

The Role of Financial Management and Digital Marketing in Efforts to Increase Sales Turnover for MSMEs in Traditional Markets

Arif Budiarto ^{1*} , Norvadewi ² , Sunyoto ³ , Ratih Pratiwi ⁴ , Retno Kusumaningrum ⁵ 

^{1,4,5} Faculty of Economics and Business, Universitas Wahid Hasyim Semarang, Indonesia

² Universitas Islam Negeri Sultan Aji Muhammad Idris Samarinda, Indonesia

³ Faculty of Industrial Engineering, Universitas Wisnuwardhana, Indonesia

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*Corresponding author

e-mail: arifbudiarto@unwahas.ac.id

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ABSTRACT

Changes in the shopping behavior of the Indonesian population from 2011 to the present have resulted in the market in Indonesia proliferating. Consumers like online shopping because it tends to be more practical and modern and can be done anytime without leaving the house when they need the items they want. This research is qualitative research with a descriptive analysis model with library study where this research attempts to provide an overview of phenomena or events that are currently occurring, which are now taking place. Financial Management influences Micro, Small and Medium Enterprises. Micro, Small, and Medium Enterprises (MSMEs) financial management has a significant influence. The use of digital marketing creates opportunities for Traditional Market MSMEs to develop their businesses and be able to become an economic force in the current era of digitalization. Policies that support transparency and Sharia business ethics can increase consumer trust and facilitate digital interactions between Sharia MSMEs and their consumers. Further analysis shows that government policies supporting the development of Sharia economics can help Sharia MSMEs in traditional markets adopt better financial management and digital marketing practices.

Abstrak: Perubahan perilaku belanja masyarakat Indonesia sejak tahun 2011 hingga saat ini mengakibatkan pasar di Indonesia semakin menjamur. Konsumen menyukai belanja online karena cenderung lebih praktis dan modern serta dapat dilakukan kapan saja tanpa perlu keluar rumah ketika membutuhkan barang yang diinginkan. Penelitian ini merupakan penelitian kualitatif dengan model analisis deskriptif dengan studi kepustakaan dimana penelitian ini berupaya memberikan gambaran mengenai fenomena atau peristiwa yang sedang terjadi, yang sedang berlangsung. Pengelolaan Keuangan berpengaruh terhadap Usaha Mikro, Kecil dan Menengah. Pengelolaan keuangan Usaha

Mikro, Kecil, dan Menengah (UMKM) mempunyai pengaruh yang signifikan. Pemanfaatan pemasaran digital membuka peluang bagi UMKM Pasar Tradisional untuk mengembangkan usahanya dan mampu menjadi kekuatan perekonomian di era digitalisasi saat ini. Kebijakan yang mendukung transparansi dan etika bisnis syariah dapat meningkatkan kepercayaan konsumen dan memfasilitasi interaksi digital antara UMKM Syariah dengan konsumennya. Analisis lebih lanjut menunjukkan bahwa kebijakan pemerintah yang mendukung pengembangan ekonomi syariah dapat membantu UMKM syariah di pasar tradisional mengadopsi pengelolaan keuangan dan praktik pemasaran digital yang lebih baik.

Kata kunci: pengelolaan keuangan, pemasaran digital, UMKM syariah

INTRODUCTION

Marketplace has a concept like a traditional market that seems to be found on the internet. Marketplace owners act as parties that bring sellers and buyers together in their browsers. A number of e-commerce sites such as Blibli and Blanja are one of the sites created by sellers. There are also free ones that create opportunities for everyone to have the opportunity to become sellers, such as Bukalapak, Tokopedia, and Elevenia. By implementing the Marketplace concept, e-commerce can develop rapidly. However, this concept can also backfire if you're not careful. Seeing the broad benefits and advantages, of course using the market will have many benefits and help the growth and development of small business factors that have potential products and are needed by the market.¹

The changing spending behavior of the Indonesian population from 2011 to the present has resulted in a fast growing market in Indonesia. Consumers tend to like online shopping because it tends to be more practical, modern, and can be done at any time without having to move from home when they need the goods they want. Of course this is a good opportunity for most small business actors to take an active role in offering their goods using the market in Indonesia. Of course, this condition provides considerable opportunities and profits for business actors who want to sell their goods in a market that has a good reputation in Indonesia. In essence, even though a trading business uses well-known markets, this cannot be separated from a good financial management process as well, of course, if a business wants to achieve a high level of success, the business owner must know where it is going and the goals of the business he is running are in order to stay stable.

