

## Transformation of MSMEs Through Product Innovation; Analysis of Local Economic Empowerment

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### ABSTRACT

**PURPOSE** - This research aims to explore and elaborate on business development strategies, including product innovation, financial management, and marketing strategies, as well as the socio-economic impact of the MSME "Kripik Rido Susi" in Silo Village, Jember.

**METHODOLOGY** - This research is a qualitative descriptive study with a case study type. The data in this research were collected through observation, interviews, and documentation methods. The validity of the data was tested using method, source, and time triangulation.

**FINDING** - The research results show that the product innovation strategy is carried out through the development of taste, packaging, and size, based on simple market research. Financial management is handled manually but consistently, with daily record-keeping and capital support from personal funds as well as village assistance. The marketing strategy combines conventional approaches (consignment sales at small shops and cooperatives) and digital methods (social media and marketplaces). The existence of these SMEs not only increases the household income of employees but also strengthens the social capital of the community through active participation and pride in local products. These findings affirm that MSMEs based on local potential can be an effective instrument in creating economic independence for rural communities. This research provides empirical contributions to the literature on local economic development and offers a model of empowerment practices that can be replicated in similar regions.

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## INTRODUCTION

As the spearhead of the economic system in Indonesia, Micro, Small, and Medium Enterprises (MSMEs) are an economic sector that plays a central role in sustainable development, especially in developing countries like Indonesia (Raja et al., 2023). Data from the Ministry of Cooperatives and SMEs (2025) shows that MSMEs contribute 61.1% to the Gross Domestic Product (GDP) and absorb more than 97% of the national workforce (Ramadani et al., 2025). In the context of economic resilience, MSMEs have proven to be robust in facing various crises, including the monetary crisis of 1998, the global financial crisis of 2008, and the COVID-19

pandemic crisis in 2020 (Baihaqi, 2023). The main advantages of MSMEs lie in their flexibility, adaptive capacity to local markets, and utilization of community-based resources (Safitri et al., 2025). Therefore, strengthening the MSME sector has become an important focus in the agenda for inclusive and equitable economic development.

On the other hand, despite their significant contribution to the national economy, most MSMEs still face substantial structural challenges. The main issues include limited access to capital, minimal digital and financial literacy, weak business management, and limitations in mastering production and distribution technology. These challenges are even more pronounced in rural areas, where MSME actors often operate informally with limited innovation capacity and market reach (Rika Avista et al., 2025). However, in the era of digital transformation and the 4.0 industrial revolution towards society 5.0, technology adaptation and product innovation have become crucial for the sustainability and growth of MSMEs (Lestari et al., 2022).

In the local context, Silo Village in Jember Regency is one of the areas with abundant agricultural potential, especially cassava, bananas, and other horticultural products. However, this potential has not been optimally utilized for years. Most agricultural products are sold in their raw form without further processing, resulting in low economic value and the community remaining dependent on fluctuations in primary commodity prices. This condition affects the low household income and the high economic dependence of the community on external markets. However, in recent years, local initiatives based on SMEs have begun to emerge, attempting to process agricultural products into value-added goods. One of the standout examples is the MSME "Kripik Rido Susi," which processes cassava into chips in various flavors and innovative packaging.

MSME Kripik Rido Susi is not just a business unit engaged in food processing, but also a concrete example of how local potential can be empowered to improve community welfare. This business involves the local community, especially women and youth, in the production, packaging, and distribution processes. In addition, the business owner has also started implementing simple financial record-keeping and utilizing social media as a marketing channel. These initiatives demonstrate that with the right strategies, village SMEs can thrive and create significant socio-economic impacts. However, this success also faces challenges, particularly in terms of access to capital, limited managerial training, and still low digital literacy.

Although it has shown positive development, there are still limitations in the documentation and analysis of the development strategies of MSME Kripik Rido Susi in a scientific and systematic manner. There has been no research examining how the combination of production strategies, product innovation, financial management, and marketing impacts the improvement of economic independence in the community of Silo Village. Therefore, this research is relevant to fill that gap, while also providing theoretical and practical contributions to community-based local economic development.

