

Improving Community Financial Literacy through Financial Education Seminar and Assistance in Making Business Identification Numbers (NIB) in Mundu Mesigit Village

Widya, Hanifah, Devi Yulia, Mohammad Ridwan

Universitas Islam Bunga Bangsa Cirebon

E-mail: widyaa2115@gmail.com, deviy1973@gmail.com, hanicirebon17gmail.com,
ridwanciperna@gmail.com

ABSTRACT

This community service program aims to enhance financial literacy and promote business legality by assisting micro, small, and medium enterprise (MSME) actors in Mundu Mesigit Village with obtaining Business Identification Numbers (NIB). Low public understanding of financial management, risks associated with online loans, and the lack of business legality underscore the need for integrated interventions. Activities were implemented through financial education seminars and technical assistance for NIB registration via the Online Single Submission (OSS) system. A qualitative descriptive method was employed, involving observation, direct assistance, informal interviews, and documentation of issued NIBs. Results showed that the seminar successfully improved participants' understanding of financial segregation, cash flow recording, and financial risk management. Additionally, OSS assistance proved effective, as 32 NIBs were issued to 33 participants. This program not only addresses financial and digital literacy barriers but also strengthens MSME actors' capacity to manage their businesses formally and sustainably. These findings affirm that the integrated intervention model is highly relevant and replicable for empowering MSMEs in other rural areas.

Keywords: financial literacy, MSMEs, nib, oss, community empowerment

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INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are recognized as one of the main pillars of the Indonesian economy due to their significant role in the absorption of labor and the formation of Gross Domestic Product (GDP). The 2023 report from the Ministry of Cooperatives and MSMEs confirms that MSMEs contribute significantly to the national economy and function as the main buffer for economic activities in various regions (Ministry of Cooperatives and MSMEs, 2023). However, behind these contributions, many MSME actors still face fundamental problems, especially related to unstructured financial management and lack of business legality, making it difficult for them to grow and improve their businesses. (Fuat & Solomon, 2023)

From a financial literacy perspective, the National Survey on Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) shows that the financial literacy index of the Indonesian population remains at a moderate level and lags behind the financial inclusion index (Financial Services Authority, 2022). This shows that access to financial services is not yet fully balanced with an adequate understanding of how to manage finances wisely. In this report, financial literacy is not only understood as knowledge of financial products but also includes the ability to budget, record cash flows, separate business and household finances, and plan short- and long-term finances (Financial Services Authority, 2022). Low financial literacy is often an obstacle for rural communities in achieving economic prosperity. Education on financial literacy is one of the important educations for the community. Several studies conducted during 2022–2024 further strengthen the findings that

better financial literacy tends to be associated with more structured financial management practices and better business performance of MSMEs (for example, various studies on financial literacy of Indonesian MSMEs from 2022–2024). (Rahmatullah, 2022) (Pratama et al., 2023) (Kartini et al., 2025) (Ersianti et al., 2024) (PRAYOGO et al., 2025) (Pitri et al., 2023) (Rahmayani et al., 2024) (Sutarjo & Karsono, 2024) (Kusumahadi & Utami, 2024)

On the other hand, the government has reformed the business licensing system by developing a risk-based Online Single Submission (OSS) system, where the Business Identification Number (NIB) functions as the official identity of business actors (Anita et al., 2024; Haisa et al., 2025; Nurhayati et al., 2025; Zahara et al., 2023). The NIB is positioned as a "business identity card", which serves as a basis for obtaining various business licenses, accessing financing, and participating in government training programs (Ministry of Investment/BKPM, 2023). Through this policy, the government aims to encourage business formalization, including for micro and small businesses. However, several reports and mentoring activities show that at the grassroots level, especially in rural areas, many business actors do not understand the benefits of NIB, are not used to using the OSS system, and consider business licensing procedures as complicated and expensive (Ministry of Investment/BKPM, 2023; Ministry of Cooperatives and MSMEs, 2023). (Sugiono, 2025)

This condition is also seen in the local context of Mundu Mesigit Village in Mundu District, Cirebon Regency (Amaliah et al., 2022; Ati et al., 2018). This coastal village has a variety of community economic activities, including small trading businesses, home-based culinary businesses, and various services (Karmilah & Yuliani, 2020; Quang et al., 2023; Rukin, 2018). Initial observations and communication with village officials show that most business actors in Mundu Mesigit Village do not have systematic financial records and still mix business finance with household finance, making it difficult to measure actual profit or business capital capacity. Moreover, many business actors do not have a NIB and consider obtaining business legality to be not urgent (Jump & Naqvi, 2019; Putra et al., 2025). This illustrates the gap between government policies and the facilities provided and the ability of village communities to take advantage of them, both in terms of financial literacy and business legality aspects (Harun et al., 2021).