Integrating Islamic economic concepts is essential to understanding the role of financial management and digital marketing in increasing MSME sales turnover in traditional markets. Islamic economics, rooted in fairness, openness, and risk sharing, offers an ethical framework for business operations.² Sharia financial management, an integral part of Islamic economics, promotes transparency and accountability, which can contribute to consumer trust and a

¹ S Purwana, D., Rahmi, R., & Aditya, "Pemanfaatan Digital Marketing Bagi Usaha Mikro, Kecil, Dan Menengah (UMKM) Di Kelurahan Malaka Sari, Duren Sawit," *Jurnal Pemberdayaan Masyarakat Madani (JPMM)* 1 (2017): 1-17.

² H Ahmed, *Product Development in Islamic Banks* (Edinburgh: Edinburgh University Press, 2011).

positive reputation in the market. In addition, sharia-compliant digital marketing can help MSMEs build strong consumer relationships through ethical and transparent interactions.³

Applying Islamic economic principles in financial management and digital marketing also shows the potential to increase sales turnover. Previous studies⁴ show that compliance with Sharia principles in financial management can increase operational efficiency and consumer satisfaction, contributing to increased sales. Furthermore, sharia-compliant digital marketing can open access to a broader consumer segment that respects Islamic business ethics.⁵ Researchers argue that integrating Islamic economics in MSMEs' financial management and digital marketing strategies can help create added value and build trust, essential for sustainable growth in traditional markets.

A number of researchers have studied and attempted to provide input for the development of MSMEs in Indonesia. Micro, small and medium enterprises (MSMEs) are one of the appropriate steps to be developed among the Indonesian people and as a driving instrument that can be relied upon to improve the people's economy. MSMEs or Micro, Small and Medium Enterprises are businesses that are integral in the realm of national business that have significant positions, functions, and potential in realizing national development goals in general and economic development in particular. In addition, small business is also a business activity in expanding employment opportunities and providing broad economic services, so as to be able to accelerate a series of equity and economic gains for the community⁶.

MSMEs can be used as a solution to overcome poverty in Indonesia. Poverty alleviation through the development of MSMEs has a big role in absorbing labor, which is capable of more than 99.45% of the workforce and contributing around 30% of GDP. Efforts to develop and promote MSMEs will be able to absorb more and more of the existing workforce and will certainly be able to increase the welfare of workers who take part in it, which will be able to minimize the number of unemployed.⁷

However, it should be regretted that this effort has not been supported by developments in terms of quality, causing the performance of small businesses to not be optimal. Some of them are lack of capital, difficulty in

³ A. Hassan, "Ethical Marketing Strategy and Consumer Satisfaction in Islamic Banking," *International Journal of Bank Marketing* 33, no. 4 (2015): 429–442.

⁴ M. M Khan, *Islamic Microfinance: Theory, Policy and Practice* (Birmingham: Islamic Relief Worldwide., 2013).

⁵ Z. A. Rahman, "Digital Islamic Marketing: Principles and Strategies," *International Journal of Islamic Marketing and Branding* 2, no. 4 (2017): 291–303.

⁶ D. Novitasari and L. Zuraida, "PENGARUH Orientasi Kewirausahaan Dan Kompetensi Wirausaha Terhadap Daya Saing:(Studi Empiris Pada UMKM Di DIY)," *Jurnal Riset Manajemen Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha Program Magister Manajemen* 2, no. 2 (2015): 165–178;

⁷ Sukirman, S. "Jiwa Kewirausahaan Dan Nilai Kewirausahaan Meningkatkan Kemandirian Usaha Melalui Perilaku Kewirausahaan." *Jurnal Ekonomi Dan Bisnis* 20, no. 1 (2017): 113–131

marketing, lack of raw materials, lack of good financial management, and also lack of knowledge about digital marketing.⁸

MSMEs have a crucial role in building the national economy, therefore apart from playing a role in economic development and job creation, MSMEs also play a role in distributing the results of development. This type of small business is starting to grow rapidly, not only in creating jobs and improving the welfare of residents in the region, in other respects, MSMEs play a role as glue and neutralize social inequality problems. Therefore, an effort is needed to improve a conducive climate for the development of MSMEs which can later provide considerable benefits for sellers, especially sellers in traditional markets.