From several literatures found, previous research has focused on various dimensions of MSME development, such as innovation (Hasanah & Putri, 2023), digital marketing (Prasetya & Widya, 2021), and empowerment models (Sari & Nugroho, 2024). However, limited evidence exists regarding the integration of these strategies within a single micro-enterprise unit that directly links economic innovation with measurable community empowerment outcomes. This gap in the literature highlights the need to explore, through qualitative case study, the practical mechanisms and community impact of MSME-based economic development at the village level.

Therefore, this study aims to investigate the development strategies adopted by Kripik Rido Susi in Desa Silo, with a particular focus on innovation, management, and marketing approaches. It also aims to assess how these strategies influence the economic independence of the local community. Through in-depth interviews, participatory observation, and document analysis, this research will uncover the key success factors, challenges, and potential replicability of this model in similar rural settings.

## LITERATURE REVIEW

### Innovation Strategy

Innovation strategy is a systematic approach implemented by organizations to create added value through the renewal of products, processes, and business models that are adaptive to market changes (Hindarwati et al., 2024). Crossan and Apaydin state that innovation is not only determined by creativity but also by organizational structure, a learning culture, and feedback mechanisms that encourage experimentation (Yuliastuti, 2025). In the context of MSMEs, innovation strategies can involve simple market research, local collaboration, and the application of digital technology to create differentiation and enhance competitiveness (Hossain et al., 2022). Therefore, innovation strategies become a key element in maintaining business continuity amidst the dynamics of the global economy.

### Financial Management

Financial management is the process of managing finances that includes planning, budgeting, controlling, and financial reporting to ensure operational efficiency and business sustainability (Sriningsih et al., 2024). According to Atrill & McLaney (2022), the application of good financial management principles can enhance a business's capacity to manage risks, maintain liquidity, and improve the credibility of the business in the eyes of investors. Recent research by (Supriatna et al., 2023) also emphasizes the importance of digitalizing financial systems in SMEs, such as the use of simple bookkeeping applications, which have been proven to enhance the accuracy of record-keeping and data-driven decision-making. Thus, modern and adaptive financial management becomes a determining factor in strengthening the foundation of small and medium enterprises.

### Marketing Strategy

Marketing strategy is a set of decisions and actions designed to create, communicate, and deliver value to customers, as well as build mutually beneficial relationships (Seran et al., 2023). In this aspect, (Maharani et al., 2024) explain that an effective marketing strategy must be able to adapt to consumer behavior. Findings by (Prasetyo et al., 2024) reveal that SMEs that actively use social media and e-commerce experience a significant increase in market reach and customer loyalty. Therefore, a digitally integrated marketing strategy that aligns with current consumer preferences becomes an important instrument in business growth.

## RESEARCH METHOD

This research uses a qualitative approach with a case study method to gain an in-depth understanding of the development strategies of the MSME "Kripik Rido Susi" and its impact on the economic independence of the community in Silo Village. The qualitative approach was chosen because it allows researchers to explore meanings, experiences, and social dynamics in a contextual and naturalistic manner. Case studies as a research design provide space for in-depth



exploration of a single object or phenomenon within the context of real life (Poltak & Widjaja, 2024). According to Creswell and Poth, case studies are suitable for answering the questions of "how" and "why" a social process or policy is implemented in a specific time and space (Luthfiyah, 2018). Through in-depth interviews, participatory observation, and documentation, researchers can obtain comprehensive data regarding the innovation strategies, financial management, and marketing applied by MSME actors, as well as the community's response to the presence of these businesses.

