	196004251987019002	UNPAD	<i>[Signature]</i>
4	Acep Mahomah		UNPAD	<i>[Signature]</i>
5	Harnada W. Adda		UNTAD	<i>[Signature]</i>
6	Andri Wijayanto		UNNES	<i>[Signature]</i>
7	Widyia Prananta		UNNES	<i>[Signature]</i>
8	Anesta Hekasari		UNMUL	<i>[Signature]</i>
9	Siti muhammad		UNMUL	<i>[Signature]</i>
10	I G. A Ketut Giartari		UNUD	<i>[Signature]</i>
11	I Made Artha Wibawa		UNUD	<i>[Signature]</i>
12	Ni Wayan Ekawati		UNUD	<i>[Signature]</i>
13	I Gede Nandya Oktora P		UNUD	<i>[Signature]</i>
14	Komang Merta Maryasa		UNUD	<i>[Signature]</i>
15	Ni Kosang Deepa Shanti Dewi		UNUD	<i>[Signature]</i>
16	Christen Foutay		UNDANA	<i>[Signature]</i>
17	Marwan Mar Solemas		UNKHAIR	<i>[Signature]</i>
18	Heny Hendrayati		UPI	<i>[Signature]</i>
19	Budhi Pamungkas	1983082072009121005	UPI	<i>[Signature]</i>
20	Wahidah Abdullah		FEBI UIN Alauddin Mks	<i>[Signature]</i>
21	Eka Indriyani MS		FEBI UIN Alauddin Mks	<i>[Signature]</i>
22	Hadi Sasana		UNTIDAR	<i>[Signature]</i>
23	Hartong Eka Atraja	198905102021031006	UNTIDAR	<i>[Signature]</i>
24	Bambang Mahmadi		UNTIRTA	<i>[Signature]</i>
25	Lutfi		UNTIRTA	<i>[Signature]</i>
26	Gerry Ganika		UNTIRTA	<i>[Signature]</i>
27	Mhd Ikhsan Harahap		UIN SU Medan	<i>[Signature]</i>
28	Setyabudi <i>Inda-tono</i>		UNY	<i>[Signature]</i>
29	Abdurrahman Hakim		UB	<i>[Signature]</i>
30	Ana Sofia Azyati		UB	<i>[Signature]</i>
31	Siti Atzjah		UB	<i>[Signature]</i>
32	Nurani Dedy Nurmasari		UB	<i>[Signature]</i>
33	Rr. Ayu Firdausiah		UB	<i>[Signature]</i>

NO.	NAMA	NIP/NIPPPK/NIDN/NPM	PTN	TTD/PARAF
34	Haradi Harmon		Univ. Teuku Umar	
35	M. Yahya Surya Winata		UTM	
36	Moh. Zaki Kurniawan		UTM	
37	Fathor AS		UTM	
38	Aprilia Susandini	198704162018042018	UTM	
39	Dian Anggraecce Sigit Parawansa		Unhas	
40	Asty Almada		Unhas	
41	Suherman	197311162006041007	UNJ	
42	Rahmadi	197408251978022001	UNP	
43	Dina Patrisia	197512091999032001	UNP	
44	Sri Restuti	196412111988032001	Unn	
45	Andewi Rokhmawati	19730811200122001	UNRI	
46	Lili Hartono		UNESA	
47	Anik Lestari A		UNESA	
48	Rosa Prafitri Juniarti		UNESA	
49	Lalu Eddy Herman		Unram	
50	Musnin		UNJA	
51	Fajar Ramadhan		Unsika	
52	Paulina Y Amiran		UNDANA	
53	Ronald P.C Fanggidae		UNDANA	
54	Merlyn Kurniawati		UNDANA	
55	Khaira Annalia Facrudin		USU	
56	Ance Marintan D Sihang		USU	
57	Wita Juwita Ernawati		IPB	
58	Andriyarsah		UT	
59	Moh. Nasoha		UT	
60	Harjun Muharam		Undip	
61	Mahfudz		Undip	
62	Ismi Darmastuti		Undip	
63	Andriyani		Undip	
64	Naufal Fakhri Rachin		Unimal	
65	Anfuddin mas,ud		UHO	
66	Nurwati		UHO	
67	Juharah		UHO	
68	La Ode Aspyadin		UHO	
69	Wahyunan Hamid		UHO	
70	Patwayati		UHO	
71	Murdiah Hayati		UIN Syahid Jakarta	
72	Asyari Hasan		UIN Syahid Jakarta	
73	Sumartu		FEB-Unej	
74	Handriyono		FEB-Unej	
75	Elok Sri Utami		FEB-Unej	