METHODS

This research is qualitative research with a descriptive analysis model with library study where this research attempts to provide an overview of phenomena or events that are currently occurring, which are now taking place. Research related to financial management, digital marketing, and Islamic economics in the context of MSMEs and traditional markets. Through a systematic review, researchers identified previous studies relevant to the research topic. This process involves collecting literature sources from multiple scientific databases, accredited journals, and other related publications. According to Islamic economic principles, the aim is to build a solid theoretical foundation and understand the context and dynamics that influence MSMEs in traditional markets, especially in financial management and digital marketing. This article highlights the role of financial management and digital marketing in increasing the sales turnover of Traditional Market MSMEs.

Analysis of findings from previous studies allows researchers to identify trends, conclusions, and existing research gaps. From this literature review, researchers can determine how Islamic economic principles have been integrated into financial management and digital marketing practices in MSMEs, as well as their impact on sales turnover in traditional markets. In addition, this analysis also reveals areas that need to be sufficiently explored in existing literature, such as the effectiveness of Sharia digital marketing strategies in the context of traditional markets. The conclusions from this literature analysis will help in designing further research methodology and determining the focus of study in this research to fill the research gaps that have been identified.

⁸ Rustan. "Enterprises (MSMS) To Develop Business Peranan Manajemen Keuangan Pada Usaha Mikro Kecil Dan Menengah (UMKM)" 4, no. 2 (2023): 1568-1574

RESULT AND DISCUSSION

The Role of Financial Management in Micro, Small and Medium Enterprises (MSMEs)

UMKM is a type of business that has certain characteristics in line with the definition set by the government. Related characteristics or provisions may vary in each country, but in general MSMEs have the following provisions ⁹.

- a) Number of employees: micro has no more than 9 employees, small 10-50 people, and medium 51-250 people.
- b) Turnover: micro has a maximum turnover of 300 million rupiah, small 300 million – 2.5 billion rupiah, and medium 2.5 billion – 50 billion rupiah.
- c) Total assets: micro maximum 50 million rupiah, small 50 million -500 million rupiah, and medium 500 million -10 billion rupiah.

In general, the concept of financial management which is based on the views of economists basically refers to financial planning, organizing, operating and controlling strategies (POAC) in a group, institution and business entity. The notion of management finance, in particular by raising funds and using them effectively which aims to optimize shareholder wealth and also connect companies with known consumers. Financial management is a combination of art and science that examines and analyzes related to the efforts of financial managers by involving all human resources in an organization to generate, manage and distribute funding with the aim of being able to provide benefits for shareholders and for business continuity for economic entities ¹⁰.

A number of financial management functions include:

Predict And Plan Finances

Financial managers must be able to communicate with other executives and work together to plan what efforts need to be implemented in the future. Previously, of course, it was predicted in advance the situation that would take place in the future and which was likely to have an effect or influence, both directly and indirectly related to the fulfillment of the ideals of an organization.

- b. Decide on capital, development, and investment.

Capital for a long period is also needed to facilitate the development of an organization, such as the development of factory investment, or other endeavors.

- c. Execute control

In carrying out financial management, managers are required to be able to interact with other executives when carrying out financial management in order to prevent irregularities on each side.

- d. Connect with the capital market

In related matters, financial managers must be able to build relationships with the capital market which will facilitate fulfillment of the capital market.

⁹ H. Zia, "Pengaturan Pengembangan UMKM Di Indonesia," *Rio Law Jurnal* 1, no. 1 (2020).

¹⁰ s. Sudarsi Et Al., "Peran Manajemen Keuangan Dan Digital Marketing Dalam Upaya Peningkatan Omset Penjualan Bagi UMKM Bandeng Di Kendal," *Jurnal Penamas* 6, no. 1 (2022): 75-80.

Financial management performs a crucial function in the development of a micro, small and medium enterprise (MSMEs), especially MSMEs in Traditional Markets¹¹. In this regard, the function of financial management is to manage MSME financial resources in an organized, efficient and effective manner. A number of financial management functions in the development of the MSME Traditional Market business are as follows:¹².