The research location is centered on the Rido Susi Chips MSME in Silo village, Silo district, Jember regency, which has agricultural natural resource potential but still faces challenges in local economic empowerment. The research subjects include the owners and managers of the MSME, employees, the surrounding community, as well as the village government as the main and supporting informants. Data collection techniques were carried out through semi-structured interviews to explore the perspectives of various actors, participatory observation to directly understand the field reality, and documentation to strengthen the findings. All data were analyzed using a thematic approach that included the processes of transcription, coding, theme identification, and the construction of a logical thematic narrative (Nurhayati et al., 2024). The validity of the data is maintained through triangulation of sources, techniques, and time to ensure the consistency, credibility, and validity of the findings (Carter et al., 2021). Thus, this method is believed to be able to depict the dynamics of MSME development in a comprehensive and contextual manner.

## RESULTS AND DISCUSSION

### Product Innovation

Data shows that innovation is the main strength of these SMEs. Innovation is carried out through flavor development, packaging quality improvement, and product size diversification. This innovation is based on simple market research through interviews with local consumers and taste tests. Consumers appreciate products that are not too hard, not oily, and have a distinctive taste.

**Table 1. Variants of Rido Susi Kripik Products**

Flavor Variants	Year Introduced	Market Response
Original	2018	Stable (50%)
Spicy and sweet	2020	High (30%)
Balado	2022	Medium (20%)

The product innovation strategy implemented by the MSME "Kripik Rido Susi" has proven to be a key element in enhancing the business's competitiveness. The innovation was carried out through three main aspects: flavor development, packaging improvement, and product size diversification. This approach aligns with the view of Setiawan et al. (2024), which states that product innovation involves modifications to both the physical characteristics and the perceived value felt by consumers. The research results show that MSME actors actively conduct simple market research through direct interactions with customers, adopting their feedback, and conducting product trials as a form of market validation. Such practices reflect the principle of

open innovation, where customers become partners in the value creation process (Darmawan, 2025).

Flavor innovation becomes the most prominent aspect, especially in responding to consumer preferences for chips with a texture that is not too hard, low in oil, and has a distinctive taste that sets it apart from similar products. This reinforces the findings of (Salsabilla & Firmansyah, 2025) which state that sensory perception of the product—especially taste, aroma, and texture—plays a significant role in shaping consumer loyalty. In addition, the improvement in packaging quality also adds value to the product, both visually and functionally. More attractive and hygienic packaging not only enhances the perception of quality but also strengthens brand identity, as explained by (Nugrahani, 2015) that visual elements such as packaging have a psychological impact on consumer purchasing decisions.

Diversifying product variants also becomes an innovative strategy oriented towards market segmentation. By providing a variety of flavors, SMEs are able to reach more consumer groups based on their preferences and consumption needs. This is in line with the thinking of (Yulita et al., 2022), who emphasize the importance of flexibility in product design to create relevant customer experiences. Such innovations not only increase sales volume but also demonstrate the adaptability of SMEs to the dynamics of the local market.

#### **Financial Management**

Financial management is carried out simply but consistently. Record-keeping is done using a daily notebook that records income, expenses, and daily profits. Business capital is obtained from personal savings and revolving capital assistance from the village. There is no separation between personal and business accounts, but separate record-keeping is still maintained.

**Tabel 2. Average Daily Income**

<b>Production Day</b>	<b>Production</b>	<b>Sales (Rp)</b>	<b>Expenditure (Rp)</b>	<b>Gross Profit (Rp)</b>
Moday	85	595.000	275.000	320.000
Tuesday	80	560.000	265.000	295.000
Wednesday	90	630.000	285.000	345.000
Thursday	70	490.000	245.000	245.000
Friday	60	420.000	220.000	200.000

