



Capacity Building for Traditional Market Traders through Sales Optimization and Financial Management Training in Watutumou-2 Village

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Abstrak

Pasar tradisional menghadapi ancaman signifikan dari pasar modern dan e-commerce karena manajemen dan teknologi yang unggul. Penurunan jumlah pembeli mengakibatkan menurunnya jumlah pasar tradisional di berbagai daerah. Program Kemitraan Masyarakat (PKM) ini bertujuan untuk meningkatkan daya saing pedagang di Desa Watutumou-2, Minahasa Utara, melalui Optimalisasi Penjualan dan Pelatihan Manajemen Keuangan. Program ini melibatkan 29 peserta dan menggunakan multi-stage method: kuliah/konseling, pelatihan langsung, dan pendampingan intensif. Hasil menunjukkan tingkat keberhasilan yang signifikan, dengan 95% dari 29 peserta (termasuk 25 pedagang dan 4 pemilik kios) dapat memahami dan menerapkan materi. Khususnya tahap pendampingan mendorong perubahan pola pikir dan penerapannya. Pedagang mulai mengatur ulang tata letak produk untuk menarik pembeli dan mengadopsi pencatatan keuangan digital melalui *smartphone*. Program ini membuktikan bahwa pelatihan dan pendampingan terintegrasi dapat secara efektif mengubah pola perdagangan tradisional sebagai sarana ekonomi kerakyatan.

Kata kunci: Pengembangan Kapasitas, Manajemen Keuangan, PKM, Optimalisasi Penjualan, Pedagang Pasar Tradisional.

Abstract:

Traditional markets face significant threats from modern markets and e-commerce due to superior management and technology. The decline in the number of buyers has resulted in a decrease in the number of traditional markets in various regions. This Community Partnership Program (PKM) aimed to enhance the competitiveness of traders in Watutumou-2 Village, North Minahasa, through Sales Optimization and Financial Management Training. The program involved 29 participants and utilized a multi-stage method: lectures/counseling, hands-on training, and intensive mentoring. Results indicated a significant success rate, with 95% of the 29 participants (including 25 traders and 4 stall owners) being able to understand and apply the materials. Notably, the mentoring stage encouraged in mindset shift and practice. Traders began rearranging product layouts to attract buyers and adopting digital financial recording via smartphones. This program proves that integrated training and mentoring can effectively transform traditional trading patterns into professional business management.

Keywords: Capacity Building, Financial Management, PKM, Sales Optimization, Traditional Market Traders

Key Message:

- Integrated training and intensive mentoring are highly effective in transforming conventional trading patterns into professional business management while significantly enhancing the competitiveness of traditional market traders
- The shift from traditional trading instincts to digital financial management through smartphone applications fosters a crucial mindset change that ensures business sustainability and better governance for small-scale traders.



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GRAPHICAL ABSTRACT



INTRODUCTION

Traditional markets have a strategic position in the economy because they provide basic needs for the community and serve as a source of livelihood for small and medium traders. Its role is not only limited to carrying out buying and selling transactions, but also touches on social, cultural, and economic aspects of the people's economic resilience (Avinas & Angin, 2020; Maurida et al., 2024). However, in today's era of globalization and digitalization, the existence and business of traditional markets face a serious challenge in the form of the emergence of competitors, with modern market management and e-commerce platforms excelling especially in management, technology, and applied marketing strategies (Suryadarma et al., 2010; Sunanto, 2012).