Based on this brief literature overview and empirical conditions, a gap in research and practice can be identified, namely a limited integrated intervention model that combines improving financial literacy with technical assistance in obtaining NIB at the village level. Existing programs generally only focus on socializing financial literacy or solely on business legality assistance, so there are few reports explaining how these two aspects are combined in a series of community service activities targeting coastal village communities such as Mundu Mesigit Village. In other words, there is little empirical evidence that specifically explains how financial education seminars combined with the help of the creation of NIBs can improve financial understanding while also encouraging business formalization in this local context.

Based on these gaps, the purpose of research/service in this article is to describe the implementation of financial education seminars for the people of Mundu Mesigit Village, explain the process and achievements of NIB assistance for business actors in the village, and analyze activities related to strengthening financial literacy and business legality at the village level. Practically, the results of the research are expected to benefit the community and business actors in Mundu Mesigit Village by increasing their understanding of simple financial

management and facilitating the acquisition of NIB as business legality. For local governments and stakeholders, the findings of this article are expected to provide input to design MSME empowerment programs that integrate aspects of financial literacy and business legality at the same time. Academically, this article is expected to contribute to enriching the study of financial literacy and business legality in the context of community service, especially in coastal village areas.

METHOD

This study used a qualitative descriptive approach combined with community service activities. The location of the activity is Mundu Mesigit Village, Mundu District, Cirebon Regency, on July 15 to August 25, 2025, which will be held in Mundu Mesigit village. The subjects of the study are the community and micro and small business actors who are domiciled in Mundu Mesigit Village who do not have a Business Identification Number (NIB) or need assistance to obtain one. Participants were deliberately selected through coordination with village officials, totaling 33 people.

The intervention consists of two main forms, namely financial education seminars and assistance in obtaining NIB through the Online Single Submission (OSS) system. In the seminar, the researchers provided brief material on basic financial literacy, the separation of business and household finances, and the importance of business legality. After that, participants are asked to fill out a data collection form containing the identity and business data required for NIB registration. Then, the researchers and their team helped enter the data into the OSS system until the NIB was issued. (Sapthu et al., 2024)

Research data was collected through direct observation during the activity, field notes, informal conversations/interviews with participants and village officials, as well as documents such as registration forms and published NIBs. The data was analyzed descriptively and qualitatively by summarizing and grouping findings based on themes, especially related to: (1) the process of implementing financial education seminars and NIB assistance; and (2) participants' responses and experiences regarding the ease of obtaining NIB and their understanding of the importance of business legality. With this formulation, the method provides a basis for answering the main research question, namely how the implementation of NIB seminars and mentoring contributes to strengthening financial literacy and business legality among the people of Mundu Mesigit Village.

RESULTS AND DISCUSSION

1. Implementation of Financial Literacy and NIB Mentoring Seminar Activities

The financial literacy seminar and NIB mentoring activities were attended by 33 micro and small business actors domiciled in Mundu Mesigit Village. Participants came from various types of businesses such as food stalls, food stalls, vegetable traders, sewing services, salt distributors, laundry, to snack production. All participants attended the financial education seminar, filled out the data collection form, and proceeded to the technical assistance stage for NIB registration.

After the data input process through the Online Single Submission (OSS) system, as many as 32 participants managed to obtain NIB, while 1 participant could not be processed due to data completeness problems. These findings show that direct mentoring activities are

able to overcome digital and administrative literacy barriers that previously made it difficult for people to access business legality services.

2. Activity Documentation

This section presents visual documentation of seminar activities and assistance in making NIB.



Figure 1. Seminar Activities for the Delivery of Financial Literacy Materials

Source: Author's documentation during community service activities, 2025

Figure 1 illustrates the atmosphere of the seminar activity when the presenter delivered financial literacy material to the participants who are MSME actors in Mundu Mesigit Village. In this session, participants received an explanation of the importance of good financial management, online loan risks, consumption control, and the benefits of business legality through the issuance of NIB. It seemed that the participants followed the explanation enthusiastically, showing that the material presented was relevant to the needs and financial problems they faced daily. This seminar activity is an important foundation before entering the technical assistance stage, as it provides the initial understanding needed to increase participants' awareness and ability to manage finances and formalize their businesses.