Sumber: Catatan Keuangan Harian, Juni 2025

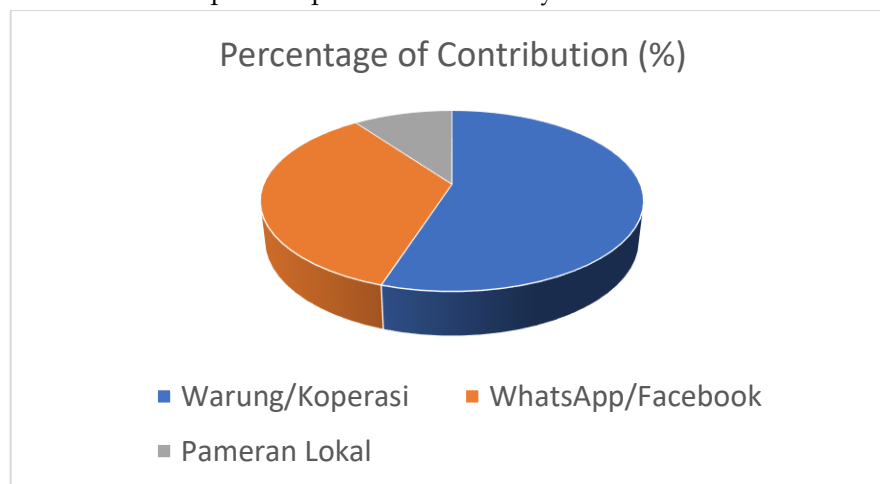
The financial management pattern at the MSME "Kripik Rido Susi" shows a simple yet consistent approach in managing daily cash flow. Financial management is carried out through manual recording using a daily notebook, which includes recording income, expenses, and estimating gross profit each day. This practice, although traditional, reflects the basic principles of financial literacy that are essential for the sustainability of micro-enterprises. According to (Maghfiroh et al., 2025), consistent financial recording, even if done simply, is a form of effective financial risk management in the context of MSMEs. This is also in line with the findings of (Juhainah, 2025) which emphasize that micro-entrepreneurs with basic financial literacy and regular recording practices have higher business resilience against market fluctuations.

The initial capital for the business was obtained from a combination of personal savings and revolving capital assistance from the village government. Access to internal and external capital sources aligns with the capital structure theory, which states that a combination of personal funding and public support can enhance financial flexibility (Amaliyah et al., 2025). Although there is no separation of accounts between personal and business finances, the owner still maintains separate records for both. This indicates the presence of quasi-formal financial management, where awareness of the importance of financial separation has been established even though it has not yet been fully digitized (Yolanda et al., 2023). This practice shows that SMEs can still maintain financial accountability even with minimal resources.

Flexibility in daily cost management is a typical managerial adaptation of SMEs that can enhance operational efficiency. Thus, the financial management practices of the MSME "Kripik Rido Susi" demonstrate that even in a simple and manual form, disciplined management oriented towards daily supervision can still provide effective control over the business's financial condition.

### Marketing Strategy

The marketing strategy implemented for this MSME uses two main marketing approaches: conventional and digital. Conventional marketing is carried out through consignment sales at local shops and village cooperatives. Digital marketing is conducted through WhatsApp groups, Facebook, and occasionally marketplaces. The owner utilizes consumer testimonials and product photos to attract buyers.



**Graphic 1. Marketing Channel for MSME "Kripik Rido Susi"**

The marketing strategy implemented by the MSME "Kripik Rido Susi" shows a hybrid approach that adaptively combines conventional and digital methods. Conventional marketing is carried out through consignment sales at local shops and village cooperatives, which are still relevant in the context of rural communities with limited digital access. Traditional distribution channels like these are considered effective in building trust and loyalty among local consumers (Efendi et al., 2024). Meanwhile, digital marketing is conducted through WhatsApp groups, Facebook accounts, and occasionally using marketplaces like Shopee or Tokopedia, although it is not yet optimal. This approach reflects a phygital marketing strategy, which is a combination of physical and digital experiences to reach consumers more broadly and efficiently (Ardani, 2022).



In practice, MSME owners utilize customer testimonials and visual documentation of products (photos) to build credibility and attract buyer interest. This customer experience-based marketing strategy aligns with the opinion of Khoirurroziqin (2024), who states that testimonials and product visualizations are forms of social proof that significantly influence purchasing decisions in the digital context. Additionally, the use of social media as a marketing channel creates two-way interactions that not only enhance consumer engagement but also open opportunities to build brand communities (Priambodo et al., 2021). The strength of this marketing lies not only in its reach but also in the emotional closeness between the business operators and the customers.