In managing and developing their business, including in competing to get buyers for the products sold, traditional market traders have a number of challenges, where the main problems include limited knowledge about selling or marketing products, and they understand only how to make the goods sold sell or sell quickly. The lack of use of digital technology and the weak understanding of business management are among the obstacles in business management for traditional traders that have the potential to harm market traders. Dian et al. (2020), stating that traditional traders who can maintain the quality of service and competitive prices will be able to influence the decision of consumer buying interest in the traditional market. In practice, traders use conventional

methods, so it is difficult to compete with other traders who are more modern in making sales, have large capital, and management is more better managed, for example, modern retailers or online stores (Munandar et al, 2022; Sunarjo et al, 2023). From the governance aspect, a weak understanding of business management, including weak financial records, often leads to cash flow imbalances, business losses, and limited capacity to make investments and business development (Astrini & Puspitasari, 2022; Al-Shami et al, 2024). One of the most crucial factors in business management and business development is financial management. Many MSME actors do not understand the importance of financial management in business management and progress. The majority of businesses have never done formal bookkeeping (Khumaidi, 2021). The majority of market traders never do formal bookkeeping. The process of identifying the amount of business profit is usually carried out by a simple method without going through a cost analysis and its relevance to the business. For example, the separation of costs from personal and business resources, business actors usually do not include personal resources in the calculation of business operations with considering from the beginning that personal resources have been involved in the business (Wahyudi, 2019; Fauzi, 2020).

The government is currently trying to develop infrastructure through market improvements, so that the market looks better and is feasible as a shopping place for visitors. The revitalization of traditional markets has become a government policy agenda, with empirical evidence showing a positive impact on market traders' income when market infrastructure is improved and followed by governance and capacity building of traders (Cahyaningsih and Ekowati, 2020; Setyowati, 2021; Badan Pusat Statistik (BPS), 2023; Wicaksono, 2024). International evidence also emphasizes that retail factors such as visual merchandising, product arrangement, and store atmosphere have a significant influence on consumer preferences in shopping, which will then be contextually adaptable to traditional markets (Basu and Sinha, 2022).

Kalawat District, North Minahasa Regency, is an area with an economic base of agriculture and trade, as the main source of livelihood for the population. Watutumou-2 Village was chosen as the training location through a preliminary survey and the selection of the program location, taking into account several factors, including: 1) Understanding of the management of market traders, which is still weak. 2) Market traders make their trading results the main source of income. 3) Simple trading patterns and financial management, with the principle that the results of trading business meet the needs of the family. 4) Lack of knowledge of business management based on financial management. 5) In the surrounding area or the nearest distance, there have been modern markets such as Supermarket Fresh Mart, and several mini markets, both Alfamart and Indomaret, as the closest competitors are a real threat to traditional traders' businesses, so they really need a sales optimization strategy to compete and survive. Another problem is the decline in the income of market traders, due to fierce competition with the modern market, both supermarkets and mini markets, as well as the challenges of digital trade (e-commerce).

The results of interviews from the initial survey conducted with both village officials and market traders showed that the majority of traders still manage their businesses simply, without adequate business records, simple sales strategies, and a lack of business finance management skills. The results of the situation analysis from the initial survey can be formulated two main problems, namely: 1) Market traders in Watutumou-2 Village still do not understand the strategy of optimizing sales and good business management; 2) Strategies are needed to improve understanding of management, product marketing, product placement, quality control, financial management, and business development so that traders can increase product competitiveness and improve governance to achieve profitability and business sustainability considerations.

Seeing the phenomenon of these problems, the PKM Team decided to carry out Sales and Financial Management Optimization Training in Watutumou-2 Village, with the goal of the program to 1) improve the understanding of business management, especially the sale of products by market traders; 2) introduce good

business financial management; and 3) equipping traders with business development strategies to be more competitive. The main goal is to increase the business management capacity of traditional market traders in facing the challenges of the digital era while maintaining market sustainability as a pillar of the people's economy (Zarkasyi, 2020; Sholeh and Basuki, 2021; Zulkarnain et al, 2022; Putri et al, 2023). Thus, the PKM Team considers it important to intervene through training that not only provides theory but also equips traditional traders with competitive business development strategies in the digital era. The goal is to transform conventional trade patterns into professional business management for the sustainability of the people's economy.