Figure 2. Group Photo of Activity Participants

Source: Author's documentation, 2025

Figure 2 shows a group photo moment between the service team and the participants after the seminar session and assistance in making a Business Identification Number (NIB). The photo is an important documentation that shows the enthusiasm and active participation of the people of Mundu Mesigit Village in participating in the entire series of activities. The presence of diverse participants, ranging from culinary business actors, basic food traders, to home services, reflects the breadth of benefits of the program for MSMEs in the village. Apart from being evidence of the implementation of the activity, this group photo also illustrates a form of collaboration between the community and the service team in an effort to improve financial literacy and business legality at the village level.



Figure 3. Assistance and Registration Process for NIB Submission Through OSS

Source: Author's documentation during the mentoring process, 2025

Figure 3 shows the direct assistance process carried out by the service team in helping participants register their businesses through the Online Single Submission (OSS) system to obtain a Business Identification Number (NIB). At this stage, participants are guided to enter their personal data and business information into digital platforms that they were not familiar with before. This assistance is very important considering that most MSME actors face digital literacy obstacles and have not understood the OSS registration flow independently. Through guidance that is carried out in stages and accompanied individually, participants can complete the registration process until the official NIB is issued. This process demonstrates the effectiveness of the face-to-face approach in overcoming administrative obstacles and encouraging increased public awareness of the importance of business legality.

3. Participant Profiles and NIB Assistance Results

To show the success of the assistance and the characteristics of the participants, the following table shows the list of MSMEs that have successfully obtained NIB:

Table 1. Profile of MSMEs that Successfully Obtained NIB

No	Owner Name	Type of Business	Long Term of Effort	Obstacles Before Mentoring	Status NIB
1	Umara	Grocery Shop	>5 years	Not knowing the benefits of NIB	Appear
2	Anah	Yellow Rice Stalls	>5 years	Not having a device	Appear
3	Hosted by Ramadan	Laundry	>5 years	Don't Know the OSS page	Appear
4	Shock	Food Stalls	>5 years	Not knowing the benefits of NIB	Appear
5	Expand	Itinerant Food	>5 years	Don't Know the OSS page	Appear
6	Kunsari	Food and Vegetable Stalls	>5 years	Not knowing the benefits of NIB	Appear
7	Abdurroyid	Farmer	>5 years	Not knowing the benefits of NIB	Appear
8	Makrus	Groceries	>5 years	Not knowing the benefits of NIB	Appear
9	Indun	Grocery Shop	>5 years	Not knowing the benefits of NIB	Appear
10	Padli	Fruit Merchant	>5 years	Don't Know the OSS page	Appear
11	Umi Kilsum	Bamboo Traders	>5 years	Not knowing the benefits of NIB	Appear
12	Saadah	Warung Bumbu	>5 years	Not knowing the benefits of NIB	Appear
13	Siti Rahayu	Snack Vendor	>5 years	Not knowing the benefits of NIB	Appear
14	São Paulo	Vegetable Trader	>5 years	Not knowing the benefits of NIB	Appear
15	Siti Umayah	Vegetable Trader	>5 years	Not knowing the benefits of NIB	Appear
16	Noisy	Vegetable Trader	>5 years	Not knowing the benefits of NIB	Appear
17	Wasri	Farmer Shop	>5 years	Not knowing the benefits of NIB	Appear
18	Uriyah	Farmer Shop	>5 years	Not knowing the benefits of NIB	Appear
19	São Paulo	Itinerant Food	>5 years	Not knowing the benefits of NIB	Appear
20	Nuraini	Food Stalls	>5 years	Not knowing the benefits of NIB	Appear
21	Neri	Sewing Clothes	>5 years	Not knowing the benefits of NIB	Appear
22	Danced	Farmer Shop	>5 years	Not knowing the benefits of NIB	Appear

No	Owner Name	Type of Business	Long Term of Effort	Obstacles Before Mentoring	Status NIB
23	Machinery	Groceries	>5 years	Not knowing the benefits of NIB	Appear
24	Casiti	Vegetable Trader	>5 years	Not knowing the benefits of NIB	Appear
25	Rosiah	Groceries	>5 years	Not knowing the benefits of NIB	Appear
26	Ahmad roin	Distributor garam	>5 years	Don't Know the OSS page	Appear
27	Juju	Fruit Merchant	>5 years	Not knowing the benefits of NIB	Appear
28	Antique	Scrap collector	>5 years	Not knowing the benefits of NIB	Appear
29	Rastani	Oil	>5 years	Not knowing the benefits of NIB	Appear
30	Satin	Vegetable	>5 years	Not knowing the benefits of NIB	Appear
31	Slamet Rahayu	Groceries	>5 years	Not knowing the benefits of NIB	Appear
32	Supri	Snack Production	>5 years	Don't Know the OSS page	Appear
33	Trust	Vegetable	>5 years	Not knowing the benefits of NIB	Appear

Source: Primary data from community service activities, collected through participant registration forms and NIB issuance documentation (Author, 2025).