- a) Manage cash flow by ensuring that expenses do not exceed income and stabilize an adequate cash balance.
- b) Establish spending priorities.
- c) Increasing profitability by maximizing operational costs and increasing revenue from appropriate marketing strategies.
- d) Obtain appropriate financing sources

The Role of Digital Marketing in Marketing

Since the COVID-19 pandemic, business people have been required to be literate and adapt to technology. Of course, this is still applied today. Technological developments that are currently using digitalization and the internet have an influence or effect on the marketing sector¹³. The tendency of entrepreneurial marketing models that were previously carried out conventionally or offline, can now be carried out via the internet or digitally (online).¹⁴. The digital marketing strategy provides more certainty in increasing sales turnover because it can increase opportunities to reach consumers through detailed product information and transactions carried out online. This results in a positive influence on both the seller and the buyer in the convenience of the transaction¹⁵. Digital marketing is an effort to carry out promotions and find targets or target markets that are carried out using digital media online or via the internet which are carried out through a number of platforms such as WhatsApp, Instagram, Twitter and Facebook.¹⁶.

Digital marketing is an effort and method that is provided with facilities and infrastructure by digital technology to realize, create, and distribute values related to customers and related parties. Then digital marketing is also used as

¹¹ M. Paendong, "Pendampingan Penerapan Manajemen Administrasi Usaha, Pemasaran Digital, Dan Pelaporan Keuangan Sederhana Pada UMKM Di Kelurahan Karombasan Selatan," *Jurnal Pengabdian Vokasi* 2, no. 4 (2022): 247-250.

¹² Rustan, "Enterprises (MSMS) To Develop Business Peranan Manajemen Keuangan Pada Usaha Mikro Kecil Dan Menengah (UMKM)" 4, no. 2 (2023): 1568-1574.

¹³ H Awali, "Urgensi Pemanfaatan E-Marketing Pada Keberlangsungan Ukm Di Kota Pekalongan Di Tengah Dampak Covid-19.," *BALANCA : Jurnal Ekonomi Dan Bisnis Islam* 1 (2020): 1-14.

¹⁴ Purwana, D., Rahmi, R., & Aditya, "Pemanfaatan Digital Marketing Bagi Usaha Mikro, Kecil, Dan Menengah (UMKM) Di Kelurahan Malaka Sari, Duren Sawit."

¹⁵ Cicik Harini, Heru Sri Wulan, and Feri Agustina, "Upaya Meningkatkan Volume Penjualan Menggunakan Digital Marketing Pada Ukm Kota Semarang," *Jurnal Manajemen Dayasaing* 23, no. 2 (2022): 90-96.

¹⁶ C. Harini and S. Handayani, "Pemasaran Kewirausahaan Melalui E-Commerce Untuk Meningkatkan Kinerja UMKM," *Derivatif: Jurnal Manajemen* 13, no. 2 (2019).

a marketing pattern that is considered more effective and efficient in order to obtain or get a target market. In this modern era, technology is growing rapidly, digital marketing has been established as one of the marketing solutions that continues to be developed.

Digital marketing has many uses for every seller or business person who uses it, such as connecting businesses with consumers or more simply buyers and sellers, making businesses more economical in terms of marketing and generating high turnover compared to not using digital marketing. Apart from utilization, digital marketing also, of course, has a strategy, one of which is seeking to increase business interaction through the use of technology with customers and doing interesting things via the internet which includes analysis and planning so that customers feel interested and stay.

Digital marketing has advantages when used in marketing, including:

- a) The location speed of digital media marketing strategies can be implemented quickly in just a few seconds. In addition, digital marketing can be measured in real time.
- b) Easy evaluation using online media, and can immediately review the results of marketing activities as well. Information regarding how long the product has been viewed, what percentage of sales has been converted from each advertisement, and so on.
- c) The vast geographical network of digital marketing uses a number of ways to distribute products around the world with the help of the internet.

However, digital marketing also has drawbacks, namely:

- a) The marketing concept is easy to imitate
- b) There are many competitors because there are no theoretical barriers that prevent other companies from promoting their products.
- c) A number of products are not always suitable when marketed through social media.
- d) If negative feedback arises from other internet users, it can cause damage to the company's image.
- e) Digital marketing relies heavily on technology.
- f) Not all of the people can control or access the internet.

Digital marketing can provide a wider and more comprehensive coverage without any time and place limitations. Digital marketing is able to provide opportunities for the continuation of marketing efforts that are carried out in an integrated and interactive way between sellers, buyers or market intermediaries¹⁷. The application of digital marketing can provide convenience for MSME implementers in monitoring product stock and analyzing customer needs and desires. In addition, customers can also access product information as well as the availability of the desired product and can interact directly with sellers without face to face. With this will make it easier for customers to determine purchasing decisions based on the information obtained. With the

¹⁷ Purwana, D., Rahmi, R., & Aditya, "Pemanfaatan Digital Marketing Bagi Usaha Mikro, Kecil, Dan Menengah (UMKM) Di Kelurahan Malaka Sari, Duren Sawit."

ease of this buying and selling process, of course it will have an impact on the sales turnover of each Traditional Market MSMEs ¹⁸.