METHOD

The implementation of the Community Partnership Program (PKM) in Watutumou-2 Village, Kalawat District. The program involved 29 participants and utilized a multi-stage method: lectures/counseling, hands-on training, and intensive mentoring. The stages of the program include: 1) Preparation, 2) Socialization; lectures/counseling, 3) Program analysis and evaluation; hands-on training, intensive mentoring, and 4) Preparation of reports. The preparation stage is carried out through field studies and literature used by the authors to deepen the fundamental problems of traditional market traders. Field studies were carried out to find the main problems related to the importance of knowledge and understanding of participants, through: 1) Merchandise placement strategies (visual merchandising); quality management, and product hygiene; 2) Optimization of sales, and business management; 3) Digital financing recording via smartphones, so that traders can increase competitiveness, including business sustainability. The socialization stage is to provide an understanding of the concept of merchandise placement strategies (visual merchandising), quality management, product hygiene, sales optimization, business management, and digital financing recording via smartphones, as well as the business development of traditional market traders. The next stage of program analysis and evaluation includes how the training participants responded to optimizing sales and business financial management through the partnership program implemented, as well as monitoring the development of participants' abilities during the training. The final stage is to prepare an activity report, as a form of accountability in the implementation of the program with PKM partners, to ensure that market traders are able to apply the knowledge gained in their business governance.

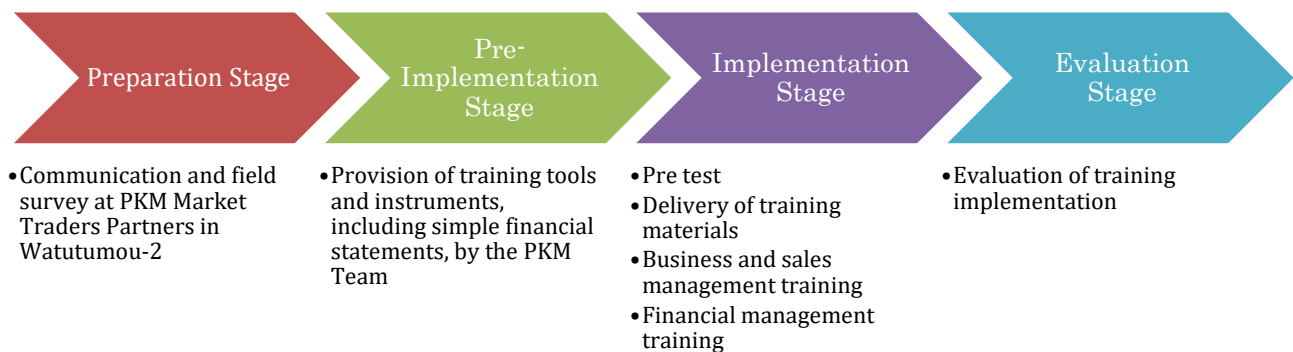


Figure 1. Flow Chart of the Implementation of the Community Partnership Program (PKM) of Traditional Market Traders

RESULT AND DISCUSSION

Implementation and Results of Community Partnership Programs

The results of the initial observations made by the PKM Team show that traditional market traders face several problems, namely: 1) they do not understand good business management; 2) not understand sales strategies and sales optimization; 3) they lack financial records, business bookkeeping, and do not understand

financial statements. These problems can result in difficulties in doing business due to limited cash flow, slow business development, and difficulty in growing businesses in conditions facing fierce competition. Seeing these problems, the PKM Team considers it important to conduct training on the implementation of good sales and business management optimization strategies as well as cash and working capital management training for market traders, which aims to improve their ability in financial planning and management so that they will be able to develop their businesses, and contribute to regional development through increasing PAD due to the increasing business volume. This is in the opinion of Darma (2019) that the business development of traditional market traders has a positive and significant effect on the development of Regional Original Income on Samosir Island, Lake Toba. Likewise, the opinion of Lesmana et al. (2022) is that proper management of the businesses of traditional market traders has a positive effect on economic progress in the Special Region of Yogyakarta. As a result of the initial observations that have been made, there are several main problems currently faced by market traders in the context of business management and development, which include: Improvement of the quality of business premises, workforce, business capabilities, funding, market accessibility, input of raw materials and a competitive environment that is expected to be healthy and innovative, including good business practices, and increasingly fierce competition conditions that have an impact on reduced sales turnover.