Table 1 presents a complete profile of MSME actors who participated in mentoring activities and successfully obtained a Business Identification Number (NIB). The data shows that all participants have been running their businesses for more than five years, but the majority do not understand the benefits of business legality and registration procedures through OSS. The main obstacles they face include lack of knowledge about the function of NIB, not knowing the OSS page, and limited devices to do self-registration. Through the mentoring process, all 33 participants successfully completed registration, and each obtained a NIB with issued status. The information in this table shows that mentoring activities have a real impact in helping business actors overcome administrative obstacles while increasing their awareness of the importance of business legality.

4. Financial Literacy Seminar Materials

The financial literacy seminar material delivered to participants focused on improving basic understanding of financial management and the risks of modern financial transactions that are often faced by village communities. In the initial session, the speaker explained the importance of basic financial literacy for MSME actors, especially because the low level of financial understanding is often the main cause of people being trapped in online loans, paylater facilities, and the practice of "circle of debt". This situation is generally exacerbated by a lack of understanding of the risks of compound interest, how debt collectors work, and the public's ignorance in checking the legality of loan providers through official OJK channels. (Ridwan et al., 2020) (Ridwan & Yolanda, 2023)

The material then continued with a discussion on good business financial management, such as the importance of separating household and business finances, recording daily cash flow, compiling an emergency fund, and controlling consumption as needed. Participants were also introduced to the benefits of business legality through the creation of a Business Identification Number (NIB), including how the registration process through the Online Single Submission (OSS) system is carried out. To strengthen understanding, the presenter presented a number of real case studies, one of which was the story of Isabella who managed to get out of the online loan trap after learning to manage finances and improve spending priorities. All materials are delivered using a case study approach so that participants can more easily understand the concepts explained and be able to relate them to daily experiences. (Ridwan, 2020)

5. Participant Questions and Answers

a) Mr. Wawat's Question

"Many people use loans or cooperatives such as Bank Mekar. How will it be impacted?"

Answer: PNM/Mekaar is legal and has a joint responsibility system. However, social risks still exist if any member defaults. Assistance must be followed so that the loan is used for business, not consumption. Priority scaling is key.

b) Question Pak Bagja

"Many are trapped in loans and then continue to online gambling. How to provide financial literacy so that they don't fall into it?"

Answer: Encourage education from the OJK, teach families to calculate total installments/top ups, manage expenses according to income, calculate total household needs, and determine financial priorities. If there is a legal problem, report it to the OJK.

c) Mr. Nawawi's Question

"There are residents who are in debt, but the collection comes to me. Some have never borrowed but are billed hundreds of millions."

Answer: This is common in illegal loans or "bank emok" with a joint liability system. Keep all the evidence, check the legality at the OJK. If it is illegal, an official complaint can be filed. If it's legal, there can be a rescheduling.

The question-and-answer session showed the enthusiasm of the participants while opening a real picture of the financial problems they faced. One of the questions came from Mr. Sudirman who mentioned the case of accident insurance that could not be disbursed even though the premium had been paid. The presenter explained that many similar cases occurred because policyholders did not read the provisions in the policy thoroughly, especially related to claim exclusion. Therefore, understanding each provision clearly before signing a contract is very important.

The next question was submitted by Mr. Wawat who asked about the risks of using loans and cooperatives such as Mekaar. The speaker explained that the joint liability system applied to several financing institutions makes one member problematic can have an impact on other members, so loans must be used productively and according to priorities. Meanwhile, Mr. Bagja expressed his concern for families who are trapped in loans and online gambling. The speaker emphasized the importance of education from the OJK, the ability to calculate total installments, rearrange the scale of financial priorities, and ensure that all expenses are adjusted to income so as not to fall into consumptive debt.