The results of the combination of these two marketing approaches are visualized in Graph 1: Marketing Channels of UMKM "Kripik Rido Susi," which shows the dominance of local channels (warungs and cooperatives) as the main contributors to daily sales, followed by WhatsApp and Facebook groups. These findings support the idea from (Widad et al., 2024) which states that MSME actors tend to use a multichannel marketing approach tailored to the characteristics of local consumers. This flexibility becomes a strategic strength in facing the limitations of infrastructure and digital resources. Therefore, this MSME marketing strategy not only reflects technological adaptation but also a form of local entrepreneurship capable of simultaneously optimizing the potential of social and technological resources.

#### Socio-Economic Empowerment

Results from interviews with employees and residents show that the presence of this MSME has had a tangible impact in increasing income and creating job opportunities. Employees earn an additional income of Rp600,000 to Rp1,000,000 per month on average. In addition, there is a social impact in the form of increased community involvement in mutual cooperation and a heightened sense of pride in local products.

**Table 3. The Impact of MSMEs on Household Economy**

Employee Working Time		Additional Income (Rp/Month)	Use of Income
A	Penuh Waktu	1.000.000	Children's school and kitchen needs
B	Paruh Waktu	750.000	Installments and Groceries
C	Paruh Waktu	600.000	Electricity and children's education costs

Source: Employee Interview, June 2025

The data in the table clarifies that this economic contribution, although supplementary, has played a role in supporting the basic consumption of families. These findings are in line with the statement by Gopal et al. (2024) that MSMEs in rural areas play a strategic role in driving microeconomic growth through the creation of informal jobs and more equitable income distribution.

In addition to the economic impact, these SMEs also contribute to the increase of social capital in the community. Employees and local residents reported an increase in participation in communal activities and a growing sense of pride in local products. This indicates the strengthening of social cohesion, which according to (Yunita et al., 2025), is a form of social capital

that encourages collaboration, trust, and social solidarity. In the context of community empowerment, the role of MSMEs is not only measured by their financial contributions but also by their ability to build social networks and local collective identities. This is also emphasized by (Suaib, M.M, 2017), who states that community-based MSMEs can trigger social transformation by making businesses a space for productive interaction among residents.

The impact of MSMEs on household economies also reflects the ability of micro-enterprises to create local economic resilience. In a fluctuating economic condition, additional income from the informal sector such as MSMEs becomes a pillar of family income stability. Research by (Harahap et al., 2025) shows that community involvement in local productive economic activities has proven capable of reducing hidden unemployment rates and strengthening the local resource-based economic system. Thus, the existence of "Kripik Rido Susi" not only serves as a business entity but also as an agent of socio-economic development that strengthens the micro social and economic structure in Silo Village.

## CONCLUSIONS

This research shows that the MSME "Kripik Rido Susi" in Silo Village plays a strategic role in local economic development through the implementation of product innovation strategies, consistent financial management, and adaptive marketing. The innovations carried out include the development of flavors, packaging, and product sizes, which have proven to enhance consumer appeal and satisfaction. This innovation process is based on direct interaction with customers and simple product trials that align with the characteristics of the local market.

Financial management is carried out simply but effectively. Although they have not yet separated business and personal accounts, MSME actors continue to maintain manual and disciplined cash flow recording. This helps in managing daily profits, assessing operational efficiency, and making more rational production decisions. This practice reflects the importance of basic financial literacy in the sustainability of micro-enterprises.

From a marketing perspective, MSMEs implement conventional strategies through distribution in small shops and cooperatives, as well as digital marketing using WhatsApp and Facebook. The combination of these two approaches allows business actors to reach a wider market, both locally and through digital networks. The use of consumer testimonials and product visuals has also successfully increased market trust and appeal.

The socio-economic impact generated is very real, especially in reducing hidden unemployment and increasing household income. The additional income earned by employees is used for basic needs such as education, staple foods, and bill payments, which contribute to the economic resilience of families. In addition, there has been an increase in social participation and pride in local products, marking the growth of solidarity and social cohesion in the community.

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