Utilization of digital marketing creates opportunities for Traditional Market MSMEs to develop business and be able to make economic power in the current era of digitalization. Conventional changes to digital are unavoidable and in order to survive in economic competition, Traditional Market MSMEs are required to be able to take advantage of the instruments used today and optimize them. Digital marketing includes a series to reach the goals of Traditional Market MSME owners by using electronic technology ¹⁹.

Strategic Efforts to Implement Financial Management and Digital Marketing in Increasing MSME Turnover

Following are a number of steps for Traditional Market MSMEs to be able to develop income through the implementation of financial management, namely understanding financial reports which can later provide information that can assist in making the right business decisions, establishing financial planning which can facilitate MSMEs in financial arrangements and maximizing resources existing resources, manage expenses by prioritizing expenses that are considered more important among others and must monitor their cash flow. Then by minimizing financial risk through the selection of parties who give credit wisely. The development of the right business strategy also needs to be carried out by considering the market situation, competitors, and consumer needs. Furthermore, MSMEs can look for the right financial resources to manage good financial management and carry out monitoring and evaluation.²⁰

In this case, the role of financial managers and owners of Traditional Market MSMEs is very crucial in leading and managing the business properly. These parties must have sufficient knowledge and skills to manage finances to ensure that the decisions made are the best for the business. ²¹. In addition, Traditional Market MSMEs can determine assistance from agencies and financial consultants to make it easier to manage finances and business development. Research by Umami (2019) and Rustan (2023) states that there is influence between financial management and MSMEs.

Furthermore, to encourage MSME turnover through digital marketing, MSME actors should utilize existing social media technology to maximize product promotion. Social media such as Instagram, Facebook, Youtube and

¹⁸ C. Harini, "Entrepeneurial Marketing for UMKM: A Literatur Review," *Jurnal Mantik* 4, no. 3 (2020): 2297-2302.

¹⁹ D. Chaffey and P. Smith, *Digital Marketing Excellence Planning, Optimizing and Integrating Online Marketing.*, 5th Editio. (New York: Taylor & Francis, 2017).

²⁰ M. A. Purba, "Analisis Penerapan SAK EMKM Pada Penyusunan Laporan Keuangan Umkm Di KOTA BATAM," *Jurnal Akuntansi Barelang* 3, no. 2 (2019): 55-63.

²¹ N. Sunardi et al., "Peran Manajemen Keuangan Dan Digital Marketing Dalam Upaya Peningkatan Omset Penjualan Bagi UMKM Pasar Modern Intermoda Bsd City Kota Tangerang Selatan Di Tengah Pandemi Covid-19," *Jurnal Abdi Masyarakat Humanis* 2, no. 1 (2020): 20-27.

TikTok are some of the effective means of maximizing sales of MSME products. In addition, MSMEs can also sell through marketplaces, such as Shopee, Lazada and Tokopedia.

Cicik Harini's research (2021) shows that some MSMEs in Semarang City have experienced a significant increase in product sales after using digital marketing through social media. This proves that digital marketing plays an important role for MSMEs. Among the positive impacts of using digital marketing for MSMEs is facilitating communication between customers and also between sellers and customers. Customers can provide useful product reviews for reference for other customers. Furthermore, the use of digital media is also more economical when compared to product promotions manually using posters or flyers. Payments can also be made easily via electronic media and can reach more remote sellers.

Therefore, it is time for MSMEs to take advantage of the development of the digital world as a marketing medium, which in turn can boost sales and increase MSME turnover.