The last question came from Mr. Nawawi who admitted that he had been billed for a loan that did not belong to him. The speaker explained that this condition often occurs in illegal loans or daily loans with a collection system targeting relatives. The recommended solution is to keep all the evidence, check the legality of the loan through the OJK, and report the case to

the authorities. This dialogue session showed that the material provided was very relevant to the needs of the community and was able to accommodate various financial problems faced by the participants.

The implementation of financial literacy seminars and assistance in making NIBs in Mundu Mesigit Village showed significant results in improving the ability of participants to understand and manage business finances better. Before the activity took place, most MSME actors did not have clear financial records, still mixed personal and business finance, and did not understand the risks of using digital financial products such as online loans and paylater. Through the seminar, participants were given an understanding of the importance of building healthy financial habits, starting from recording cash flows, separating business-household finances, to compiling spending priorities. The delivery of case-based material helps participants relate the content of the seminar to the real problems they face on a daily basis, thereby increasing the effectiveness of learning.

NIB registration assistance through OSS is an important aspect of this activity because most participants previously did not understand the benefits of business legality and digital registration mechanisms. Obstacles such as lack of digital literacy, not knowing the OSS page, and device limitations, can be overcome through direct assistance and data input assistance. As a result, 32 out of 33 participants managed to obtain NIB as proof of business legality, which opens up potential access to various government services, business financing, and business development opportunities in the future. This achievement proves that face-to-face assistance at the village level is able to bridge the gap between government policies and the technical capabilities of grassroots communities.

In addition, the discussion and question and answer sessions revealed various real problems faced by residents, ranging from illegal loan collection, misunderstandings related to insurance, to the risks of cooperatives with a joint responsibility system. The presence of these issues confirms that low financial literacy not only has an impact on business management, but also on vulnerability to risky financial practices in society. Therefore, the integration between financial education and legality assistance has proven to be an effective approach in addressing financial problems comprehensively. Based on the findings of the activity, this intervention model has the potential to be replicated in other villages, especially those that have similar characteristics related to low financial literacy and lack of business legality.

All invited participants attend the seminar, actively engage in discussions and fill out a data collection form containing personal and business information required for NIB registration.

After the seminar, assistance was provided to enter participant data into the Online Single Submission (OSS) system. By the end of the intervention, all 33 participants had successfully obtained NIB. A copy of the issued NIB document is collected as evidence.

The data collected during the activity included direct observations, field notes, informal interviews, registration forms, and published NIB documents. The data was compiled thematically to capture the process of implementing the seminar, participant response, and NIB acquisition.

The results of the study show that the combination of financial education and direct assistance in obtaining business legality through NIB registration effectively overcomes the gap identified in Mundu Mesigit Village between government policies and community capabilities.

The lack of systematic financial management and low initial awareness among participants is in line with findings from the Financial Services Authority (2022) that show moderate levels of financial literacy in rural communities in Indonesia. By providing targeted education on basic financial principles and the critical need to separate personal and business finance, the seminar improves participants' financial literacy in a practical and accessible way.

The full success rate in the issuance of NIBs confirms that procedural barriers to formalizing micro and small businesses can be overcome with direct support at the community level, supporting the government's efforts to encourage formalization through the OSS system (Ministry of Investment/BKPM, 2023). This supports a theory of financial inclusion that emphasizes the role of integrated services that combine knowledge dissemination with administrative assistance.

Participants' better understanding of business legality and practical experience in completing OSS registration addressed behavioral and institutional challenges highlighted in previous research (Ministry of Cooperatives and SMEs, 2023). The findings suggest that integrating literacy and legal aid programs creates more effective synergies than isolated efforts.

This research contributes to the knowledge of MSME empowerment in coastal villages by providing empirical evidence on integrated intervention models. Future research should expand on these findings by measuring the long-term impact on business growth and changes in financial behavior.

CONCLUSION

Community service activities in Mundu Mesigit Village, combining financial literacy seminars and assistance with Business Identification Number (NIB) registration via the Online Single Submission (OSS) system, demonstrated positive, tangible impacts on micro, small, and medium enterprise (MSME) actors. Seminars effectively boosted participants' understanding of cash flow recording, financial segregation between business and household, and risk mitigation against online loans, paylater, and debt cycles, while hands-on mentoring overcame digital literacy barriers, resulting in 33 NIBs issued and enabling access to government services and financing. Face-to-face sessions also surfaced community financial challenges, enhancing family and business resilience beyond mere administration. This integrated approach proves replicable for rural MSME empowerment. For future research, longitudinal studies could assess the sustained effects of NIB adoption on MSME growth metrics, such as revenue increases and loan default rates, over 1-2 years post-intervention.

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