Figure 2. Display of Products Offered by Traders in Traditional Markets

The problems encountered in this business activity can be categorized as internal problems and external problems. Internal problems are related to the factors that exist in the market traders themselves, both the quality of workers, funding, and cash reporting, as well as financial activities. External problems are related to factors outside of market traders, which affect business activities, including the competitive environment, market affordability, and media used in business activities. The Community Partnership Program, which was carried out in Watutumou-2 Village, Kalawat District, North Minahasa Regency, is a form of academic and practical intervention in an effort to encourage capacity building of traditional market traders, facing the dynamics of competition in modern markets, both supermarkets and mini markets, which currently stand in residential environments and market areas where people shop.

This community partnership program was attended by 25 market traders, with the majority of traders of necessities, produce, and household products, and 4 stall owners (micro businesses). The implementation of PKM activities lasted for one full day with a gradual method: lectures/counseling, training, and mentoring. In the implementation of this Community Partnership Program activity, it was carried out by means of socialization, where the participants were explained several materials related to product sales management, business place management, labor quality, business ability, funding ability, market accessibility, raw material inputs and healthy and innovative ways to compete through good business practices, so that these market traders, will be able to compete and maintain and increase business turnover in their daily activities. Purwati et al. (2023) stated that good market management has a positive and significant effect on the quality of service and increased income of the traders of the Lembung Lor Traditional Market in Tunjungmekar Village, Kalitengah, Lamongan. After the initial discussion carried out both individually and with a group of market traders formed with the aim of obtaining

initial information about the needs of the training participants, the team then designed the PKM program to be implemented.

This community partnership program is carried out by strengthening the knowledge and skills of market traders through explanations of business and financial governance materials that are theoretical and practical. In the implementation of the partnership program, an illustration was also shown aimed at increasing the understanding of community partnership program participants, through the stages designed as follows:

Program Introduction Stage

The Program Introduction Stage is a stage in the form of interactive counseling by utilizing multimedia such as LCD, video, and audiovisual presentations. The main speakers consisted of management and business law experts, who provided material related to the concept of business management, legal aspects of micro businesses, and the application of entrepreneurial principles that are relevant to the business of market traders.

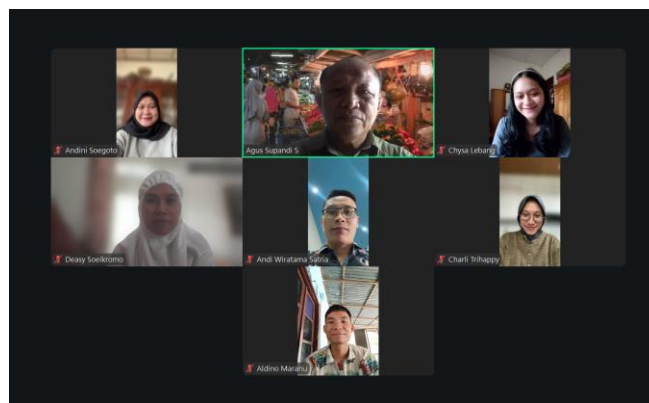


Figure 3. Identification of PKM Partner Needs

The PKM team conducted an initial survey to find out the interest of the trainees in the activity plan to be implemented. The preliminary evaluation was carried out by the PKM Team to obtain an initial overview as an initial part of the program planning and the stages of activities to be implemented. The team dug up the initial information through interviews with market traders using questionnaires prepared, both before and after the training. Other participants who are not market traders, namely small stall owners who ask to join the training, are also interviewed to obtain additional information for program planning. After the data was obtained, a tabulation was carried out related to the motivation of participants to participate in counseling and training, as shown in Table 1, as follows:

Table 1. Participants' Interest in Participating in Training

N o.	Participant Category	Participants' Interests				Sum	
		Full Participation		Partial participation		Freq.	Percent (%)
		Freq.	Percent (%)	Freq.	Percent (%)		
1.	Traditional Market Traders	25	86	0	0,0	25	86,00
2.	Others	3	11	1	3,00	4	14,00
	Sum	28	97	1	3,00	29	100,0

The initial evaluation carried out showed that the interest of the trainees was strong, and the interest of the participants in participating in the full training was 97%. This shows that the participants hope that through this training they can gain new information and skills, especially in optimizing sales and financial management of businesses, both traditional markets and home stall businesses (14%), through the training they followed. Enthusiasm in participating in the training was seen as strong and the response was positive in the desire to participate in the activity, which was as much as 97 percent. While the other participants were different because 3 participants wanted to participate fully and the remaining 1 participant partially, because during the implementation, there was a follow-up event, but this participant was committed to understanding more about

business management, sales optimization, and financial management, so that in general, it can be concluded that all participants want to participate well in the training.



Figure 4. Implementation of PKM Training for Watutumou-2 Traditional Market Traders With the Dean and the Head of Management, FEB Unsrat Manado.

The results of the initial evaluation show an increase in traders' awareness of the importance of financial records, clarity of legal aspects in the form of business licenses, and the need for a more effective marketing strategy. The response of participants was positive, and the implementation of the training was characterized by a high level of attendance and active participation of participants in the question-and-answer session. The results of the evaluation showed that 92% of the participants of the training program were able to re-explain the basic concepts of business management, legality, product sales governance, and simple financial management that had been conveyed in the training. The PKM team concluded that the method of introducing the program implemented could be effective, and was able to increase participants' knowledge of traditional market traders' business management.

Training Stage

The PKM training that is carried out is more focused on participants' understanding and direct practice related to business management and how to maintain business sustainability. The training materials provided consist of: 1) Strategies for placing merchandise products to attract buyers; 2) Maintaining product quality by paying attention to aspects of storage, cleanliness or hygiene of products, and the flow of goods; 3) Managing business finances through recording cash inflows, cash outflows, and bookkeeping of financial transactions; 4) Business development strategy with product diversification and consumer-friendly services. After the training was carried out, the PKM Team again evaluated the success of the training, with the aim of finding out the progress of the implementation of the activity and understanding the training material presented. The results of the evaluation can be seen in Table 2 as follows:

Table 2. Trainee Understanding

No.	Training Topics	Sum	n	%
1.	Planning Product Placement	29	26	90
2.	Maintaining Quality and Product Exchange	29	26	90
3.	Managing Finances; Cash Flow & Bookkeeping	29	29	100
4.	Business Management & Development	29	29	100
5.	Diversification and Sustainability Strategy	29	29	100
6.	Service Management	29	26	90

The evaluation of the understanding of the trainees showed that the participants' understanding, in particular, (Market Traders Groups 1, 2, and 3), showed that the participants were able to understand the material of planning product placement, maintaining product quality and exchange, business management & development, diversification and sustainability strategies, and service management very well. The participants were also able to manage finances, cash flow, and bookkeeping. This is certainly different from the original trading pattern, which does not involve managing finances, cash flow, and bookkeeping, with results after training, where 100% of participants have understood managing finances, cash flow, bookkeeping, and digital financing recording via smartphones.

These results give an idea that the training achievements have been in accordance with the previously planned targets, where an average of 95 percent of participants are able to understand the training topics well. This means that the traders of the Watutumou-2 traditional markets, as 95% participants have been able to understand the training topics well, thus there has been a transformation of knowledge through hands-on methods, which have been able to bridge the gap between their trading instincts and professional management, which is reflected in the 95% level of understanding achieved through this interactive approach. These results are in line with the opinion of Cevie et al. (2024), who stated that the training process requires a literacy culture by stimulating training participants to think critically, especially in the implementation of training to maximize the learning process and encourage participants to achieve the specified goals.