In this research, an in-depth analysis of financial management and digital marketing in the context of MSMEs in traditional markets has been carried out to understand how these two aspects contribute to increasing sales turnover. Researchers found that effective financial management, in line with Islamic economic principles, brings trust and transparency in business operations, increasing consumer reputation and trust.²² On the other hand, when implemented correctly, strategic digital marketing can expand market reach and attract new customers, positively impacting sales turnover (Khan, 2018). Researchers also found that integration between Islamic financial management and digital marketing can create added value for MSMEs in traditional markets, giving them a competitive advantage in an increasingly competitive market.²³

Adopting digital technology in financial management and marketing in traditional markets shows excellent potential to create operational efficiencies and increase interaction with consumers.²⁴ Researchers also highlight that a Sharia approach in financial management and digital marketing increases compliance with Islamic business ethics and strengthens relationships with consumers who respect these ethical principles.²⁵ Furthermore, researchers suggest that there is a need for further education and training for MSME owners in traditional markets to understand and apply Islamic economic principles in their business operations. Further development of Sharia-

²² I. Ali and K Ahmad, "Managing Sustainability with the Principles of Islamic Ethics: An Islamic Political Economy Approach," *Journal of Business Ethics* 137, no. 1 (2015): 43-53.

²³ A. R. A. Rahman and N. B. Yusuf, "Adoption of Islamic Banking Services: A Literature Analysis," *International Journal of Financial Studies* 7, no. 1 (2019): 14.

²⁴ A Hassan, "Digital Marketing Adoption and Its Impact on Firm Performance: A Case of SMEs," *Journal of Small Business & Entrepreneurship* 32, no. 1 (2020): 49-70.

²⁵ M. Iqbal and P Molyneux, *Thirty Years of Islamic Banking (History, performance and prospects: Springer., 2016)*.

compliant digital platforms can also help facilitate this transition and support MSMEs' efforts to increase their sales turnover.²⁶

In an Islamic perspective, both financial management and digital marketing are subject to certain principles and ethical considerations that align with Islamic finance and ethics. Let's explore the role of financial management and digital marketing in this context:

Financial management in an Islamic perspective revolves around the principles of Sharia, or Islamic law. It focuses on ensuring that financial activities are conducted in a manner that is compliant with Islamic ethics, which include avoiding interest (usury), uncertainty (gharar), and prohibited activities (haram). Here are some key points regarding financial management:

Avoidance of Riba (Usury): Islamic finance prohibits the charging or payment of interest on loans. Financial management must ensure that businesses and investments do not involve interest-based transactions. Instead, profit-sharing and risk-sharing are encouraged.

Ethical Investment: Financial management should involve ethical investment choices, avoiding businesses engaged in activities such as alcohol, gambling, or pork-related products, which are considered haram (forbidden).

Zakat and Charity: Encouraging the payment of Zakat (almsgiving) and engaging in charitable activities is a core part of financial management from an Islamic perspective.

Risk Sharing: Islamic finance promotes risk-sharing and profit-sharing arrangements to ensure that both parties share in the risks and rewards of financial transactions.

Digital marketing, in an Islamic perspective, should also adhere to Islamic ethics and values. Here are some considerations:

Avoidance of Haram Products: Digital marketing campaigns should not promote products or services that are considered haram, such as alcohol, gambling, or interest-based financial products.

Truth and Honesty: Islamic ethics stress truth and honesty. Digital marketing content should not involve false advertising or deceptive practices.

Modesty and Respect: Islamic values encourage modesty and respect for cultural norms. Digital marketing materials should respect the cultural and social values of the target audience.

Privacy: Respecting the privacy of individuals is an essential part of digital marketing. Collecting and using personal information should be done in compliance with relevant privacy laws and ethical standards.

Charity and Social Responsibility: Digital marketing campaigns can also promote charitable initiatives and social responsibility efforts, in line with Islamic principles of giving back to the community.

²⁶ T Zarook, M. M Rahman, and R. Khanam, "Recognition of Islamic Banking Factors That Are Affecting Customer Satisfaction in Islamic Banking: An Exploratory Study in Sri Lanka," *Humanomics* 29, no. 1 (2013): 4-26.

CONCLUSION

Based on the results of the research and discussion, it can be concluded that financial management and digital marketing play an important role in increasing the income of the MSME Traditional Market business. By implementing the two things above, Traditional Market MSME entrepreneurs are able to increase operational efficiency, reduce costs, increase profitability, facilitate business decision making, save time, and save energy in carrying out product sales promotions. financial management and digital marketing in an Islamic perspective must align with Islamic ethics, values, and principles. Avoidance of usury, ethical investment, truthfulness, modesty, and social responsibility are essential considerations.

Author's Contribution

Arif Budiarto, Norvadewi: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Sunyoto, Ratih Pratiwi: Contributing to writing systematics, research methods.

Retno Kusumaningrum: Contributing to analyzing interpretation results, the language proofread.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

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