NO.	NAMA	NIR/NIDPPK/NIDN/NPM	PTN	TTD/PARAF
76	Lilik Farida		FEB-Unej	
77	Ahmad Nuzam		Dewar APSMBI	
78	Tri karika		UPN Veteran Jatim	
79	Nurjanti Takarini		UPN Veteran Jatim	
80	Muhadjir Anwar		UPN Veteran Jatim	
81	Nuruni Ika K.W		UPN Veteran Jatim	
82	Eko purwanto		UPN Veteran Jatim	
83	Ivonne S Saerang		UNSRAT	
84	Joubert B Maramis		UNSRAT	
85	Lucky O H Dotulong		UNSRAT	
86	Genita Lumintang		UNSRAT	
87	Danes Jaya Negara (UPR)		UPR	
88	Mestiana		UPR	
89	Vivy Kristiane		UPR	
90	Amaji		UNS	
91	Sawoto		UNS	
92	Miftahul Maarif		UNS	
93	Siti zulaidha		Unsoed	
94	Dwita Darmawan		Unsoed	
95	Felicia Christmannud Ek		UBT	
96	Mandi Harmen		UTU	
97	SUTERMAN		U. Negeri Jember	
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## Appendix 6. Certificate of dedication



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN,  
RISET DAN TEKNOLOGI  
UNIVERSITAS BORNEO TARAKAN  
FAKULTAS EKONOMI  
Jalan Amal Lama Nomor 1, Tarakan  
Laman: www.ubt.ac.id Surel: borneo@ubt.ac.id@gmail.com

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**SURAT KETERANGAN TELAH MELAKSANAKAN  
PENGABDIAN KEPADA MASYARAKAT**  
Nomor : 037/UN51.5/PM.04/2023

Yang bertanda tangan di bawah ini :

Nama : Dr. Syahrin, S.E., M.Sc.  
Jabatan : Dekan

Menerangkan bahwa, dosen di bawah ini:

NO	NAMA DOSEN	NIP/ NIDN	JURUSAN
1	Prof. Dr. H. Arifuddin, SE., M.Si., AK., CA., ACPA	196804261995121001	Akuntansi
2	Prof. Dr. Nurwati, SE., M.Si	196311011989022001	Manajemen
3	Dr. Juharsah, SE., M.Si	197504012005011001	Manajemen
4	Dr. Hj. Patwayati, SE., M.Si	196804221993032001	Manajemen
5	Dr. Wahyuniati Hamid, S.Pd., M.Si	197501022008122001	Manajemen
6	Dr. La Ode Asfahyadin Aliddin, SE., M.M	197404182008011007	Manajemen

Benar telah melakukan kegiatan pengabdian kepada masyarakat dengan tahapan :

- Rapat persiapan hari Rabu, 3 Mei 2023 membahas tentang rencana pemantauan lokasi dan pertemuan secara online dengan Universitas Malaysia Sabah (UMS), Universitas Halu Olee Kendari, Aliansi Program Studi Manajemen dan Bisnis Indonesia (APSMBI) dan Universitas Borneo Tarakan (UBT) untuk melaksanakan kegiatan pengabdian kepada masyarakat yang rencana akan diadakan hari Kamis, 1 Juni 2023.
- Penyuluhan kegiatan Pengabdian kepada Masyarakat dengan tema "Peningkatan Kesejahteraan Masyarakat Perbatasan Indonesia – Malaysia Melalui Pemasaran Digital dan Laporan Keuangan Sederhana bagi Pelaku Bisnis UMKM" di Sebatik Kabupaten Nunukan Kalimantan Utara yang diadakan pada hari Kamis, 1 Juni 2023.
- Evaluasi kegiatan dan pembuatan laporan pelaksanaan kegiatan Pengabdian kepada Masyarakat tanggal 30 Mei s.d 2 Juni 2023

Demikian surat keterangan ini dibuat dengan sebenarnya untuk dipergunakan sebagaimana mestinya.



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