The positive impact can be seen in that the participants can understand and apply the material well, especially in terms of Planning product placement (90% understanding) and Service management (90% understanding), with the new ability, traders are more confident to compete with modern retailers, besides that they also feel more prepared to compete with better understanding of business governance because they have understand healthy and innovative ways to compete through proper business planning. Insani and Pramudita (2021) stated that to build business capabilities, entrepreneurial values need to be built and become a strong direction and influence for behavior change, and a performance business orientation for business actors, including the work orientation of traditional market traders who have participated in training. As a result, the trainees immediately tried to rearrange the appearance of their merchandise during the training session and during a field review in the traditional market sales area.

The attendance rate of 97% of participants can be highlighted as a Key success factor that shows the strong synergy between the academic team and local authorities in socializing, mobilizing, and ensuring the participation of market traders. This collaboration not only fosters trust and a sense of belonging among participation of market traders. This collaboration not only fosters trust and a sense of belonging among participants but also enhances the program's legitimacy, ensuring that traders perceive the training they receive as relevant and beneficial to their business. This success provides an effective collaborative model for future PKM programs, especially in the context of community empowerment in traditional markets.

This result also provides information that training carried out based on direct practice will be much more effective, easily absorbed and increase participants' insight than just through counseling, especially for

market traders who generally interact directly with their consumers, they in their daily lives are used to using trading instincts which then begin to arise awareness to use proper business management that guarantees more success, including increasing the profitability of the business being run.

Mentoring Stage

Program assistance is an important stage because it serves to ensure the sustainability of the implementation of the material provided. Mentoring is carried out offline in the field and online through social media. Traders are allowed to consult on matters related to business management constraints, for example, how to record daily transactions or how to determine competitive selling prices for buyers. The results of the mentoring activities show that some market traders have used and begun to get used to carrying out cash-based transaction recording, some traders have even booked transactions using smartphones, and have used digital financial recording applications with the help of the PKM Team. The training, which was followed by mentoring, has encouraged participants' understanding of good business governance, transaction recording, selling price determination, and the ability to plan business and profit. Nurhayati et al. (2017) stated that through a good understanding of business management and product marketing strategies, the ability to run a business will increase, including businesses will become stronger and more independent. Through this pattern, mentoring activities not only transfer knowledge but also encourage behavioral changes in business management for market traders who are used to managing businesses sustainably.



Figure 5. Field Review and Business Progress Consultation after PKM Training.

Program Benefit Analysis

In general, the Community Partnership Program (PKM) for market traders that has been implemented in Watutumou-2 Village has provided several benefits, including:

Improving the Competence of Market Traders

Market traders have been able to understand the importance of good business governance, plan market strategies, and understand how to manage finances well. After the evaluation, the average level of understanding of PKM participants was obtained, which indicates that the PKM program implemented has been able to increase the business governance capacity of market traders. Soegoto et al. (2020), in the implementation of the training carried out, showed an increase in the ability of the training participants, especially in business planning, and improved the skills of the participants. Improving the business competence of market traders is urgently needed, as Sofi et al. (2023) argue that business competence will improve governance, which plays an important role and can improve business quality. So it can be concluded that market traders have been able to understand and ensure

that the main aspects needed in business, such as planning, implementation, including evaluation, that are urgently needed, have been able to be implemented, including to achieve business goals and success. Through training on PKM activities, the participants revealed that they felt helped by the problem-solving model previously identified by the PKM team, so that the business activities of market traders became better. Furthermore, as input to the PKM Team for the implementation of the next program, market traders expect material in the form of application development and business financial management that can be applied by traditional traders.

Change in Mindset (Participant Mindset)

Before the implementation of PKM, generally, traders considered the business management carried out to be just a simple buying and selling without the need for business planning and financial recording. After participating in the PKM program, participants realized the importance of financial governance for the sustainability and development of their business, understood how to manage a good business, and were able to plan the implementation of promotions and business finance to increase sales profits.

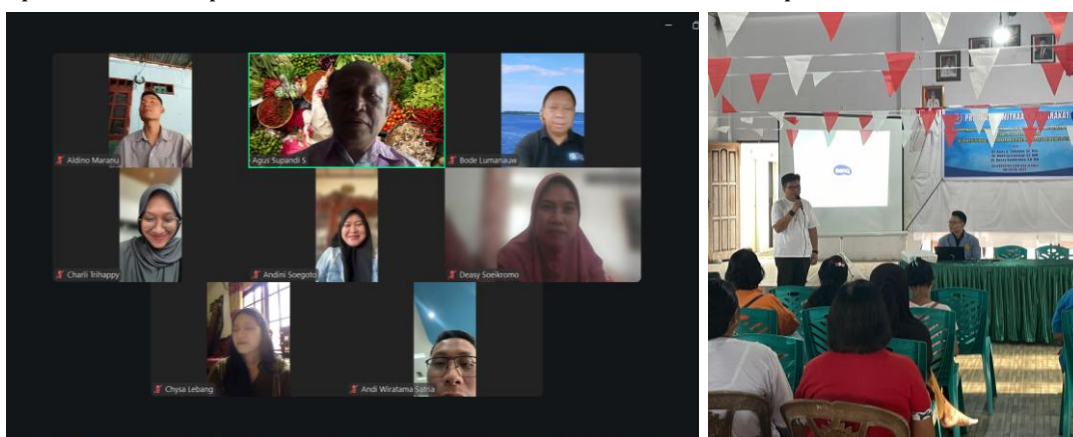


Figure 6. Monitoring and Evaluation with Partners, hops, and sustainability of the PKM Program. Implementation and Change of Business Practices

The training participants, namely market traders, felt interested and had practiced the material received in the business carried out, for example, they improved the product layout, designed it to be easily accessible to buyers, and offered products sold with various price strategies so as to attract buyers to shop. The participants also directly practiced the method of recording cash inflows and cash outflows, and at the end of the sale, calculated the net balance of the sales proceeds made and used as material for trading business planning for tomorrow, as well as being part of the weekly and monthly plans. In line with the opinion of Tripopsakul et al. (2022), the spirit to do business includes attitudes, behaviors, awareness, and perception of the business, influenced or grown through internal and external factors, such as through training, which ultimately encourages business development, including in achieving business success. Likewise, Rachmadana (2021) argues that the spirit of business can grow through internal and external factors, for example, school or training is one of the external factors that drive the spirit of business, by seeing problems that are turned into opportunities and applied in business. The exemplified practices show that the PKM program that is implemented is able to encourage real actions that are implemented, especially on the training materials received, simulations, and business bookkeeping practices have practical benefits for traditional market traders in managing their businesses.

Village Government Involvement

The Watutumou-2 Village Government, in the implementation of training activities, assists and facilitates the implementation of PKM activities by providing infrastructure in the form of training locations, training equipment, tables, chairs, sound systems, LCDs, and mobilizing participants to be fully present during the implementation of activities. This role has helped strengthen the synergy between academics, the community, and

the village government, especially in supporting local economic development, strengthening the business ability of market traders, and accelerating the achievement of improving the welfare of village communities.

CONCLUSION

The PKM program demonstrated significant success not only in participants' understanding of the materials but, more importantly, in their immediate practical application. Through integrated lectures, training, and intensive mentoring, 95% of participants master professional business management, with a 100% success rate in financial recording and business development topics. Most notably, the program triggered a digital transformation, where traders transitioned from simple trading instincts to using digital financial applications on smartphones. This shift in mindset led to real behavioral changes, including optimized product placement and systematic cash flow management. Supported by strong synergy with the Village Government, this program proves that academic-led mentoring is a vital strategy for maintaining the competitiveness of traditional markets against modern retail expansion. Overall, the PKM initiative successfully strengthened the managerial capacity of traditional traders in Watutumou-2, offering a replicable model for future community empowerment programs.

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CONFLICT OF INTEREST

The authors state that there is no conflict of interest

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